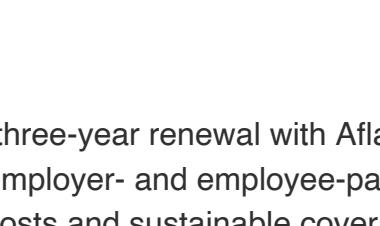


Subject: Aflac Renewal Notice
Date: Monday, December 29, 2025 at 10:36:43 AM Eastern Standard Time
From: Church Pension Group

[View this email as a web page.](#)



Dear Administrator:

In preparation for our three-year renewal with Aflac, we have conducted a careful review of our employer- and employee-paid disability plans. To maintain reasonable costs and sustainable coverage for the lay population, we have decided to **remove clergy as an eligible class** under these plans, beginning **January 1, 2026**.

Clergy who are active in The Church Pension Fund Clergy Pension Plan already have—and will continue to have—disability benefits through The Church Pension Fund Clergy Short- and Long-Term Disability plans. Had clergy, whose claims costs are higher, remained in the aforementioned Aflac plans, 2026 premiums would have been approximately 15% greater than the final rates, which vary depending on product and option. **A separate letter will be sent to clergy members regarding the change in eligibility rules.**

To mitigate the impact of this change on clergy, as of January 1, 2026, we will be increasing the maximum weekly benefit under The Church Pension Fund Clergy Short-Term Disability Plan from \$1,500 to \$2,000 for disabilities that begin on or after January 1.

Current Aflac Claims

If a clergyperson is currently receiving payments under an approved claim that extends into 2026, they will continue to receive them until the benefit ends.

New Aflac Plan Rates

New rates will go into effect on January 1, 2026. To see the changes to the rates for the disability plans your institution offers, please consult the [rate sheet](#). Rates will continue to be calculated based on monthly employee compensation.

Plan Renewal

To maintain existing plans (which will exclude clergy), no action is required. Clergy will be automatically removed from existing plans as part of this transition, and Aflac will mail a long-term disability conversion offer to all clergy members whose long-term benefits are being terminated.

If, however, you wish to make a change, complete and return the [Short-Term and Long-Term Disability Selection Form](#) to us by **November 26, 2025**, in any of the following ways:

- as an attachment (sign in to [My Admin Portal](#), go to Resources, then to Document Upload)
- by email at admin-assist@cpg.org
- by fax at 877-432-9274

For additional information, visit [cpg.org](#), contact your [relationship manager](#) (if applicable), call Administrator Support at 855-215-5990 (Monday to Friday, 8:30 AM to 8:00 PM ET), or email admin-assist@cpg.org.

Sincerely,

John Servais
Senior Vice President
Benefits Policy & Design

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In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Long-Term Disability and Short-Term Disability Insurance are in policy form number AFD11100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

American Family Life Assurance Company of New York, 22 Corporate Woods Boulevard, Suite 2, Albany, NY 12211

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