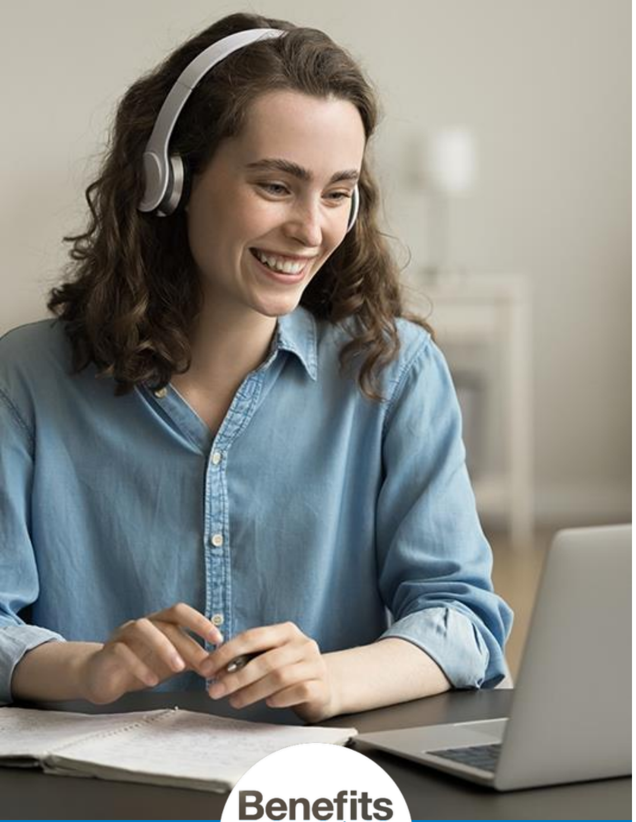
BenefitsandBEYOND

A Virtual Workshop Series

CHURCH PENSION GROUP
Passionate About Our Purpose



Agenda Slide

01	**Spotlight:** Administrators’ Resource Center (ARC) Sneak Peek
02	**Self-Service Check-in:** One Door: Quick Access to CPG Online Services
03	**Benefits Check-in:** Benefits Updates and Highlights
04	**Breakout Groups**

CHURCH PENSION GROUP
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Spotlight

Administrators' Resource Center (ARC) Sneak Peek

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Director
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Online Publishing Lead
Content and Creative Services

October 23, 2025

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Self-Service Check-In

One Door: Quick Access to CPG Online Services

Whitney Fourie
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Church Insurance Agency Corporation (CIAC)

Lauren Kinard
Senior Relationship Manager
Benefits Relationship Management (BRM)

October 23, 2025

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Our Vision

Our clients will have the highest possible level of **financial security** in retirement that is consistent with **exemplary financial stewardship** on our part and with the **evolving needs of the Church**.

Supporting Our Purpose Through Three Lines of Business

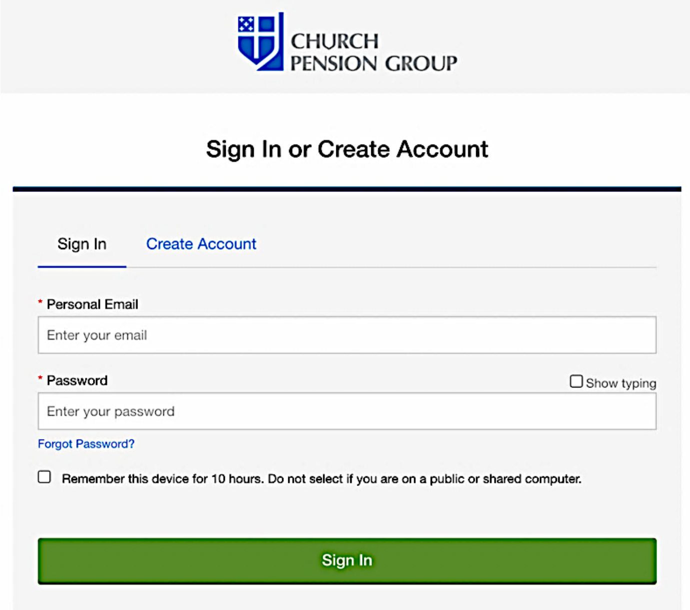
Employee Benefits • Publishing • Property & Casualty Insurance

How many accounts do you need with CPG?

1. One account for all access
2. Two accounts for MyCPG Accounts and MyAdmin Portal (MAP)
3. Three accounts for MyCPG Accounts, Benefits, and Property and Casualty (CIC)
4. No account needed

One Account for CPG Online Services

- Your CPG Web Account is your single login for all CPG online services
  - One client number
  - One account sign-in



Access CPG Online Services

CPG Web Account

You will need:

- Client Number,
- Personal Email Address, and
- Password

My Admin Portal (MAP)

Property and Casualty

- **CIC Administrator** (Policy Renewal, Pay Premiums, and Claims Management)

Benefits

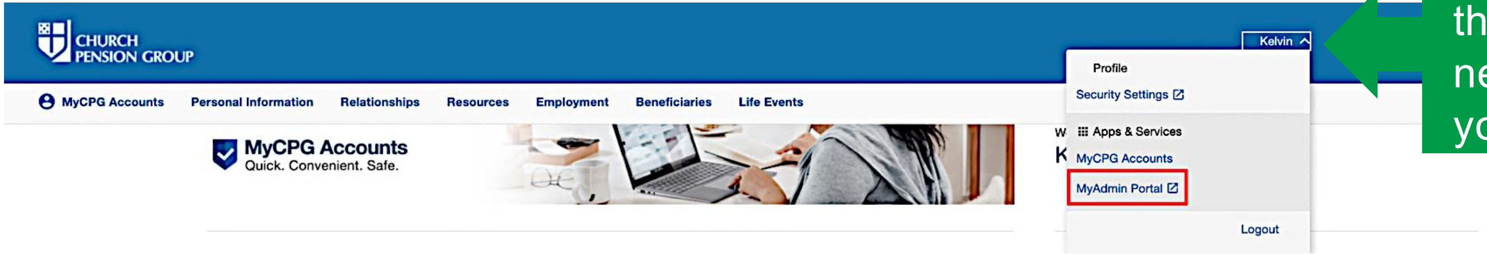
- **Institutional Administrators** (Full Access, including Benefits Bill Pay)
- **Benefits Bill Pay** (Review, Approve, and Pay Bills)

MyCPG Accounts

Your personal benefits through CPG

MyAdmin Portal (MAP)

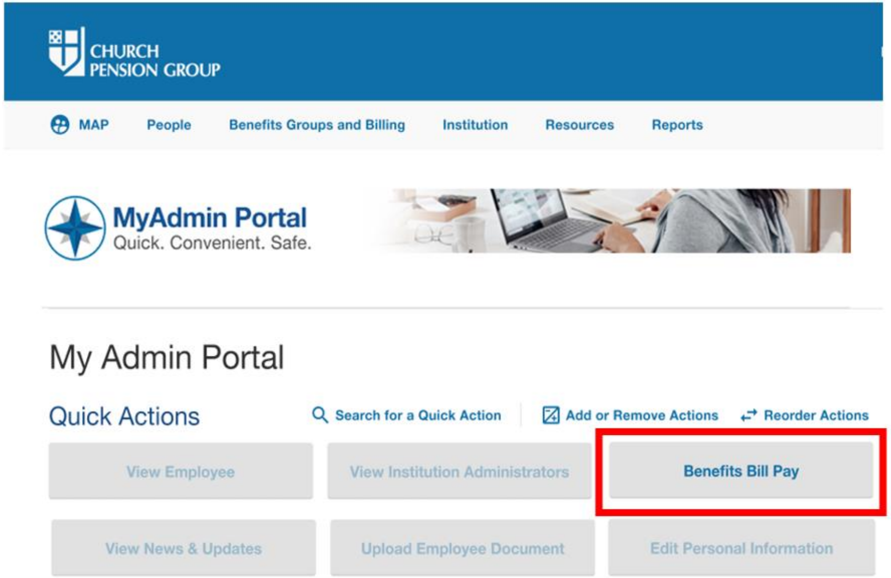
Sign into your CPG Web Account



Click on the arrow next to your name

MAP Roles

- **Your view in MAP** will depend on your assigned role
  - Institution/Diocesan Administrator
  - Benefits Bill Payer
  - CIC Administrator
  - Combo roles



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Benefits Check-In

Benefits Updates and Highlights

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Benefits Policy

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Benefits Policy

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Benefits Policy

October 23, 2025

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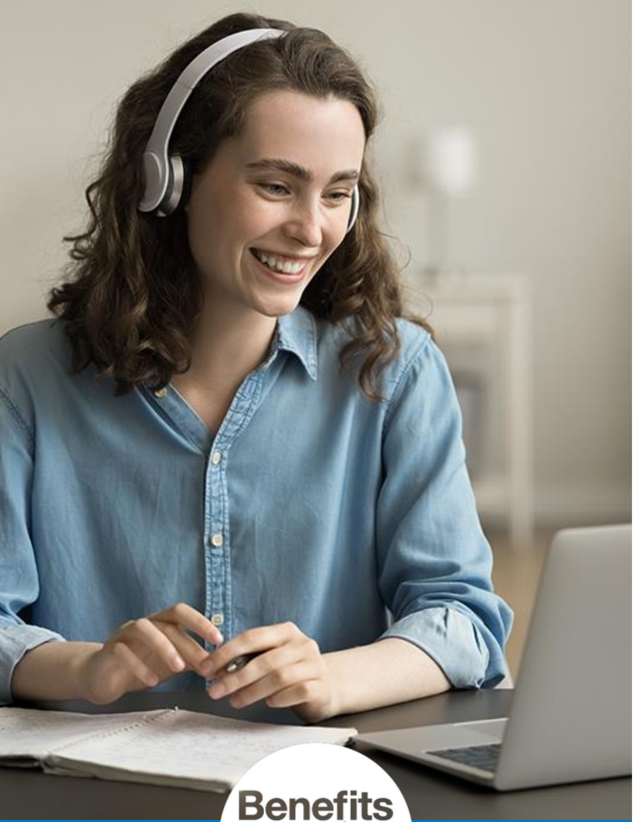

Benefits Check-In Agenda

01	2026 Highlights
02	CDHP-15 and CDHP-20 Updates
03	GMA Plan Design Updates
04	Disability Updates

01 2026 Highlights

Teladoc Health

Fully integrated via Quantum

- A personalized plan of care
- Counseling sessions with licensed therapists
- Rx evaluation and Rx management*
- Choice of mental health professionals
- Appointments 7 days a week via website/app
- Available at no cost to the member

*Please note that Teladoc is unable to prescribe or provide refills for DEA-controlled substances such as stimulants (e.g., Adderall, Concerta), benzodiazepines (e.g., Xanax, Klonopin), pain medications (e.g., OxyContin), and medications used for treating substance use (e.g., Suboxone).

Teladoc Health

How mental healthcare works

Initiate
Members provide basic information, including eligibility, by phone or via the Teladoc website or app

Schedule
Members select preferred mental health providers and schedule virtual visits

Consult
Members speak with chosen providers and build ongoing relationships

Support
Teladoc provides ongoing mental health management support

Benefits

Positive results
More than 75% of Teladoc users with depression or anxiety reported improvement after their third or fourth visit.

Utilization
Teladoc's proven engagement efforts connect with members in their time of need and drive utilization.

Convenience
Members have convenient access to high-quality virtual care for a wide variety of mental issues, from wherever they feel most comfortable.

Source: Teladoc Health, Inc.

Expert Cancer Review

Fully integrated via Quantum

Members and their treating physicians receive support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough treatments.

Case review/ consultation

Treatment guidance

Access to cutting-edge research

Access to clinical trials

Magellan Behavioral Healthcare Management

Plans using Anthem and Cigna networks

- Resources and support
- Assistance with care plans
- Community referrals

- Education on member's condition
- Navigating health care system
- Clinical collaboration

Integrated care management solution

02 CDHP-15 / CDHP-20 Updates

2026 Deductible Increases

2026 Deductible Increase for High-Deductible Plans

IRS minimum deductible* for high-deductible health plans (HDHPs)

Increased in 2026

$1,700 self-only coverage | $3,400 family coverage

Anthem and Cigna CDHP-15 deductibles

In-network deductibles

$1,700 self-only coverage | $3,400 family coverage

Out-of-network deductibles

$3,400 self-only coverage | $6,800 family coverage

Anthem, Cigna, and Kaiser CDHP*-20 deductibles

In-network deductibles

$3,400 self-only coverage | $6,800 family coverage

Out-of-network deductibles

$3,400 self-only coverage | $6,800 family coverage

*IRS Rev. Proc. 2025-19
**The Episcopal Church Medical Trust refers to HDHPs as CDHPs.

03 GMA Plan Design Update

Two UnitedHealthcare® GMA plans*

- GMA Comprehensive (PPO)
- GMA Premium (PPO)

Retiree Medical Design Structure

Group Medicare Advantage (GMA)

Plan Overview

- Available to eligible clergy and lay employees enrolled in Medicare Parts A and B
- Received significant rate increase from UHC for 2026
- Design changes for 2026
- Post-retirement monthly health subsidy amount increase from $431 to $540 for 2026

*Kaiser Plans are available in certain regions.

04 Disability Update

What Is Disability Coverage?

- Replaces a portion of earnings if disabled prior to retirement
- Short-term (STD) and long-term (LTD) coverage
- Helps pay bills and preserve long-term savings

Disability Benefits for DB Plan Participants

Available to eligible Active participants in

- The Clergy Pension Plan, through two separate plans:
  - Short-Term Disability Plan
  - Long-Term Disability Plan
- Lay Defined Benefit Plan through its Disability Retirement benefit

The Church Pension Fund Clergy STD Plan

Weekly benefit is 70% of disabled cleric's weekly compensation,* subject to offsets**

Benefit is paid to **employer** *if* employer continues to pay 100% of cleric's pre-disability comp and benefits***

Max benefit is $1,500/ week****

Benefit is paid after 14-day elimination period

Benefit continues up to 24 weeks (after elimination period)

Maternity leave immediately after birth, no elimination period, and benefit duration of 12 weeks

Notice of disability must be provided within 60 days of onset for benefit to be retroactive to date of disability

*Total Assessable Compensation in which Assessments were last paid on behalf of and/or by the Eligible Participant immediately prior to the date of Disability.
**Offset (i) by earnings (on a 1:1 basis) and (ii) by certain other benefits if total from all sources exceeds 100% of pre-disability pay.
***If the cleric is receiving fully insured group disability benefits, workers' compensation and/or state paid leave benefits, the employer may reduce the amount it is paying the cleric so that such benefits plus such continued pay does not exceed 100% of the cleric's pre-disability compensation. The employer must continue paying assessments on the cleric's full pre-disability compensation. If the employer does not meet these requirements, the benefit is instead paid directly to the cleric.
****If disabled prior to January 1, 2024, weekly maximum is $1,000.

The Church Pension Fund Clergy LTD Plan

Disabilities longer than 26 weeks will transition to Long-Term Disability (LTD)

26-week elimination period (i.e., equal to the maximum STD period)

Monthly benefit equals 70% of monthly Highest Average Compensation (HAC)* for as long as you remain disabled, up to age 65**/***

100% medical subsidy, at same coverage level, for the first 23 months on LTD or until Medicare- eligible, whichever occurs first – allows cleric to stay on Medical Trust plan

Apply certain offsets (e.g., earned compensation, Social Security benefits) so that total income does not exceed 100% of HAC*

Possible COLA adjustments

After 24 months, LTD benefit ends if a cleric is able to earn 80% or more of their HAC from any occupation

* Highest Average Compensation as determined immediately prior to the date of Disability.
**If a clergy person becomes disabled after age 63, LTD benefits may be payable for up to 23 months (even if beyond age 65, but in no event beyond age 72).
***LTD benefits will also end if a clergy person dies or retires under the Clergy Pension Plan.

Fully Insured Benefit via AFLAC

Designed for lay employees working at least 1,000 hours and available for clergy through 2025

- STD and LTD benefits
- Offsets may apply (earnings, workers' compensation, etc.)
- Different coverage term and income replacement percentage options
- Employer chooses whether employer or employee will pay premiums
  - If employer-paid, all eligible employees must be enrolled

Employer- and Employee-Paid Fully Insured Disability Policies*

Decisions for employers and/or employees

Premiums

Decide whether the employer or the employee will pay the premiums

Income replacement

Short-term:
13 or 26 weeks (max benefit duration)**

Employer-paid: 60% or 66.67%; enhanced maternity benefit: 66.67%

Employee-paid: 60% or 66.67%

Long-term:
90 or 180 days (elimination period)

Employer-paid: 40%, 60%, or 66.67%

Employee-paid: 50%

*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 AFDI1100NY. 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
** Subject to applicable offsets, maximum benefit limits, and term restrictions.

Fully Insured Plans Renewal

2026 Changes

1. Remove clergy as a covered class under the fully insured STD and LTD policies

2. Approximately 356 clergy are covered in one or both policies

3. Active clergy will still receive disability benefits through The Church Pension Fund Clergy STD and LTD plans

4. Proposed increase to Clergy STD Plan's weekly benefit maximum to $2,000 to reduce the impact of removing clergy from these policies

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CPF currently offers a post-retirement health subsidy to eligible clergy and spouses. However, CPF is required to maintain sufficient liquidity and assets to pay its pension and other benefit plan obligations. Given uncertain financial markets and their impact on assets, CPF has reserved the right, at its discretion, to modify or discontinue the post-retirement health subsidy at any time.

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

CPG Benefits and Beyond Administrator Resources

Register for upcoming virtual workshops and access on-demand recordings and resources on the Webinar page of ARC at *cpg.org/arc*

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