

2024 Medical Trust Health Plan  0619 - Diocese of Newark	Anthem BCBS BlueCard PPO 90		Cigna OAP PPO 90		Anthem BCBS BlueCard PPO 80		Cigna OAP PPO 80		Anthem BCBS CDHP 20/HSA		Cigna CDHP 20/HSA		Anthem BCBS CDHP 15/HSA		Cigna CDHP 15/HSA	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Annual Deductible (CDHPs have a combined medical & Rx deductible)	\$500 per person \$1,000 per family	\$1,000 per person \$2,000 per family	\$500 per person \$1,000 per family	\$1,000 per person \$2,000 per family	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	\$3,200 per person \$5,450 per family	\$3,200 per person \$5,450 per family	\$3,200 per person \$5,450 per family	\$3,200 per person \$6,000 per family	\$1,600 per person \$3,200 per family (deductible is non- embedded)	\$3,200 per person \$6,400 per family (deductible is non- embedded)	\$1,600 per person \$3,200 per family (deductible is non- embedded)	\$3,200 per person \$6,400 per family (deductible is non- embedded)
Annual Out-of-Pocket Limit	\$2,500 per person \$5,000 per family	\$5,000 per person \$10,000 per family	\$2,500 per person \$5,000 per family	\$5,000 per person \$10,000 per family	\$3,500 per person \$7,000 per family	\$7,000 per person \$14,000 per family	\$3,500 per person \$7,000 per family	\$7,000 per person \$14,000 per family	\$4,200 per person \$8,450 per family	\$7,000 per person \$13,000 per family	\$4,200 per person \$8,450 per family	\$7,000 per person \$13,000 per family	\$2,400 per person \$4,800 per family (out-of-pocket limit is non-embedded)	\$4,800 per person \$9,600 per family (out-of-pocket limit is non-embedded)	\$2,400 per person \$4,800 per family (out-of-pocket limit is non-embedded)	\$4,800 per person \$9,600 per family (out-of-pocket limit is non-embedded)
<b>Preventive Care</b>																
Preventive Services & Well-Child Care	50 copay	50% coinsurance plus any balance billing	50 copay	50% coinsurance plus any balance billing	50 copay	50% coinsurance plus any balance billing	50 copay	50% coinsurance plus any balance billing	50 copay	45% coinsurance plus any balance billing	50 copay	45% coinsurance plus any balance billing	50 copay	40% coinsurance plus any balance billing	50 copay	40% coinsurance plus any balance billing
<b>Physician Services</b>																
Office Visit	\$30 copay	50% coinsurance plus any balance billing	\$30 copay	50% coinsurance plus any balance billing	\$30 copay	50% coinsurance plus any balance billing	\$30 copay	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Diagnostic Services (outpatient) (non-routine)	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Specialist Care	\$45 copay	50% coinsurance plus any balance billing	\$45 copay	50% coinsurance	\$45 copay	50% coinsurance plus any balance billing	\$45 copay	50% coinsurance	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
<b>Hospital Services</b>																
Inpatient Services (including inpatient maternity services)	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Outpatient Surgery	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Emergency Room Care	\$250 copay	Covered at in-network benefit level	\$250 copay	Covered at in-network benefit level	\$250 copay	Covered at in-network benefit level	\$250 copay	Covered at in-network benefit level	20% coinsurance	Covered at in-network benefit level	20% coinsurance	Covered at in-network benefit level	15% coinsurance	Covered at in-network benefit level	15% coinsurance	Covered at in-network benefit level
Ambulance Services	10% coinsurance	Covered at in-network benefit level for emergency transport	10% coinsurance	Covered at in-network benefit level for emergency transport	20% coinsurance	Covered at in-network benefit level for emergency transport	20% coinsurance	Covered at in-network benefit level for emergency transport	20% coinsurance	Covered at in-network benefit level for emergency transport	20% coinsurance	Covered at in-network benefit level for emergency transport	15% coinsurance	Covered at in-network benefit level for emergency transport	15% coinsurance	Covered at in-network benefit level for emergency transport
<b>Behavioral Health</b>																
Outpatient Services	\$30 copay	30% coinsurance plus any balance billing	\$30 copay	30% coinsurance plus any balance billing	\$30 copay	30% coinsurance plus any balance billing	\$30 copay	30% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Inpatient Services	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
<b>Other Medical Services</b>																
Durable Medical Equipment	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Home Health Care (210 visits per calendar year, combined network and out-of-network)	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Outpatient Therapy (e.g., Physical Therapy/ Occupational Therapy/ Speech Therapy) (60 visits per calendar year per each type of therapy, combined network and out-of-network)	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance plus any balance billing	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance plus any balance billing	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance plus any balance billing	\$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational)	50% coinsurance plus any balance billing	20% coinsurance (includes speech, physical, and occupational)	45% coinsurance plus any balance billing (includes speech, physical, and occupational)	20% coinsurance (includes speech, physical, and occupational)	45% coinsurance plus any balance billing (includes speech, physical, and occupational)	15% coinsurance (includes speech, physical, and occupational)	40% coinsurance plus any balance billing (includes speech, physical, and occupational)	15% coinsurance (includes speech, physical, and occupational)	40% coinsurance plus any balance billing (includes speech, physical, and occupational)
Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network)	10% coinsurance	50% coinsurance plus any balance billing	10% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	50% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	20% coinsurance	45% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing	15% coinsurance	40% coinsurance plus any balance billing
Urgent Care Services	\$50 copay	\$50 copay plus any balance billing	\$50 copay	\$50 copay plus any balance billing	\$50 copay	\$50 copay plus any balance billing	\$50 copay	\$50 copay plus any balance billing	20% coinsurance	20% coinsurance plus any balance billing	20% coinsurance	20% coinsurance plus any balance billing	15% coinsurance	15% coinsurance plus any balance billing	15% coinsurance	15% coinsurance plus any balance billing





0619 - Diocese of Newark	Dental Benefits								
	Delta Dental								
	Premium PPO Plan			Comprehensive PPO Plan			Basic PPO Plan		
	PPO Network	Premier Network	Out-of-Network	PPO Network	Premier Network	Out-of-Network	PPO Network	Premier Network	Out-of-Network
<i>Annual Deductible</i>	\$0 per person / \$0 per family	\$0 per person / \$0 per family	\$50 per person / \$150 per family	\$0 per person / \$0 per family	\$0 per person / \$0 per family	\$100 per person / \$300 per family	\$0 per person / \$0 per family	\$0 per person / \$0 per family	\$0 per person / \$0 per family
<i>Annual Benefit Maximum (Plan maximums cross-accumulate between the PPO Network, Premier Network, and out-of- network dentists)</i>	\$3,000	\$2,500	\$2,000	\$2,500	\$2,000	\$1,500	\$2,000	\$1,500	\$1,000
<i>Diagnostic and Preventive Services (e.g., exams, cleanings, x-rays, sealants and space maintainers)</i>	You pay \$0 (not subject to annual deductible)		You pay \$0 (not subject to annual deductible) plus any balance billing	You pay \$0 (not subject to annual deductible)		You pay \$0 (not subject to annual deductible) plus any balance billing	You pay \$0 (not subject to annual deductible)		You pay \$0 (not subject to annual deductible) plus any balance billing
<i>Basic Services (Includes fillings, simple extractions, root canals, oral surgery, and denture reline/repair/rebase)</i>	You pay 15% coinsurance	You pay 15% coinsurance	You pay 25% coinsurance plus any balance billing	You pay 15% coinsurance	You pay 15% coinsurance	You pay 25% coinsurance plus any balance billing	You pay 20% coinsurance	You pay 20% coinsurance	You pay 30% coinsurance plus any balance billing
<i>Major Services (Includes crowns, bridges, and dentures)</i>	You pay 15% coinsurance	You pay 15% coinsurance	You pay 25% coinsurance plus any balance billing	You pay 50% coinsurance	You pay 50% coinsurance	You pay 60% coinsurance plus any balance billing	You pay 60% coinsurance	You pay 60% coinsurance	You pay 99% coinsurance plus any balance billing
<i>Orthodontic Services</i>	You pay 50% coinsurance up to individual lifetime benefit limit of \$2,000	You pay 50% coinsurance up to individual lifetime benefit limit of \$2,000	You pay 60% coinsurance up to individual lifetime benefit limit of \$1,500 after \$50 lifetime deductible plus any balance billing	You pay 50% coinsurance up to individual lifetime benefit limit of \$1,500	You pay 50% coinsurance up to individual lifetime benefit limit of \$1,500	You pay 60% coinsurance up to individual lifetime benefit limit of \$1,000 after \$100 lifetime deductible plus any balance billing	Not covered. You pay 100%.	Not covered. You pay 100%.	Not covered. You pay 100%.

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Church Pension Group Services Corporation (“CPGSC”), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the “Plans”) for eligible employees (and their eligible dependents) of The Episcopal Church (the “Church”). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees’ Benefit Trust, a voluntary employees’ beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.