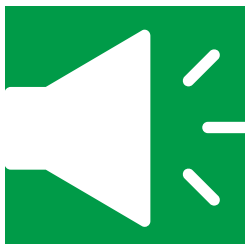




BenefitsandBEYOND

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



Benefits
and
BEYOND

Agenda Slide



01

Self Service Check-in:
Church Insurance Online Resources

02

Self Service Check-in:
Benefits Online Billing and Payments

03

Spotlight: Quantum and Teladoc

04

Benefits Check-In

05

Breakout Groups

Church Insurance Updates



Paul Stephens
VP, CIAC Field Manager

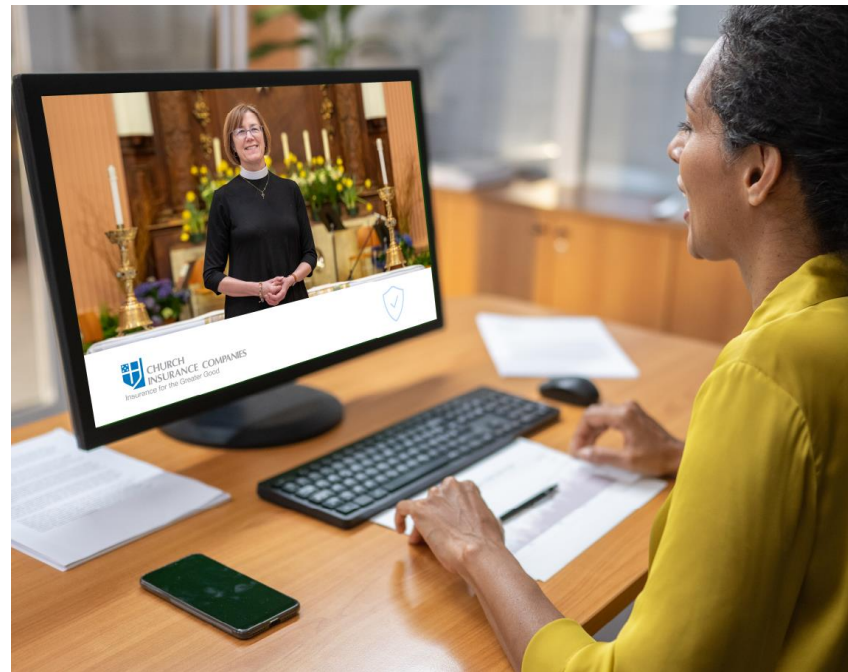
Whitney Fourie
Director, Business Operations

April 10, 2025

Benefitsand**BEYOND**

Introducing The Church Insurance Companies' New Online Service

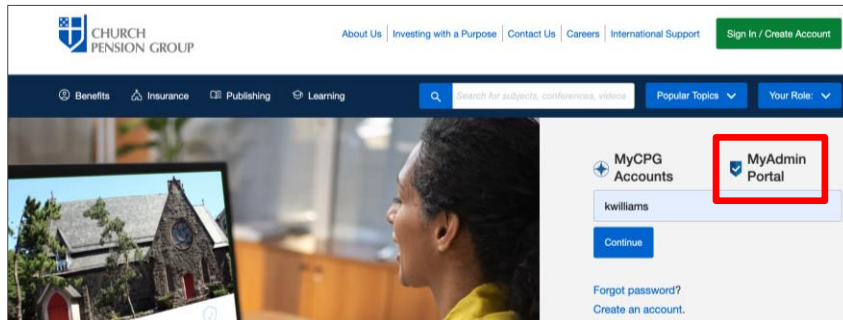
- Will improve how you manage your property and casualty needs
- My Admin Portal (MAP) has been expanded to feature self-service capabilities
- A quick, convenient, and safe way to handle your policies, billing, and claims



Access to the New Online Service

My Admin Portal (MAP)

- Begins with policies that renew in July 2025
- We'll reach out to you 75 days prior to your renewal month
- You'll receive step-by-step instructions via email or mail on how to access My Admin Portal (MAP) and start enjoying these exciting new features



The screenshot shows the Church Pension Group (CPG) website. The header includes the CPG logo and navigation links: About Us, Investing with a Purpose, Contact Us, Careers, and International Support. A green button for 'Sign In / Create Account' is in the top right. Below the header is a dark blue navigation bar with icons for Benefits, Insurance, Publishing, and Learning, along with a search bar and dropdown menus for 'Popular Topics' and 'Your Role'. The main content area features a large image of a woman looking at a laptop displaying a church building. To the right of the image, there are two links: 'MyCPG Accounts' and 'MyAdmin Portal', with the latter highlighted by a red rectangular box. Below these links are input fields for a username (containing 'kwilliams') and a 'Continue' button. At the bottom of the main content area, there are links for 'Forgot password?' and 'Create an account.'

For both first-time My Admin Portal (MAP) users and existing users

**Feel free to contact us at
800-293-3525, Monday to Friday
8:30 AM to 7:30 PM ET**

Our New Educational Resources



- Understand your coverage options
- Protect your property from common risks
- Learn how to plan and save for deductibles

Important Disclosures

“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 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.

Benefits Bill Pay: Time Back in Your Pocket



Lauren Kinard
Senior Relationship Manager

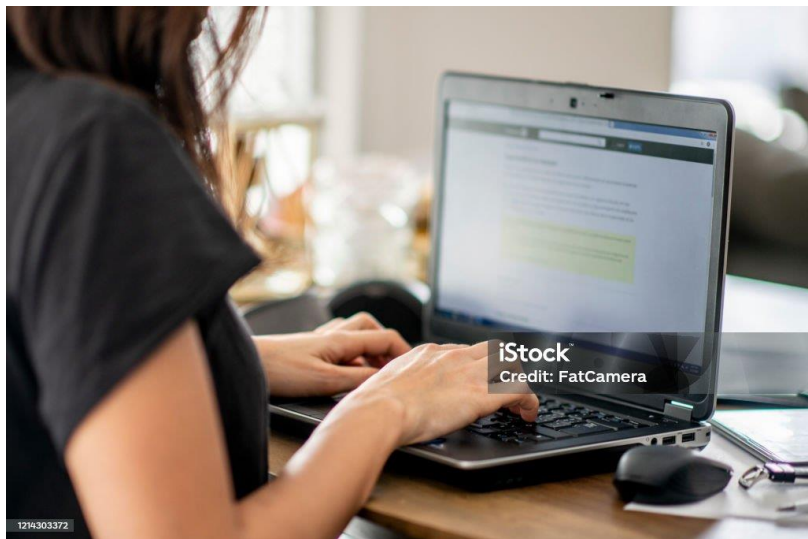
Beena Shaffie
Vice President, Benefits Data
Analytics & Cash Management

April 10, 2025

Benefitsand**BEYOND**

Benefits Bill Pay

A foundational change to the way CPG does business



- From manual to electronic billing and payment
- Pension, group health, group life, and disability (GHLD) invoices
- A longstanding ask from administrators

We Heard You!



It's Coming! Self-Service Billing and Payment

Paymentus, a leading provider of bill payment technology and solutions



- Serves over 1,300 clients
- More than 20 years of customer feedback
- Designed for users across experience levels

Advantages of a Centralized Electronic Solution

Invoices



Eliminate information gaps



Streamline billing cycles



Visibility across multiple diocesan entities



Online notifications

Payments



Multiple payment options



Faster processing



Automated confirmations



No more lockboxes



What You Can Expect

Quick, convenient, safe

- Payment by bank transfer, debit cards
- Synchronized posting date
- No longer accepting checks from
 - domestic institutions
 - individuals



What You Can Expect

Automated emails

- Benefits invoice ready for view and pay
- Confirmation of payment received
- Insufficient funds alert
- And more!



What You Can Expect

Re-designed invoices



Summary: Rollup view of activity

Invoice messaging:

- the billing month
- the activity period covered
- the due date

Account details, including

- Member names
- Adjustments by individual, administrator
- Product name
- Member total
- Product totals

Clergy Pension Plan Assessments



The Church Pension Fund
855-215-5990
admin-assist@cpg.org



St John's Episcopal Church

Client Number	123-456-78
Account Number	12345678CLE
Bill Type	Clergy
Total Amount Due	\$10,074.46

Messages



This bill reflects enrollments, terminations, and changes processed from 07/01/2024 to 07/31/2024. Changes made after 07/31/2024 will be reflected on the next bill.

August 2024 Billing Summary

Total Amount Due on Last Statement	\$10,000.00
Payment Received	(5,000.00)
Adjustments	1,502.29
Current Assessments*	3,553.88
Interest	18.29
Ending Amount Due on 08/31/2024	\$10,074.46



*Assessment Period is from 08/01/2024 to 08/31/2024.

≡ Clergy Pension Plan Assessments



Adjustments are listed by

- Individuals
- Administrative

Individual Adjustment Details

Clergy Pension Assessment Bill

Member	Type	Period Adjusted	Assessment Amount
Doe, John	Compensation Change	Jan 2024 to Jul 2024	\$432.92
Doe, John	Retro Add	Oct 2019 to May 2023	\$1,188.00
Total Individual Adjustments			\$1,620.92

Administrative Adjustment Details

Clergy Pension Assessment Bill

Type	Assessment Amount
Void Interest	(\$10.69)
Void Payments	(\$25.63)
Write Offs	(\$20.78)
Insufficient Funds	(\$45.20)
Refunds	(\$16.33)
Total Administrative Adjustments	(\$118.63)

Clergy Pension Plan Assessments

Current Assessments and Interest Details

Clergy Pension Assessment Bill

Member	Type	Assessment Amount	Interest**
Doe, John	Annual TAC*	\$2,213.88	\$8.29
	One-Time Payment	\$200.00	
Member Total			\$2,422.17
Doe, Mary	Annual TAC*	\$1,140.00	\$10.00
Member Total			\$1,150.00
Total Current Assessments and Interest		\$3,553.88	\$18.29
Grand Total			\$3,572.17

*TAC = Total Assessable Compensation

**Current interest rate is 4%

Group Health, Life, and Disability (GHLD) Clergy and Lay Employees



The Episcopal Church Clergy &
Employees' Benefit Trust
855-215-5990
mtcustserv@cpbg.org

Diocese of California

Client Number	123-456-78
Account Number	0084512478
Total Amount Due	\$12,093.00

Messages

This bill reflects enrollments, terminations, and changes processed from 07/01/2024 to 07/31/2024. Changes made after 07/31/2024 will be reflected on the next bill.

September 2024 Billing Summary

Total Amount Due on Last Statement	\$10,000.00
Payments Received	(5,000.00)
Adjustments	54.66
Current Premium/Contribution*	7,038.34
Ending Amount Due on 09/01/2024	\$12,093.00


*Coverage period is from 09/01/2024 to 09/30/2024.

Group Health, Life, and Disability (GHLD)

Clergy and Lay Employees

Individual Adjustment Details

Member	Plan	Type	Period Adjusted	Amount
Doe, Mary	MPP3	Retro Term	Jan 2024 to Jul 2024	(\$77.40)
Smith, Joe	MPP2	Retro Add	Oct 2019 to May 2023	\$200.00
Boyer, Margaret	DPRE	Retro Add	Jan 2024	\$20.00
Carlson, Todd	GLIFE	Retro Add	Mar 2024	\$20.00
Total Individual Adjustments				\$162.60




Adjustment details list by individual and plan/product, with noted time period and amount

Administrative Adjustment Details

Type	Amount
Void Payments	(\$25.63)
Write Offs	(\$20.78)
Insufficient Funds	(\$45.20)
Refunds	(\$16.33)
Total Administrative Adjustments	(\$107.94)

Premium/Contribution

Coverage	Type	Coverage Period	Amount
Health	Contribution	Sep 2024	\$5,838.00
Life	Premium	Sep 2024	\$320.00
Disability	Premium	Sep 2024	\$102.34
Total Premium/Contribution			\$7,038.34



Summary of premium/contributions due that period by product

Group Health, Life, and Disability (GHLD) Clergy and Lay Employees

Current Billing Details

Health				Life			Disability			
Member	Type	Description	Cost	Type	Description	Cost	Type	Description	Cost	
Cherry, Brett	Medical	MPP3/Single	\$917.00	Group Life	GLIFE/50,000	\$11.00	STD	GSER5	\$4.74	
	Dental	DRPE/Single	\$37.00	Supp Life	ADD02	\$1.00	LTD	GLER2	\$8.42	
						\$957.00			\$12.00	\$13.16
	Member Total									\$982.16
Daniels, Shane	Medical	MPP2/Single	\$765.00	Group Life	GLIFE/50,000	\$11.00	STD	GSER5	\$5.50	
	Dental	DRPE/Single	\$37.00	Supp Life	ADD02	\$1.00	LTD	GLER2	\$9.82	
						\$802.00			\$12.00	\$15.32
	Member Total									\$829.32

Group Health, Life, and Disability (GHLD) – Invoice

Clergy and Lay Employees

Current Billing Details

Health				Life			Disability		
Member	Type	Description	Cost	Type	Description	Cost	Type	Description	Cost
Carlson, Todd	Medical	MPP3/Single	\$917.00	Group Life	GLIFE/50,000	\$11.00	STD	GSER5	\$4.74
	Dental	DRPE/Single	\$37.00	ADD	ADD02	\$1.00	LTD	GLER2	\$8.42
				Supp Life	SUPEM/300,000	\$52.00			
			\$957.00			\$64.00			\$13.16
Member Total									\$1,034.16
Daniels, Shane	Medical	MPP2/Single	\$765.00	Group Life	GLIFE/50,000	\$11.00	STD	GSER5	\$5.50
	Dental	DRPE/Single	\$37.00	ADD	ADD02	\$1.00	LTD	GLER2	\$9.82
				Supp Life	SUPEM/300,000	\$52.00			
			\$802.00			\$64.00			\$15.32
Member Total									\$881.32
Frank, Louise	Medical	MPP2/Family	\$1,217.00	Group Life	GLIFE/50,000	\$11.00	STD	GSER5	\$14.74
	Dental	DRPE/Family	\$117.00	ADD	ADD02	\$1.00	LTD	GLER2	\$18.42
				Supp Life	SUPEM/300,000	\$52.00			
			\$1,334.00			\$64.00			\$33.16
Member Total									\$1,431.16



- Premium/contribution by product for each member
- Total cost per member
- Benefit Product Total
- Premium Total for All Enrollments

Benefit Product Total	\$5,838.00	\$320.00	\$102.34
Benefit Premium Total for All Enrollments			\$7,038.34



Viewing and Paying Bills



Every institution will view and pay bills online

Current Institution administrators: You'll have immediate access

NEW! Bill Payer Administrator: You'll be able to view and pay bills only

Preparing You for Success

A collaboration – We're in this together

- Webinars and on-demand videos
- Emails/letters to administrators and individuals with personal accounts
- Ongoing resources and support



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.

In case of a conflict between the English version of this material and any translated versions, the English version will govern.

Quantum Health



Kathleen Stephens,
Senior Client Success Executive
Quantum Health

Vikki Ooten,
Client Support Manager
Quantum Health

Steven Hutchison,
Client Manager
Teladoc

April 10, 2025

Benefitsand**BEYOND**

A guide to your Primary Care and Virtual Health benefits

April 10, 2025



Agenda

- A guide to your virtual health benefits
- How to register
 - What you'll need
 - Personal Information
 - Insurance Information
- Q&A



Virtual benefits through Church Pension Group and Teladoc Health

ACCESS TO COMPREHENSIVE CARE



Primary Care

Labs and preventive screenings
Weight loss, diet and exercise
Medications and Rx



24/7 Care

Cold and flu
Food poisoning
Nasal congestion
Sunburn
UTIs



Mental Healthcare

Anxiety
Depression
Trauma
Stress



Specialty Care

Dermatology
Nutritional guidance and support



Expert Medical Services

Consult with leading physicians on complex medical conditions
New diagnosis, surgery evaluation, treatment plans
Expert medical opinion

Church Pension Group employees and their dependents 18+ covered on a Church Pension Group medical plan have access to these Teladoc Health services.

Treating the same conditions as in-person care—but with virtual convenience and easy scheduling

GENERAL MEDICAL 24/7 CARE

- Asthma
- Bronchitis
- Bug bites
- Chickenpox
- Bug bites
- Cold/cough
- Conjunctivitis
- COVID-19
- Croup
- Dermatitis
- Ear infections
- Fever
- Flu
- Lice
- Nasal congestion
- Pink eye
- Pinworms
- Pharyngitis
- Rhinitis
- Seasonal allergies
- Sinusitis
- Sore throat
- Sunburn
- Upper respiratory infections
- Zika virus

SPECIALTY CARE

Dermatology

- Acne
- Allergic contact dermatitis
- Eczema
- Impetigo
- Molluscum contagiosum
- Other atopic dermatitis
- Poison ivy
- Rashes
- Skin neoplasm
- Tinea corporis
- Warts

Nutrition

- Healthy diet
- Dietary restrictions
- Condition-based dietary guidance

Expert Medical Services

Complex medical needs such as:

- Congenital heart defects
- Genetic disorders
- Pediatric malignancies
- Clinical Second Opinion

MENTAL HEALTHCARE

- Anxiety and bullying
- Depression
- Family issues
- Grief
- Panic disorder
- Peer relationships
- Post-traumatic stress disorder
- School pressures
- Stress
- Trauma

Teladoc Health Registration & Scheduling

Registration & Account Set Up

9:41

Let's start by finding your benefits

* Required

First name*

Last name*

Country*

ZIP code*

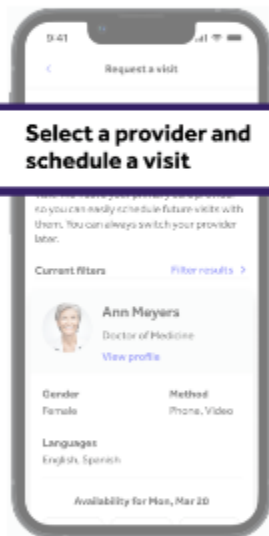
Email*

Teladoc[®]
HEALTH

Transparent scheduling empowers you and removes a barrier to care

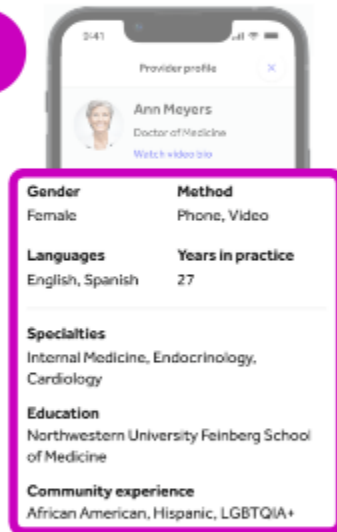
1

Select a provider and
schedule a visit



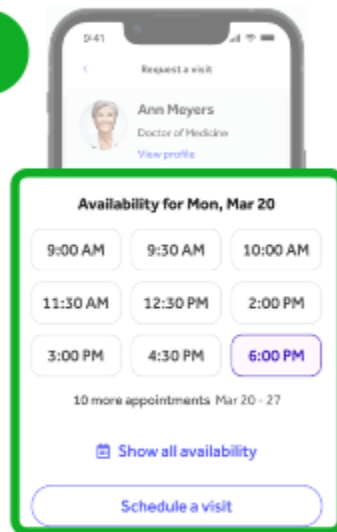
Member customizes their profile settings (such as language and location) and selects a PCP

2



Member reviews the profiles of available PCPs, including options to help them find a culturally sensitive provider

3



Member finds a date and time that works for them and schedules a visit directly

5-day
wait for new patients
1 to 2-day
wait for subsequent
visits

With Primary360, the path to better health starts *before* your visit

Before your first visit, you'll complete a primary care assessment that includes:

- Depression and anxiety screenings
- Medical history, health goals and concerns
- With members' consent, the care team will collect medical records on their behalf

You'll receive a welcome kit that contains:

- Communications that introduce the program and how to get started
- A Welcome Kit that includes a user-friendly blood pressure/heart rate monitor and guide on what to expect during their first visit



Physician visits are always comprehensive and never rushed

Make the most of your Primary360 appointments

- Medical history, health concerns, goals and primary care assessment results
- Full clinical evaluation
- Health opportunities, diagnoses and treatment
- Labs, immunizations and screenings are ordered
- Expect your visit to last 45+ minutes



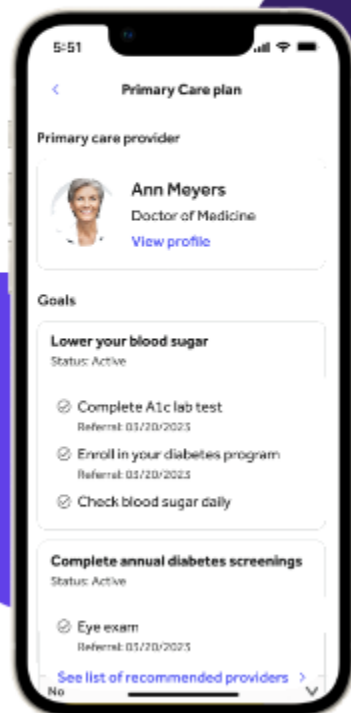
Care teams call you *before* each visit to perform thorough intakes and record vitals.

You'll enter the virtual waiting room and then connect with your Doctor via web or phone.

Hands-on continuity of care ensures the best possible outcomes over time

After a new patient visit, members receive a personalized care plan that includes:

- Visit summary
- Recap of health goals with action items
- Lab results (also discussed in a follow-up call to member)
- Preventive care recommendations
- In-network referral information
- Navigation to additional Teladoc Health services
- Prescription instructions and orders sent to your pharmacy of choice
- Patient education resources

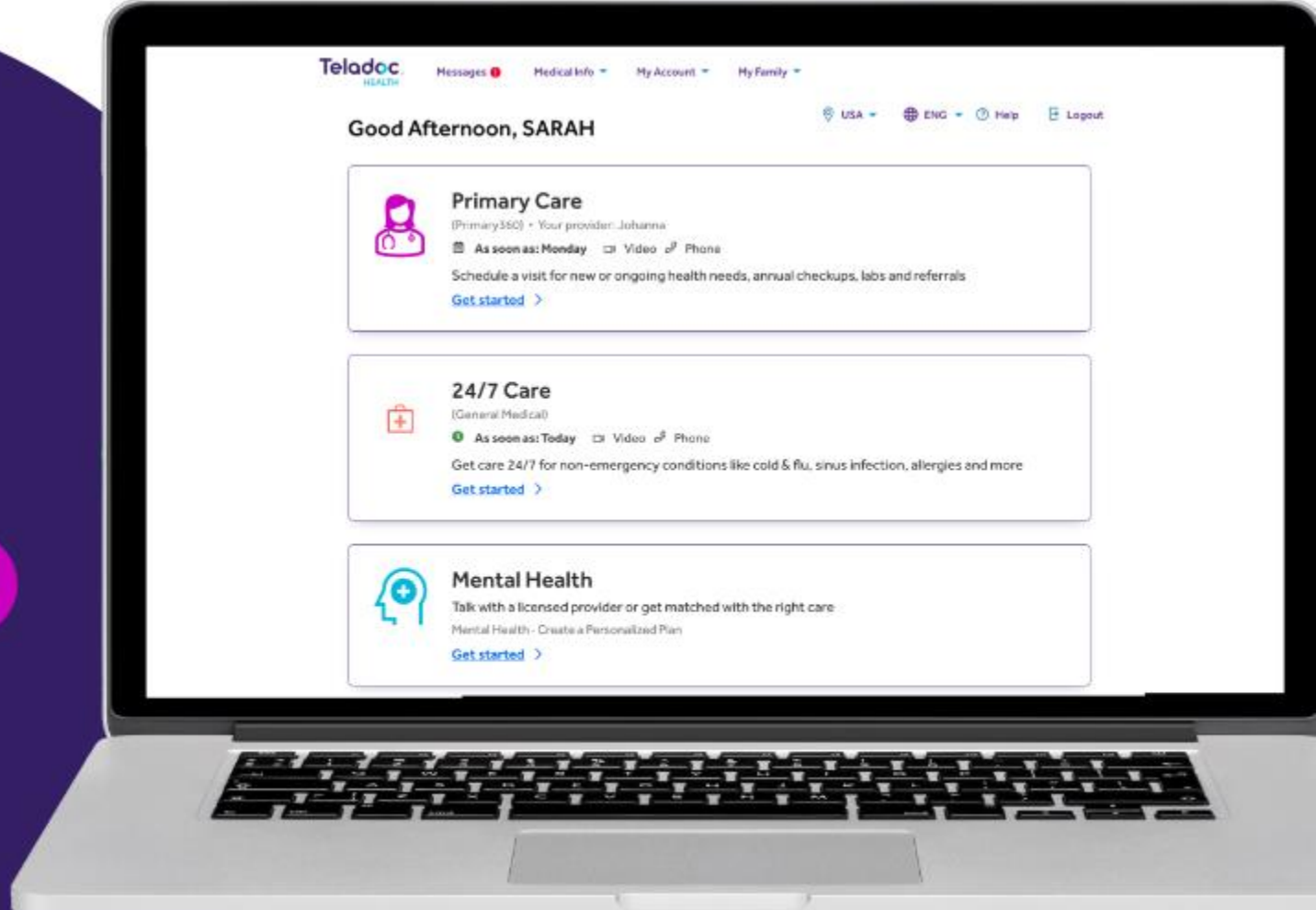


“...getting a response from the nurse was really fast. That was shocking.”

— Conrad, 35, Texas

The Teladoc Health Member Portal

A SINGLE
PLACE TO
ACCESS ALL
YOUR
HEALTHCARE
NEEDS





Your Church Pension Group Primary Care and Virtual Health Benefits

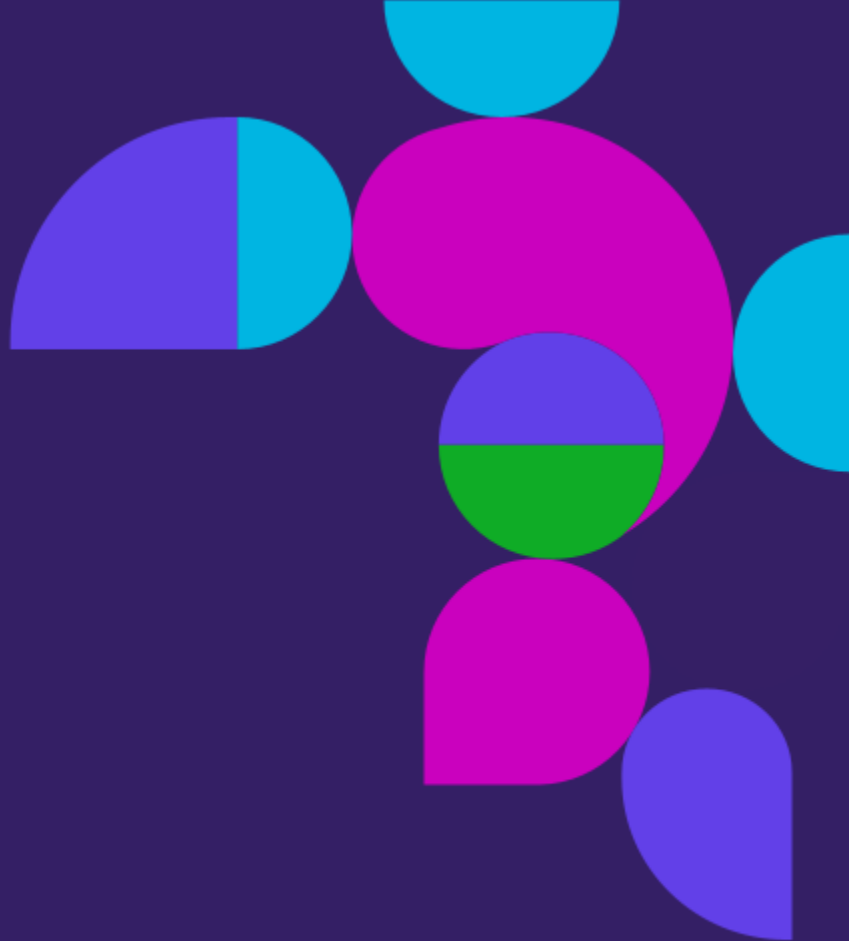
SCHEDULE A VISIT AND BEGIN YOUR HEALTH JOURNEY TODAY



Visit Teladoc.com | Call 1-800-TELADOC (800-835-2362)
Download the app



Thank you!



Benefits Check-In



Anthony Cota, Vice President
Policy and Plan Administration
Benefits Policy

Mike Eisner, Director
Retirement and Income
Protection Benefits
Benefits Policy

April 10, 2025



Benefitsand**BEYOND**






Encourage Adoption of Medicare Secondary Payer Small Employer Exception

- Identify additional opportunities by diocese
- Create marketing campaign

Goals

-  Expand participation in MSP/SEE medical plans to realize cost savings for employers and employees
-  Enhancing compliance processes

Action Steps

-  One-time mailing to all institutions
-  Expansion of continuous mailing to active members nearing age 65
-  Annual recertification process



Consolidated Appropriations Act Section 204

What is it?

Under Section 204 (of Title II, Division BB) of the [Consolidated Appropriations Act, 2021 \(CAA\)](#), insurance companies and employer-based health plans must submit information about prescription drugs and healthcare spending.

Consolidated Appropriations Act Section 204



What we need from employers?

- Employers are required to report data on the average monthly premium paid by employers and their employees enrolled in benefits
- Analysis underway to collect this data via MyAdmin Portal (MAP) for 2025 reporting

SECURE 2.0 Act – Three New Options

Effective 1/1/25 – Withdrawals for Special Circumstances



Qualified Declared Disaster Withdrawals
up to \$22,000



Victims of Domestic Abuse, up to \$10,000



Personal or Family Emergency
Expenses, up to \$1,000

SECURE 2.0 – Higher Catch-up Limits

Catch-up limits for participants aged 60 to 63 increased as of 1/1/25.



The catch-up limit for defined contribution plans of participants who turn age 60, 61, 62, or 63 during 2025 increased to the greater of...



\$10,000*, or



An amount equal to 150% of the regular catch-up limit in effect for the given calendar year.

*Beginning in 2026, this \$10,000 amount will be adjusted for cost-of-living adjustments (COLA).

SECURE 2.0 – Roth Catch-up Requirement

As of 1/1/26, employees whose FICA wages exceeded \$145,000 in the previous calendar year must make catch-up contributions on a Roth basis only.



- Generally, the provision applies to lay employees only
- The compensation threshold will be indexed for inflation
- In 2026, employees will still be able to contribute up to \$23,500* on a pretax or Roth basis
- CPG will send communications later this year to impacted employees and employers
- Employers will be responsible for monitoring IRS limits to ensure the correct contributions are deducted from employee paychecks

Questions and Discussion



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.

Neither CPF’s defined contribution plans, nor any company or account maintained to manage or hold plan assets and interests in such plans or accounts, are subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, the Employee Retirement Income Security Act of 1974, as amended (ERISA), or state securities laws. Plan participants and beneficiaries therefore will not be afforded the protections of the provisions of those laws. In addition, as church plans, CPF’s defined contribution plans are not subject to ERISA.

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.

Breakout Groups



CPG Benefits & 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





BenefitsandBEYOND

A Virtual Workshop Series