

| Plan  | Anthem BCBS<br>BlueCard PPO 100  |  | Anthem BCBS<br>BlueCard PPO 90   |  | Anthem BCBS<br>BlueCard PPO 80   |  | Anthem BCBS<br>BlueCard PPO 70   |  | Anthem BCBS<br>CDHP 20/HSA   |  | Anthem BCBS<br>CDHP 40/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   |
| Annual Deductible<br>(CDHPs have a combined<br>medical & Rx deductible)   | \$0 per person<br>\$0 per family   | \$500 per person<br>\$1,000 per family                                 | \$500 per person<br>\$1,000 per family   | \$1,000 per person<br>\$2,000 per family                               | \$1,000 per person<br>\$2,000 per family   | \$2,000 per person<br>\$4,000 per family                               | \$3,500 per person<br>\$7,000 per family   | \$7,000 per person<br>\$14,000 per family                              | \$2,800 per person<br>\$5,450 per family                               | \$3,000 per person<br>\$6,000 per family                               | \$3,500 per person<br>\$7,000 per family                               | \$7,000 per person<br>\$14,000 per family                              |
| Annual Out-of-Pocket Limit  | \$2,000 per person<br>\$4,000 per family   | \$4,000 per person<br>\$8,000 per family                               | \$2,500 per person<br>\$5,000 per family   | \$5,000 per person<br>\$10,000 per family                              | \$3,500 per person<br>\$7,000 per family   | \$7,000 per person<br>\$14,000 per family                              | \$5,000 per person<br>\$10,000 per family  | \$10,000 per person<br>\$20,000 per family                             | \$4,200 per person<br>\$8,450 per family                               | \$7,000 per person<br>\$13,000 per family                              | \$6,000 per person<br>\$12,000 per family                              | \$10,000 per person<br>\$20,000 per family                             |
| <b>Preventive Care</b>  |  |  |  |  |  |  |  |  |  |  |  |  |
| Preventive Services & Well-Child Care   | \$0 copay  | 50% coinsurance  | \$0 copay  | 50% coinsurance  | \$0 copay  | 50% coinsurance  | \$0 copay  | 50% coinsurance  | \$0 copay  | 45% coinsurance  | \$0 copay  | 60% coinsurance  |
| <b>Physician Services</b>   |  |  |  |  |  |  |  |  |  |  |  |  |
| Office Visit  | \$30 copay   | 50% coinsurance  | \$30 copay   | 50% coinsurance  | \$30 copay   | 50% coinsurance  | \$30 copay   | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Diagnostic Services (outpatient)  | \$0 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Specialist Care   | \$45 copay   | 50% coinsurance  | \$45 copay   | 50% coinsurance  | \$45 copay   | 50% coinsurance  | \$45 copay   | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| <b>Hospital Services</b>  |  |  |  |  |  |  |  |  |  |  |  |  |
| Inpatient Services (including inpatient<br>maternity services)  | \$250 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Outpatient Surgery  | \$200 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Emergency Room Care   | \$250 copay  | \$250 copay  | \$250 copay  | \$250 copay  | \$250 copay  | \$250 copay  | \$250 copay  | \$250 copay  | 20% coinsurance  | 20% coinsurance  | 40% coinsurance  | 40% coinsurance  |
| Ambulance Services  | \$0 copay  | \$0 copay  | 10% coinsurance  | 10% coinsurance  | 20% coinsurance  | 20% coinsurance  | 30% coinsurance  | 30% coinsurance  | 20% coinsurance  | 20% coinsurance  | 40% coinsurance  | 40% coinsurance  |
| <b>Behavioral Health</b>  |  |  |  |  |  |  |  |  |  |  |  |  |
| Outpatient Services   | \$30 copay   | 30% coinsurance  | \$30 copay   | 30% coinsurance  | \$30 copay   | 30% coinsurance  | \$30 copay   | 30% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Inpatient Services  | \$250 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| <b>Other Medical Services</b>   |  |  |  |  |  |  |  |  |  |  |  |  |
| Durable Medical Equipment   | \$0 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Home Health Care<br>(210 visits per calendar year,<br>combined network and out-of-<br>network)                            | \$0 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Outpatient Therapy<br>(60 visits per calendar year per each<br>type of therapy, combined network<br>and out-of-network)   | \$30 copay PCP/\$45<br>copay specialist<br>(includes speech,<br>physical, and<br>occupational) | 50% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | \$30 copay PCP/\$45<br>copay specialist<br>(includes speech,<br>physical, and<br>occupational) | 50% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | \$30 copay PCP/\$45<br>copay specialist<br>(includes speech,<br>physical, and<br>occupational) | 50% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | \$30 copay PCP/\$45<br>copay specialist<br>(includes speech,<br>physical, and<br>occupational) | 50% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | 20% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | 45% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | 40% coinsurance<br>(includes speech,<br>physical, and<br>occupational) | 60% coinsurance<br>(includes speech,<br>physical, and<br>occupational) |
| Skilled Nursing / Acute Rehabilitation<br>Facility<br>(60 days per calendar year, combined<br>network and out-of-network) | \$0 copay  | 50% coinsurance  | 10% coinsurance  | 50% coinsurance  | 20% coinsurance  | 50% coinsurance  | 30% coinsurance  | 50% coinsurance  | 20% coinsurance  | 45% coinsurance  | 40% coinsurance  | 60% coinsurance  |
| Urgent Care Services  | \$50 copay   | \$50 copay   | \$50 copay   | \$50 copay   | \$50 copay   | \$50 copay   | \$50 copay   | \$50 copay   | 20% coinsurance  | 20% coinsurance  | 40% coinsurance  | 40% coinsurance  |

This chart is a general description and is provided for informational purposes only. It should not be viewed as an offer of coverage. In the event of a conflict between this chart and the official Plan documents, the official Plan documents will govern.



| Plan   | Cigna OAP PPO 100  |   | Cigna OAP PPO 90   |   | Cigna OAP PPO 80   |   | Cigna OAP PPO 70   |   | Cigna CDHP 20/HSA  |   | Cigna CDHP 40/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  |   |
| Annual Deductible (CDHPs have a combined medical & Rx deductible)  | \$0 per person<br>\$0 per family   | \$500 per person<br>\$1,000 per family                        | \$500 per person<br>\$1,000 per family   | \$1,000 per person<br>\$2,000 per family                      | \$1,000 per person<br>\$2,000 per family   | \$2,000 per person<br>\$4,000 per family                      | \$3,500 per person<br>\$7,000 per family   | \$7,000 per person<br>\$14,000 per family                     | \$2,800 per person<br>\$5,450 per family   | \$3,000 per person<br>\$6,000 per family                      | \$3,500 per person<br>\$7,000 per family                      | \$7,000 per person<br>\$14,000 per family                     |   |
| Annual Out-of-Pocket Limit   | \$2,000 per person<br>\$4,000 per family   | \$4,000 per person<br>\$8,000 per family                      | \$2,500 per person<br>\$5,000 per family   | \$5,000 per person<br>\$10,000 per family                     | \$3,500 per person<br>\$7,000 per family   | \$7,000 per person<br>\$14,000 per family                     | \$5,000 per person<br>\$10,000 per family  | \$10,000 per person<br>\$20,000 per family                    | \$4,200 per person<br>\$8,450 per family   | \$7,000 per person<br>\$13,000 per family                     | \$6,000 per person<br>\$12,000 per family                     | \$10,000 per person<br>\$20,000 per family                    |   |
| <b>Preventive Care</b>   |  |   |  |   |  |   |  |   |  |   |   |   |   |
| Preventive Services & Well-Child Care  | \$0 copay  | 50% coinsurance   | \$0 copay  | 50% coinsurance   | \$0 copay  | 50% coinsurance   | \$0 copay  | 50% coinsurance   | \$0 copay  | 45% coinsurance   | \$0 copay   | 60% coinsurance   |   |
| <b>Physician Services</b>  |  |   |  |   |  |   |  |   |  |   |   |   |   |
| Office Visit   | \$30 copay   | 50% coinsurance   | \$30 copay   | 50% coinsurance   | \$30 copay   | 50% coinsurance   | \$30 copay   | 50% coinsurance   | \$30 copay   | 20% coinsurance   | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |
| Diagnostic Services (outpatient)   | \$0 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Specialist Care  | \$45 copay   | 50% coinsurance   | \$45 copay   | 50% coinsurance   | \$45 copay   | 50% coinsurance   | \$45 copay   | 50% coinsurance   | \$45 copay   | 20% coinsurance   | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |
| <b>Hospital Services</b>   |  |   |  |   |  |   |  |   |  |   |   |   |   |
| Inpatient Services (including inpatient maternity services)  | \$250 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Outpatient Surgery   | \$200 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Emergency Room Care  | \$250 copay  | \$250 copay   | \$250 copay  | \$250 copay   | \$250 copay  | \$250 copay   | \$250 copay  | \$250 copay   | \$250 copay  | 20% coinsurance   | 20% coinsurance   | 40% coinsurance   | 40% coinsurance   |
| Ambulance Services   | \$0 copay  | \$0 copay   | 10% coinsurance  | 10% coinsurance   | 20% coinsurance  | 20% coinsurance   | 30% coinsurance  | 30% coinsurance   | 20% coinsurance  | 20% coinsurance   | 40% coinsurance   | 40% coinsurance   |   |
| <b>Behavioral Health</b>   |  |   |  |   |  |   |  |   |  |   |   |   |   |
| Outpatient Services  | \$30 copay   | 30% coinsurance   | \$30 copay   | 30% coinsurance   | \$30 copay   | 30% coinsurance   | \$30 copay   | 30% coinsurance   | \$30 copay   | 20% coinsurance   | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |
| Inpatient Services   | \$250 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| <b>Other Medical Services</b>  |  |   |  |   |  |   |  |   |  |   |   |   |   |
| Durable Medical Equipment  | \$0 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Home Health Care (210 visits per calendar year, combined network and out-of-network)                             | \$0 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Outpatient 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 (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 50% coinsurance (includes speech, physical, and occupational) | \$30 copay PCP/\$45 copay specialist (includes speech, physical, and occupational) | 20% coinsurance (includes speech, physical, and occupational) | 45% coinsurance (includes speech, physical, and occupational) | 40% coinsurance (includes speech, physical, and occupational) | 60% coinsurance (includes speech, physical, and occupational) |
| Skilled Nursing / Acute Rehabilitation Facility (60 days per calendar year, combined network and out-of-network) | \$0 copay  | 50% coinsurance   | 10% coinsurance  | 50% coinsurance   | 20% coinsurance  | 50% coinsurance   | 30% coinsurance  | 50% coinsurance   | 20% coinsurance  | 45% coinsurance   | 40% coinsurance   | 60% coinsurance   |   |
| Urgent Care Services   | \$50 copay   | \$50 copay  | \$50 copay   | \$50 copay  | \$50 copay   | \$50 copay  | \$50 copay   | \$50 copay  | \$50 copay   | 20% coinsurance   | 20% coinsurance   | 40% coinsurance   | 40% coinsurance   |

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## Prescription Drug Benefits

|  | Express Scripts       |                       |  |  |
|--|-----------------------|-----------------------|--|--|
|  | Standard              |                       | CDHP-20/HSA  | CDHP-40/HSA  |
|  | Retail                | Home Delivery         | Retail and Home Delivery   | Retail and Home Delivery   |
| <b>Annual Prescription Deductible (in-network)</b> | None                  | None                  | \$2,800 per person<br>\$5,450 per family<br>(combined with medical deductible) | \$3,500 per person<br>\$7,000 per family<br>(combined with medical deductible) |
| <b>Tier 1: Generic</b>                             | Up to a \$10 copay    | Up to a \$25 copay    | You pay 15% after deductible   | You pay 15% after deductible   |
| <b>Tier 2: Preferred Brand Name</b>                | Up to a \$40 copay    | Up to a \$100 copay   | You pay 25% after deductible   | You pay 25% after deductible   |
| <b>Tier 3: Non-Preferred Brand Name</b>            | Up to a \$80 copay    | Up to a \$200 copay   | You pay 50% after deductible   | You pay 50% after deductible   |
| <b>Dispensing Limits Per Copayment</b>             | Up to a 30-day supply | Up to a 90-day supply | Up to a 30-day supply (retail) or 90-day supply (mail order)                   | Up to a 30-day supply (retail) or 90-day supply (mail order)                   |

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| Vision Benefits   |  |  |
|---|--|--|
|   | EyeMed   |  |
|   | Network  | Out-of-Network   |
| Eye Examinations  | \$0 copay  | Plan pays up to \$30 for ophthalmologists or optometrists  |
| Lenses (eligible once every calendar year)                | \$10 copay                                       | Plan pays up to:<br>\$32 for single vision<br>\$46 for bifocal<br>\$57 for trifocal                |
| <b>Lens Options</b>                                       |  |  |
| Standard Progressive (add-on to bifocal)                  | Up to \$75 copay                                 | Plan pays up to \$46   |
| UV Coating  | up to \$15 copay                                 | You are responsible for the cost of any lens options that you elect from out-of-network providers. |
| Tint (solid and Gradient)                                 | up to \$15 copay                                 |  |
| Standard Scratch Resistance                               | up to \$15 copay                                 |  |
| Standard Polycarbonate                                    | \$0 copay  |  |
| Standard Anti-Reflective Coating                          | up to \$45 copay                                 |  |
| Disposable  | 20% off retail price                             |  |
| Frames (eligible once every calendar year)                | \$150 allowance, 20% off balance over \$150      | Plan pays up to \$47   |
| <b>Contact Lenses (eligible once every calendar year)</b> |  |  |
| Conventional  | \$150 allowance, 15% off balance over \$150      | Plan pays up to \$100  |
| Disposable  | \$150 allowance, then you pay balance over \$150 | Plan pays up to \$100  |

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| DENTAL BENEFITS  |                                 |                                 |                                 |  |  |   |
|--|---------------------------------|---------------------------------|---------------------------------|--|--|---|
|  | CIGNA DENTAL                    |                                 |                                 |  |  |   |
|  | Preventive Dental PPO Plan      |                                 | Basic Dental PPO Plan           |  | Dental & Orthodontia PPO Plan  |   |
|  | DPPO Advantage                  | DPPO and Out-of-Network         | DPPO Advantage                  | DPPO and Out-of-Network                  | DPPO Advantage   | DPPO and Out-of-Network   |
| <i>Deductible</i>  | \$0 per person / \$0 per family | \$0 per person / \$0 per family | \$0 per person / \$0 per family | \$50 per person / \$150 per family       | \$0 per person / \$0 per family  | \$25 per person / \$75 per family   |
| <i>Annual Benefit Limit</i><br><i>(e.g., oral exams, cleanings, x-rays, emergency care to relieve pain)</i>              | \$1,500                         |                                 | \$2,000                         |  | \$2,000  |   |
| <i>Basic Restorative Services</i><br><i>(Includes fillings, root canal therapy, and denture adjustments and repairs)</i> | You pay 20% coinsurance         |                                 | You pay 15% coinsurance         | You pay 15% coinsurance after deductible | You pay 15% coinsurance  | You pay 15% coinsurance after deductible  |
| <i>Major Restorative Services</i><br><i>(Includes crowns, dentures, oral surgery, osseous surgery, and bridges)</i>      | You pay 99% coinsurance         |                                 | You pay 50% coinsurance         | You pay 50% coinsurance after deductible | You pay 15% coinsurance  | You pay 15% coinsurance after deductible  |
| <i>Orthodontia Services</i>  | You pay 99% coinsurance         |                                 | Not covered. You pay 100%.      |  | 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 after deductible |

The Plans described in this document (collectively, the Plans) are sponsored and administered by the Church Pension Group Services Corporation (CPGSC), also known as The Episcopal Church Medical Trust (the Medical Trust). The Plans that are self-funded are funded by The Episcopal Church Clergy and Employees' Benefit Trust (ECCEBT), which is a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

This document contains only a partial, general description of the Plans. It is provided for informational purposes only and should not be viewed as a contract, an offer of coverage, a confirmation of eligibility, or investment, tax, medical or other advice. In the event of a conflict between this document and the official Plan documents (summary of benefits and coverage, Plan Document Handbook), the official Plan documents will govern. The Church Pension Fund and CPGSC (collectively, CPG), retain the right to amend, terminate or modify the terms of the Plans, as well as any post-retirement health subsidy, at any time, for any reason and, unless required by law, without notice.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States, and not all Plans are available on both a self-funded and fully insured basis. The Plans do not cover all healthcare expenses, and Plan participants should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations and procedures.

All benefits under the Plans are subject to applicable laws, regulations and policies.

Except for the Preventive Dental PPO Plan, all such benefits are subject to coordination of benefits. The Plans are subrogated to all of the rights of a Plan participant against any party liable for such participant's illness or injury, to the extent of the reasonable value of the benefits provided to such participant under the Plans. The Plans may assert this right independently of a Plan participant, and such participant is obligated to cooperate with the Medical Trust in order to protect the Plans' subrogation rights.

CPG does not provide any healthcare services and therefore cannot guarantee any results or outcomes. Healthcare providers and vendors are independent contractors in private practice and are neither employees nor agents of CPG. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.