## CHURCH PENSION GROUP Passionate About Our Purpose

## April 2, 2020

## Dear Friends:

At the Church Pension Group (CPG), we are witnessing the impact of the coronavirus pandemic on many institutions and individuals around the Church. Over the past several days, we have offered relief in the form of clergy pension assessment waivers for the neediest congregations within the Episcopal Church, and we have waived specific out-of-pocket expenses associated with coronavirus detection and treatment for members of The Episcopal Church Medical Trust. Please refer to our notices of all rules and policy changes.

We continue to identify additional ways to support you in this time of need, including these:

Effective immediately, the Medical Trust will allow claims for virtual provider appointments and will waive member costs for healthcare plan telehealth services for the rest of the year.

Typically, our healthcare plans do not reimburse for virtual office visits with doctors. Rather, they provide our members access to telehealth services from US board-certified doctors through telehealth platforms such as Live Health Online, the telehealth platform used by Anthem Blue Cross Blue Shield (Anthem).

Given the challenge of getting access to medical help these days, we are working with Anthem, Cigna, and Kaiser Permanente to do two things:

- Process claims for virtual appointments with network and out-of-network doctors.\* (Standard co-pays, deductibles, and coinsurance will apply.)
- Waive co-pay costs entirely if you use the telehealth platform offered by Anthem, Cigna, or Kaiser Permanente.

\* Since Kaiser Permanente is an exclusive provider organization plan, it does not offer services with out-of-network doctors

Our health plan vendors are updating their systems currently. In the meantime, if you encounter issues, please call the customer service number on the back of your identification card. A health plan representative can help you resolve any confusion.

Until June 30, 2020, we will not be cancelling any group benefits or property & casualty insurance coverages or charging interest for failure to make timely payments.

Institutions that can afford to make full or partial payments for pension assessments, health benefits (including individuals covered by the Medical Trust's Extension of Benefits), property & casualty coverage, life insurance, and disability policies offered through a Church Pension Group company should continue to do so, but as we announced to all bishops on March 27, we are temporarily implementing a 90-day hardship grace period for those who cannot make timely payments.

This means that parishes, dioceses, individuals, and institutions in the Episcopal Church and La Iglesia Anglicana de la Región Central de America (IARCA), as applicable, can make pension and other benefits and insurance payments up to 90 days after the date of invoice without disruption of coverage or any accrued interest. Note that the relief described in this email applies to programs offered through the Church Pension Group only. If you have any questions, please contact CPG Client Services at (866) 802-6333, Monday through Friday, 8:30 AM to 8:00 PM ET.

## Helpful Resources

We also have begun hosting a **series of webinars and other resources on Wellness Amid Uncertainty**. Our first webinar on managing stress during the coronavirus pandemic was held last Friday, and more than 330 people attended. Over the next several weeks, we will be leveraging industry relationships to bring expertise to the table for education, insight, and discussion on how to navigate this situation. We hope you can join us for two upcoming events on market volatility that will be hosted by Fidelity on April 27 and 29. Please read the <u>descriptions of these webinars</u> and consider registering to participate.

Church Publishing Inc. continues to add free downloads (in English and in Spanish) to its website, including a <u>compilation of daily Holy Week activities</u> for families to use from Palm Sunday through Easter.

For updates on our special resources, be sure to follow CPG on <u>Facebook</u>, <u>Twitter</u>, <u>Instagram</u>, <u>YouTube</u>, and <u>LinkedIn</u>.

I realize that we have been sending you a lot of emails lately, but I want to alert you to the support we are able to provide as quickly as possible.

Please know that you are in our prayers. We pray especially for your health and safety and that of those whom you serve.

Faithfully,

mary Kate Wold

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cc: Diocesan and Group Benefit Administrators



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