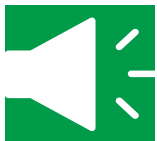




BenefitsandBEYOND

A Virtual Workshop Series

Important Reminders



Audio

All attendees' audio will be automatically muted



Questions

Zoom Q&A



Recording

This virtual workshop is being recorded and will be available at cpg.org



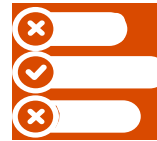
Resources

Click **Resources** on the Zoom toolbar to access handouts, useful links, and other webinar resources



Captions or Translations

Click **Show Captions** on the Zoom toolbar. Select **Caption Language** and choose your preferred language



Survey

Your feedback matters—complete our Zoom survey after the webinar

CPG Benefits and Beyond



Register for upcoming virtual workshops





Benefits
and
BEYOND

Today's Agenda



01

Spotlight:

CPG 2026 Annual Report & Church Insurance Company (CIC)

02

Self-Service Check-In:

Bill Pay & MAP Updates & Reminders

03

Benefits Check-In:

Plan Design Changes for the New Year

04

Benefits Check-In:

Introduction to Digbi

05

Breakout Groups

Spotlight

CPG 2026 Annual Report and Church Insurance Company



Jackie Quamberg
Senior Relationship Manager
Benefits Relationship
Management (BRM)

September 24, 2026

Benefitsand**BEYOND**



Many Voices. One Purpose.

2026 Annual Report

Visit cpg.org/annualreport2026



**CHURCH
PENSION GROUP**

Passionate About Our Purpose

Self-Service Check-In

Bill Pay and MAP Updates and Reminders



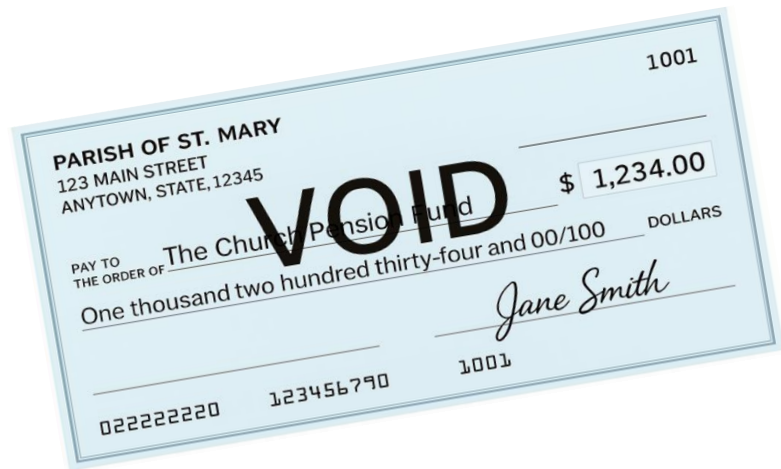
Lauren Kinard
Senior Relationship Manager
Benefits Relationship
Management (BRM)

September 24, 2026

Benefitsand**BEYOND**

Lockboxes Are Closed

Beginning October 1, 2026, checks will not be processed



■ Check returned to institution:

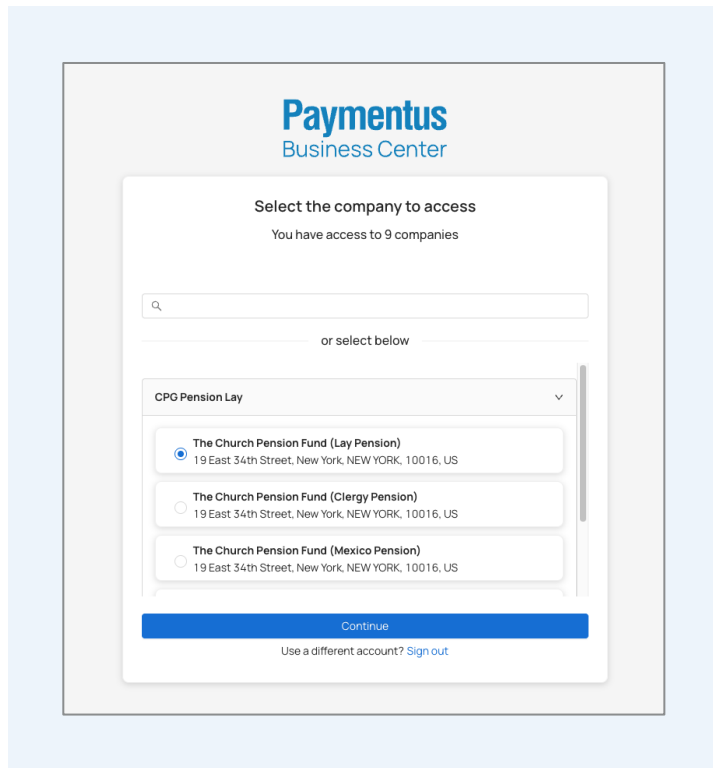
- Mailed checks are at risk for fraud
- Delays in payment processing can mean risk of falling into arrears

■ View invoice via CPG web account and pay as soon as possible:

- Online
- By phone

Interactive Voice Response (IVR)

Paying by phone is easy and convenient



The screenshot shows the Paymentus Business Center login page. At the top, the logo 'Paymentus Business Center' is displayed. Below it, the text 'Select the company to access' and 'You have access to 9 companies' is shown. There is a search bar with a magnifying glass icon. Below the search bar, the text 'or select below' is displayed. A dropdown menu is open, showing a list of companies under the heading 'CPG Pension Lay'. The list includes three options: 'The Church Pension Fund (Lay Pension)' with a selected radio button, 'The Church Pension Fund (Clergy Pension)', and 'The Church Pension Fund (Mexico Pension)'. Each option includes the address '19 East 34th Street, New York, NEW YORK, 10016, US'. At the bottom of the dropdown, there is a blue 'Continue' button and a link 'Use a different account? Sign out'.

1

View invoice via CPG web account

2

Note Client # and Account #

3

IVR (24/7): **866-899-0455**

4

Follow the prompts

Managing Bill Payer Transitions



Diocesan Administrators, Institution Administrators, Benefits Bill Payers

Administrator

We rely on each institution to maintain and assign new bill payer

Assign New Bill Payer

Review new bill payer set-up resources

Training Resources

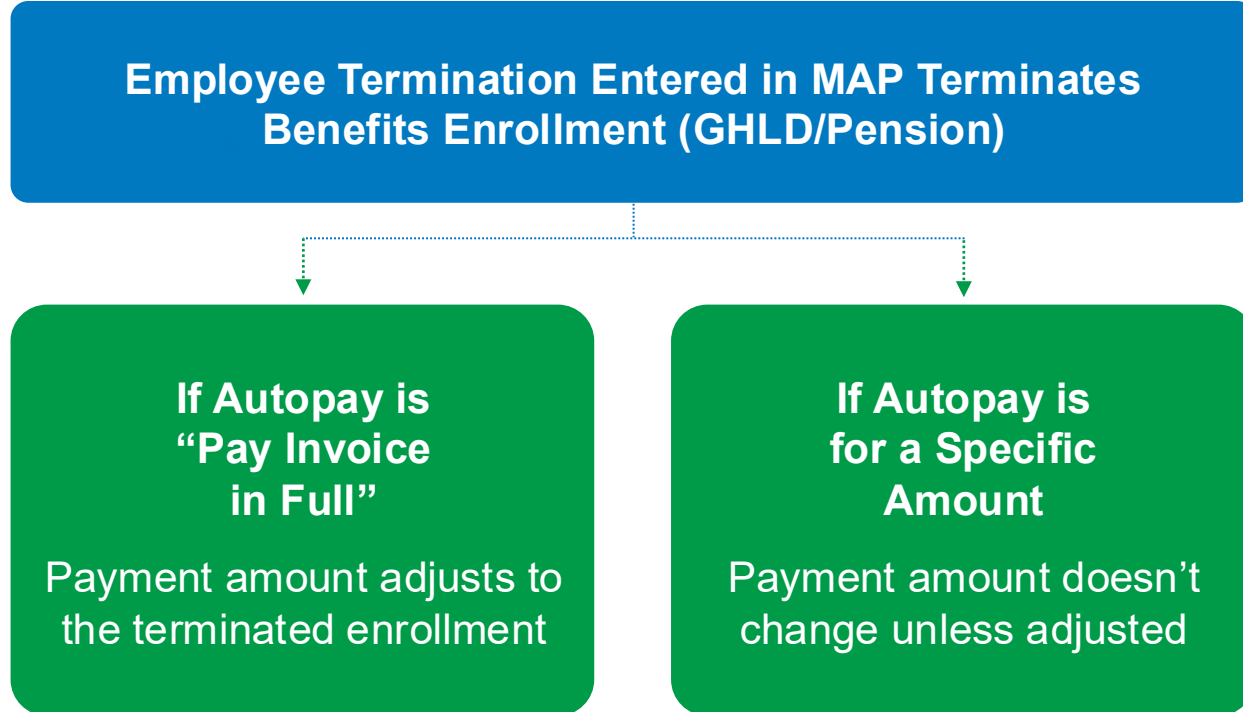
Encourage the use of training resources at cpg.org/benefitsbillpay

MAP Verification

MAP: UPDATED Dio Administrator report – View all institutions and administrators assigned to various roles

Termination of Employees

Stop or adjust scheduled payments



Continuing the Transition from Download to Digital

These transactions can now be completed only in MAP:

- Employment Change Form
- Employee Application for Membership—The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan)
- Employee Enrollment Form—Defined Contribution (RSVP and Lay DC Plans)

Starting Q4 2026, we will no longer accept paper transmissions



Forms no longer accepted by upload to MAP, email attachment, fax, or mail-in



Need Assistance?

Reach out to your Relationship Manager:

cpg.org/brm

Contact Client Services:



855-215-5990

Monday to Friday,
8:30 AM to 8:00 PM ET



admin-assist@cpg.org

Benefits Check-In

2027 Benefits Update: What's Changing and What's New



Luiza Danilov
Director Health Benefits
Benefits Policy

September 24, 2026

Benefitsand**BEYOND**

Market Forces Driving Cost Trend to 40-Year High

Projected Rate Growth for Active Health Plans (no Medical Trust action)



Pharmacy Innovation

GLP-1s and specialty drugs



High-Cost Claims

Complex conditions



Provider Revenue Increases

AI-assisted billing & documentation



22.5% Rate Increase

Status Quo (projected)

Benefit Plan Design Decision Drivers

- Healthcare and prescription drug costs rising
- Use a lens of
 - stewardship
 - long-term sustainability
 - commitment to provide meaningful health coverage
- Adjustments made to
 - moderate future cost increases while preserving value
 - align with General Convention Resolution 2024-A101

Medical Plans Offered for 2027



Anthem[®]
BlueCross BlueShield



Seven plan options each with Anthem and Cigna networks

- PPO 100
- PPO 90
- PPO 80
- PPO 70
- CDHP 15
- CDHP 20
- CDHP 40



KAISER
PERMANENTE[®]

Four plan options with Kaiser

- EPO High
- EPO 90
- EPO 80
- CDHP 20

Medical Plan Design Changes for 2027



Cost Changes

- All plans include a deductible
- Most deductibles increase by \$500 for individual / \$1,000 for family
- Most out-of-pocket maximums increase by \$1,500 for individual / \$3,000 for family
- PPO/EPO office visit copays increase by \$5
- Urgent care copay increase from \$50 to \$60

Prescription Drug Changes for 2027



GLP-1 Coverage Update for All Plans

- GLP-1s **will not** be covered for weight loss
- GLP-1s **will** continue to be covered for diabetes*



Standard Plan

- Formulary Brand: Increased member cost-sharing maximums for both retail and mail-order prescriptions
- Specialty: Increased coinsurance and higher member cost-sharing minimums and maximums

Kaiser EPO

- Rx copay (generic) increase

Details About Your Medical Coverage

Summaries of Benefits and Coverage



Anthem BlueCard PPO 80

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/20XX – 12/31/20XX

Coverage for: All tiers | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.cpg.org/mtdocs or call (800) 480-9967. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at www.cpg.org/uniform-glossary or call (800) 480-9967 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network: \$ Individual / \$ Family Out-of-Network: \$ Individual / \$ Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. The network and out-of-network deductibles accumulate separately.
Are there services covered before you meet your deductible ?	Yes, for example, emergency room care, urgent care, and certain COVID-19 expenses.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .*
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Network: \$ Individual / \$ Family Out-of-Network: \$ Individual / \$ Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members on this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. The network and out-of-network out-of-pocket limits accumulate separately.
What is not included in the out-of-pocket limit ?	Contributions, (premiums), balance-billing charges, penalties, copays for certain specialty pharmacy drugs considered non-essential health benefits and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.anthem.com or call (844) 812-9207 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

Benefits Check-In

Introduction to Digbi

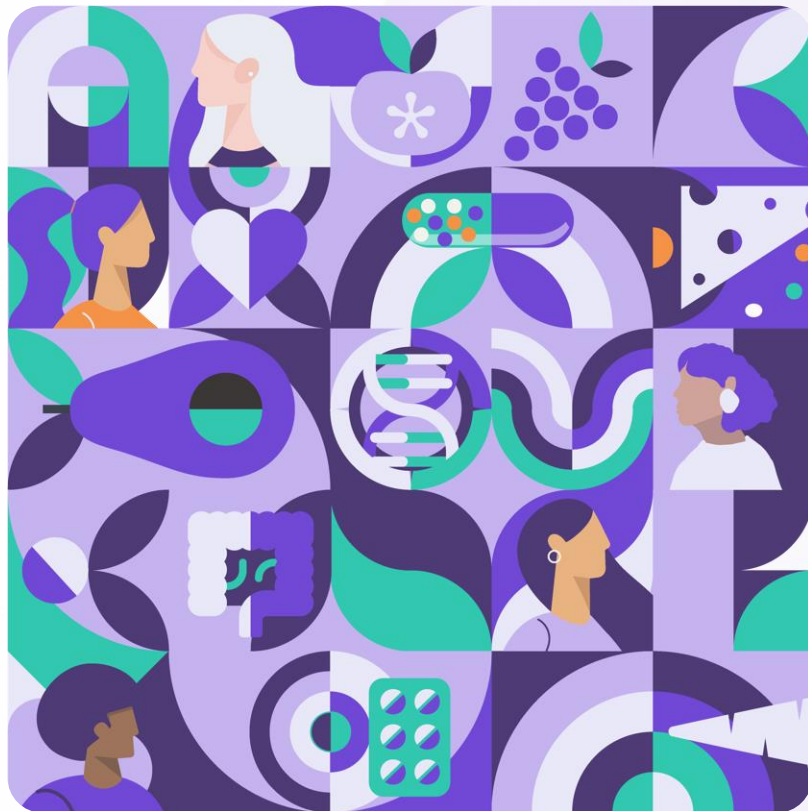


Alec Thompson
Senior Vice President
Digbi Health

September 24, 2026

Benefitsand**BEYOND**

The Biological Drivers of Cardiometabolic & Inflammatory Health



Vendor Roles

With **GLP-1 coverage for weight management being discontinued**, each partner plays a distinct role in helping members understand the change, navigate their options, and transition to the appropriate resources.

Health Plans

Communicate the GLP-1 coverage change to impacted members and ensure they are aware of the alternative resources and support available to them.

Quantum Health

Serve as the primary point of contact for member navigation, steering, and transitional support, helping members understand where to go based on their individual needs.

Digbi Health

Provide an alternative care pathway for members transitioning away from GLP-1 coverage, as well as personalized lifestyle and precision nutrition support for members who continue GLP-1 therapy through another access pathway. Digbi focuses on helping members improve metabolic health through a biology-based, food-as-medicine approach

GLP-1 Transition Process

Weight Management GLP-1s are being turned off through the health plan, members will need to transition their pharmacies to take advantage of direct to consumer pricing.



4 Major Marketplace Trends Impacting Employers

Key factors influencing employer health benefits and strategy



Metabolic Disease Dominates

88% of Americans are dealing with some level of metabolic disease today.



Spend has Exploded

~68.5% of "core medical" spend driven by highly-reversible metabolic & inflammatory conditions



GI Is Now a Top-5 Category

Increases in digestive claims (ER, specialty) make GI a major and growing financial driver for employers.



Exposed Care Model

GLP-1 and expensive medications have not addressed the cost problem.

Why we Struggle with Metabolic & Inflammatory Conditions?

Moving beyond standardized care to address individual biological complexity



Failure of Standardization

Every member's biology and environment are different, which is why one-size-fits-all treatment often fails



Outcome Variability

Misalignment between your food, your medication, and your biology



Interconnected Conditions

Metabolic Inflammatory conditions are systematic failures influenced by glucose variability, inflammation, and genetic predispositions.



Health is shaped by a combination of genetics, behaviors, environment, and access to care.



People respond differently to food based on biology, lifestyle, genetics, metabolism, and microbiome-related factors.

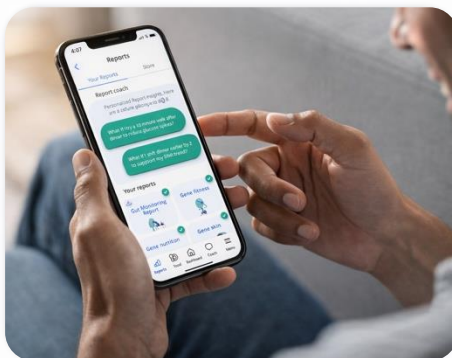
Addressing the **Biological Drivers** of Cardiometabolic & Inflammatory Health

Understand first — not guesswork.



Precision Biology

Genetics
Gut Microbiome
Glucose Control



Understand

How each of us respond to food
and medicine



Built for Real Life

Adjusting the meals and habits
members already have

True Multi-Condition Care

9.6%

Average Weight Loss

Sustained, clinically significant reduction

20.1%

Avg Weight Loss w GLP-1

Enhanced quality of life through prescription management

1.61%

A1C Reduction

Improved diabetes management and glycemic control

81%

Hypertension Reduction

Better blood pressure control and cardiovascular health

91%

High Cholesterol

Improved LDL Levels in biomarkers

89%

Digestive Health Improvement

Dramatic reduction in gastrointestinal symptoms

55%

Skin Condition Relief

Visible improvement in dermatological health

70%

Mental Health Enhancement

Significant reduction in anxiety and depression



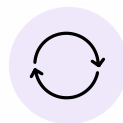
32%

GLP-1 Avoidance



8X

Lower Side Effects



5X

Lower Restart Rates



\$4,149

Per Member

*Study: Based on 12-month historical analysis of engaged member population. Results demonstrate the transformative impact of addressing multiple health conditions simultaneously through coordinated, personalized care pathways.

*Data Source: Economic Impact of a Precision Nutrition Digital Therapeutic on Employer Health Costs: A Multi-Employer and Multi-Year Claims Analysis. <https://www.mdpi.com/2227-9032/13/23/3147>



Onboarding Process

Simple steps to get started and personalized care.



Program Landing Page

Learn program details



Eligibility Confirmation

Anthem and Cigna population



Join Program

Download app and receive
at-home testing kit



Meet Care Team

Connect with the care team

At-Home Testing Kits

Care Team of Leading MDs, Dietitians, Diabetes Educators, and Scientists



Genetic Testing



- Metabolism
- Immune responses
- Medication response
- Cause of inflammation
- Macronutrient handling
- Food intolerances



Gut-Microbiome Testing



- Fat Storage
- Serotonin
- Appetite Control
- Insulin Response
- Digestion
- Inflammation
- Drug Response
- Immune System



CGM Testing



- Glucose Response
- Exercise
- Inflammation
- Energy
- Digestion
- Stress
- Metabolism



Calibrating Care to Your Biology



Pairing your Biology
with your Lifestyle



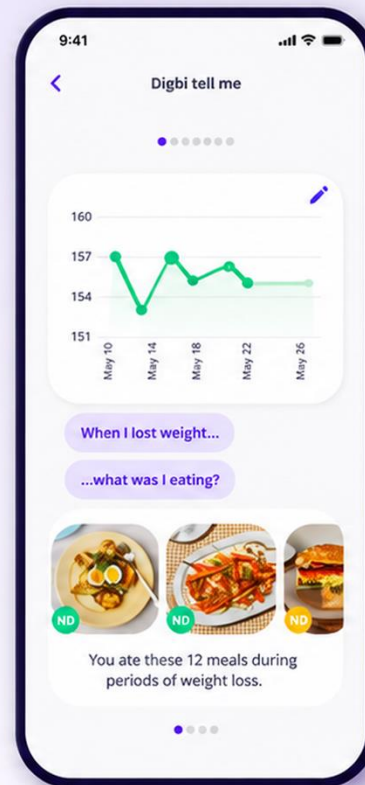
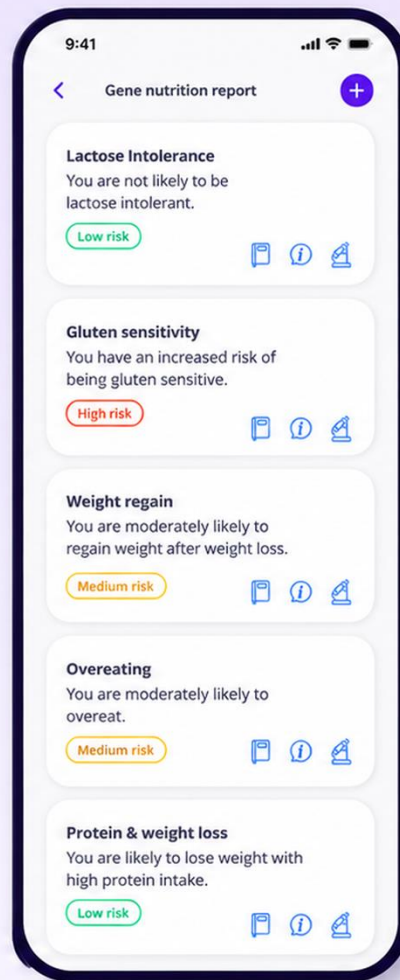
Identify where things
are Misaligned



Build a care plan that
fits the individual



Put into action



Mapping Meals to Biology

Real-time insights that connect every meal to your
unique biology

LOOKING AT:



Inflammation Responses



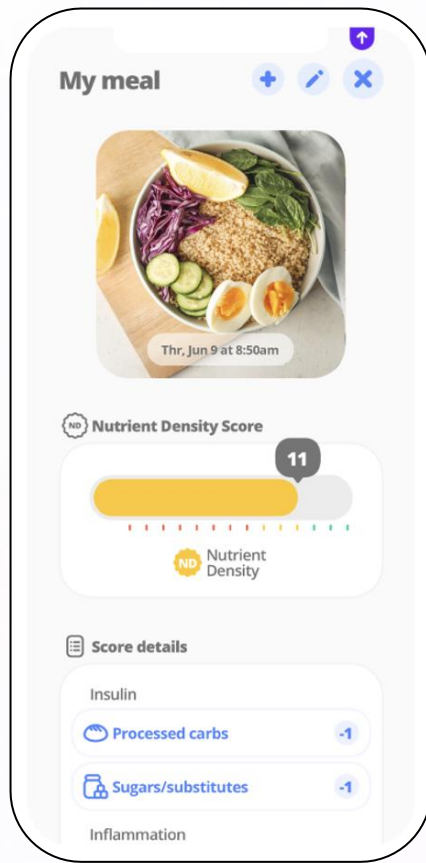
Insulin Response



Gut Microbiome Response



Genetic Response



Meal Score

Score shows how well your meal aligns
with your health goals

Personalized Guidance

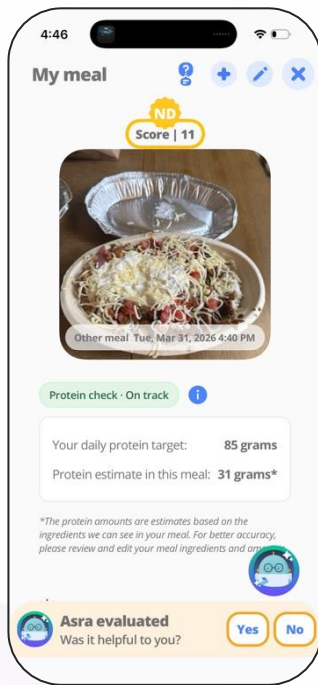
Get data informed feedback and
simple recommendations

Actionable Swaps

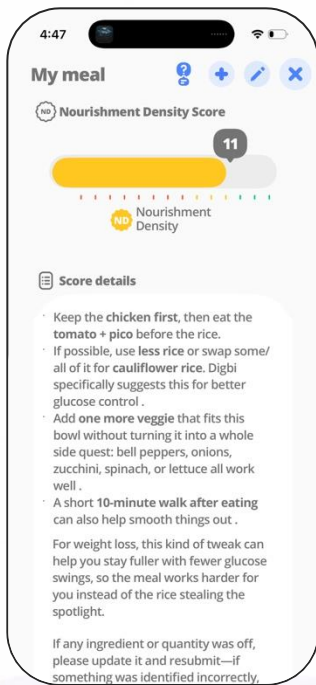
AI powered suggestion to help make
healthier choices

Truly personalized health intelligence

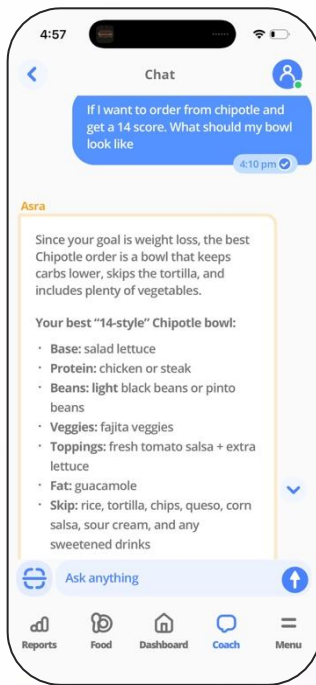
1 Log Meal Take a photo of your meal



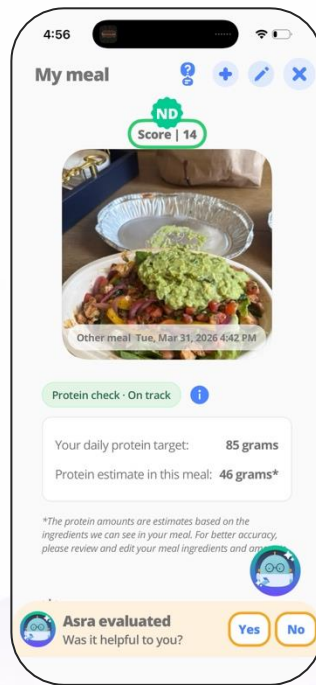
2 Understand Why See your meal feedback



3 Make it Easy Ask Digbi what to eat



4 Drive Outcomes Choices for you



Truly personalized health intelligence



BEHAVIORAL COACHING

Unlimited Access to Certified CBT Coaches & Dietitians



MEAL PLANNER

20,000+ rated ingredients and 5,000+ recipes personalized to your biology



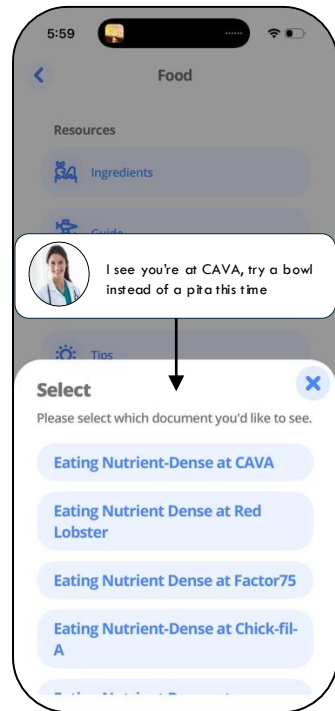
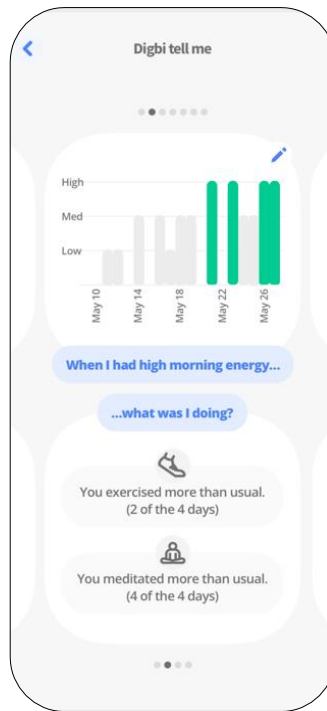
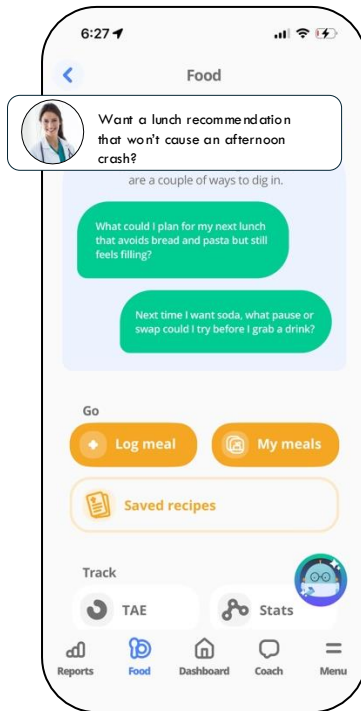
FOOD GUIDES

Barcode Scanner, Meals from my Fridge, Restaurant Guides



DIGBI COMMUNITY

Connects members with group coaching calls, recipe books, and continued learning



Advanced GLP-1 Clinical Care

Improving GLP-1 Steering and Care



GLP-1 Specific Report

Identifies weight loss and side effect risks down different paths



Clinical Consult & Prescription Management

Member will meet with our clinical team to discuss their options & manage medication on-going



Lifestyle Impact

Protein tracking & Meal-level-side-effect scoring

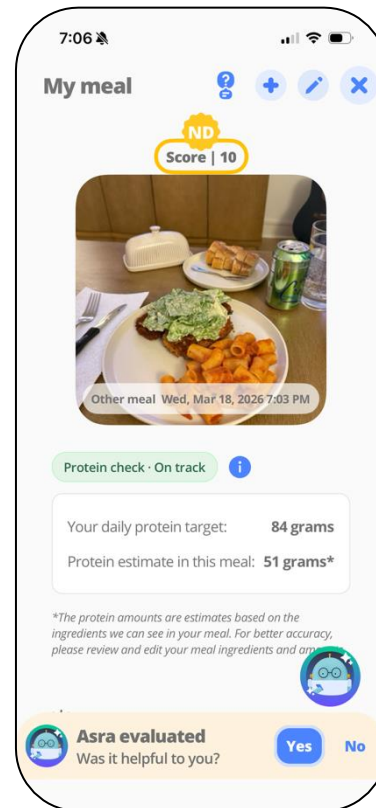


Tapering Readiness

Identify when the member has achieved a point where weight loss will be sustained



The goal: Put people on a GLP-1 that need it, use it, then maintain it with lifestyle.



One precision biology platform.

Many conditions. One solution.

Digbi addresses the root biological drivers behind today's most complex and costly conditions—through **one unified platform**.



Obesity

Sustainable weight management through personalized nutrition and behavior change.



Diabetes

Improve blood sugar control and reduce progression with precision insights.



Cardiometabolic

Reduce risk factors like cholesterol, BP, inflammation, and metabolic syndrome.



GLP-1

Optimize outcomes and reduce side effects for those using GLP-1 medications.



Digestive

Address gut dysbiosis, inflammation, IBS, and other digestive health concerns.



Precision biology.

Personalized for every individual.

We identify the root biological drivers behind your health to determine the right care path for you—lifestyle, medication, or a combination.

1

Unified Platform



No more juggling multiple vendors. Digbi brings clarity, simplicity, and better results—across the conditions that matter most.

What makes Digbi different



Predict

Using Genetics, Gut, and Glucose Markers



Personalize

Biology-based Care Plans



Participation

Digestible day to day changes with proven results

Disclaimers

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund (CPF) and its affiliates (collectively, CPG) retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

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 of The Episcopal Church (the Church) and their eligible dependents. 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.

This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.

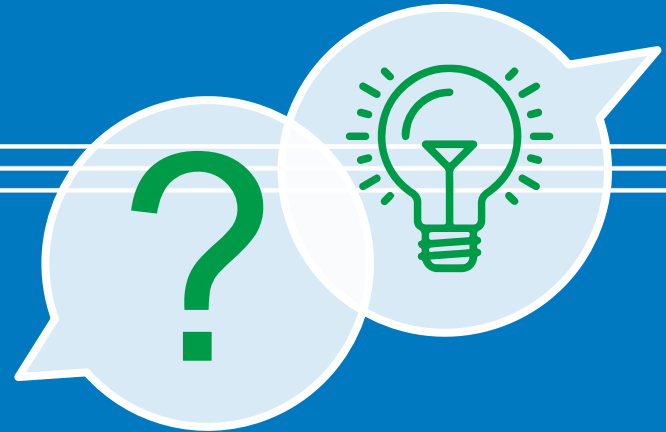
CPG is not responsible for the content, performance, or security of any website referenced herein that is outside the cpg.org domain or that is not otherwise associated with a CPG entity.

Disclaimers

“Church Insurance Companies” refers to The Church Insurance Company, NAIC No. 10669, a New York domiciled insurance company with its home office located at 19 East 34th Street, New York, New York 10016, The Church Insurance Company of Vermont, a Vermont domiciled insurance company with its home office located at 210 South Street, Bennington, VT 05201, and The Church Insurance Agency Corporation, an insurance agency with its home office located at 19 East 34th Street, New York, NY 10016.

The Church Insurance Companies offer property and casualty insurance coverage and other related services to The Episcopal Church and its dioceses, parishes and other entities. Property and casualty insurance products are underwritten by The Church Insurance Company, The Church Insurance Company of Vermont, and other companies (not affiliated with the Church Insurance Companies) for which The Church Insurance Agency Corporation acts as an insurance agent or broker. Product availability and features may vary by state, and products may not be available in all states. The Church Insurance Companies are not licensed in all states. Information and descriptions of products and services are provided solely for general informational purposes and are not intended to be complete descriptions, or to create a contract or an offer to provide, coverage. For complete details of coverage, including exclusions, limitations and restrictions, please see the actual policy or certificate. If any description of a Church Insurance Companies product conflicts with the Use Disclaimer Language terms of the actual policy or certificate, then the terms of such policy or certificate will govern. The Church Insurance Companies do not guarantee the performance of the legal and contractual obligations of any unaffiliated insurer.

Questions and Discussion



Breakout Groups





BenefitsandBEYOND

A Virtual Workshop Series