

First Name, Last Name
Address



November 28, 2023

Dear Member:

Our records show that your covered dependent, [NAME], is or will turn age 30 this year and, as a result, will not be eligible for benefits as a dependent through the Episcopal Church Medical Trust (Medical Trust) in 2024.

When you enroll this fall for your 2024 benefits, you will not be able to enroll this dependent. Discontinuing coverage for your dependent may cause your coverage tier to change (e.g., to single or employee +1) and change your contribution.

Maximum Age for Benefits Eligibility

The Medical Trust offers medical and/or dental coverage to eligible dependent children until the end of the calendar year in which they turn age 30, unless they are disabled before age 25. The Medical Trust Plans cover dependents for four years beyond the requirement set by the Affordable Care Act.

Options for Benefits Coverage

The Medical Trust allows dependent children who have reached our plan's maximum eligibility age of 30 to voluntarily continue medical and/or dental coverage at their own cost for up to 36 months commencing on January 1, 2024, through the Medical Trust's Extension of Benefits program. We are notifying your dependent in a separate letter about the opportunity to participate in the Extension of Benefits program.

Unless your dependent elects to participate in the Extension of Benefits program, your dependent's last day of medical¹ and/or dental coverage with the Medical Trust will be December 31, 2023.

We encourage your dependent to explore other options for 2024, which may include:

- Medical and/or dental plans offered by your dependent's employer.
- Qualified health plans available on the federal or state Health Insurance Marketplace (sometimes known as health insurance "exchanges") established under the Affordable Care Act. The next open enrollment period for these plans begins on November 1, 2023, for coverage that starts on January 1, 2024. Information is available on [healthcare.gov](https://www.healthcare.gov).
- Individual policies offered by private insurance companies.
- Medicaid, if certain requirements are met. Details can be found on [medicaid.gov](https://www.medicaid.gov).

If you have any questions about the termination of your dependent's Medical Trust coverage, please contact our Client Services team at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, or email mtcustserv@cpq.org.

¹ Medical coverage also includes pharmacy and vision. Check your health plan handbook for a listing of all included medical benefits.

Sincerely,

The Episcopal Church Medical Trust Team

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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.

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