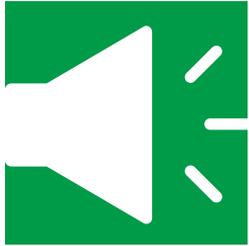




# Benefits and BEYOND

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 [cpq.org](http://cpq.org)



## Resources

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



**Benefits  
and  
BEYOND**

# Today's Agenda



**01**

**Self-Service Check-in:**  
Embracing CPG Online Services

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**02**

**Spotlight:**  
Power of Prevention

---

**03**

**Benefits Check-in:**  
Mental Health and Disability Insights

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**04**

**Breakout Groups**

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## Self-Service Check-In

# Embracing CPG Online Services



### **Shaquira Douglas**

Director, Benefits Operations  
Client Services

### **Whitney Fourie**

Director, Business Operations  
Church Insurance Agency  
Corporation (CIAC)

### **Lauren Kinard**

Senior Relationship Manager  
Benefits Relationship Management  
(BRM)

**March 12, 2026**

**Benefits**and**BEYOND**

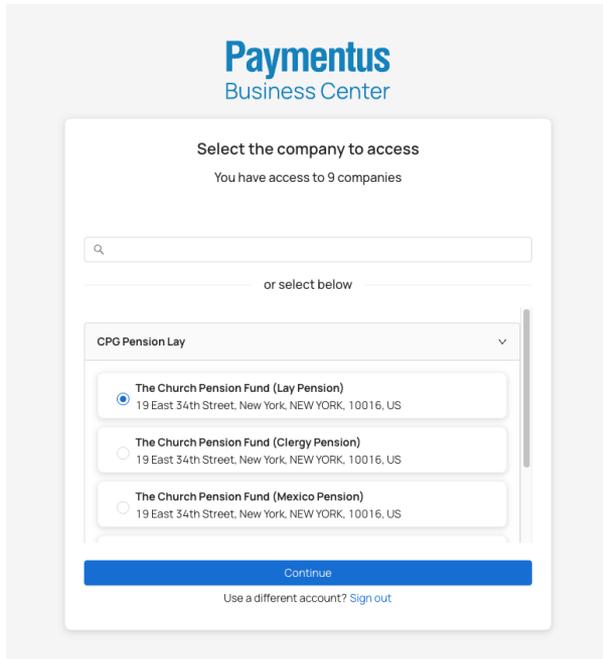
# Benefits Bill Pay

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# Lockboxes Are Closing

## Checks will not be processed



## As of March 1, 2026

- Checks shredded
- Letter sent to the institution
- Risk of falling into arrears
- View invoice via CPG web account and pay as soon as possible:
  - Online
  - By phone
  - [Cpg.org/benefitsbillpay](https://cpg.org/benefitsbillpay)

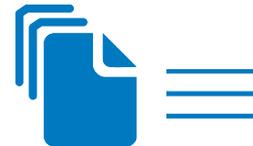
# ≡ 60- and 90-Day Past Due Notices Have Resumed ≡



- Group health, life, and disability (GHLA)
  - Group Life—Letters now mailed to employees when payment is 60 days in arrears
  - The change from 90 to 60 days mirrors Plan documents
- Defined benefit pension assessments
  - Letters mailed to the institution and employees
  - Diocese notified by mail

# Managing Bill Payer Transitions

Diocesan Administrators, Institution Administrators, Benefits Bill Payers



**We rely on each institution to maintain and assign new bill payers**



**Pay CPG Benefits Bills Online**  
View and pay bills with [Benefits Bill Pay](#).

My Admin Portal

Quick Actions

|  Add or Remove

[View Employees](#)

[View Administrators](#)

[View News & Updates](#)

[Upload Employee Document](#)



[cpg.org/benefitsbillpay](https://cpg.org/benefitsbillpay)

- Review new bill payer set-up resources
- Encourage the use of training resources

# Recap and Resources



- Lockboxes are closing 3/1/26
- 60- and 90-day notices have resumed
- We rely on each institution to assign new billpayers



**[cpg.org/arc](https://cpg.org/arc)**

Administrators' Resource Center—  
All in one place: • announcements •  
webinar • events • eLearning • more

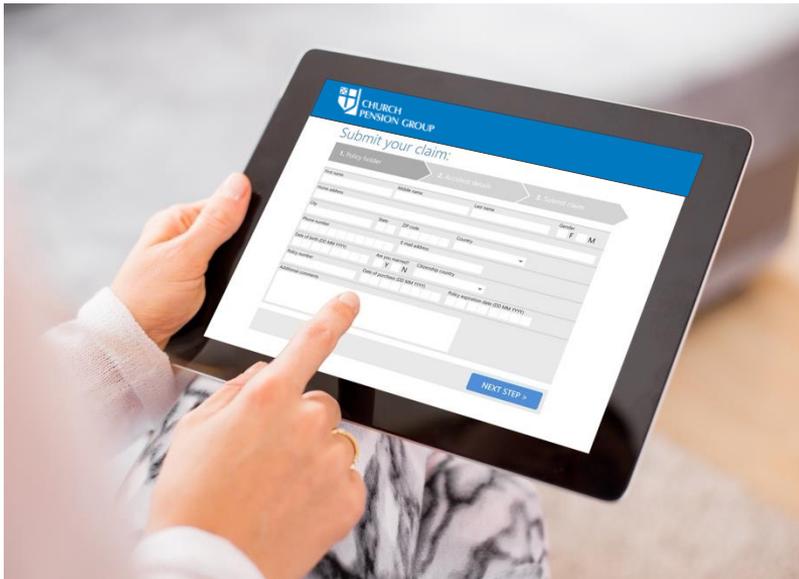
# Church Insurance Companies

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# File Claims with Confidence

Submit and track claims easily online.



- Step-by-step guidance for submitting claims online
- Get support quickly
  - A claims coordinator will follow up within 24 hours
- 24/7 access to claim status and adjuster contact information

# Your Policy Information, Whenever You Need It

Instant access to the documents that matter most.

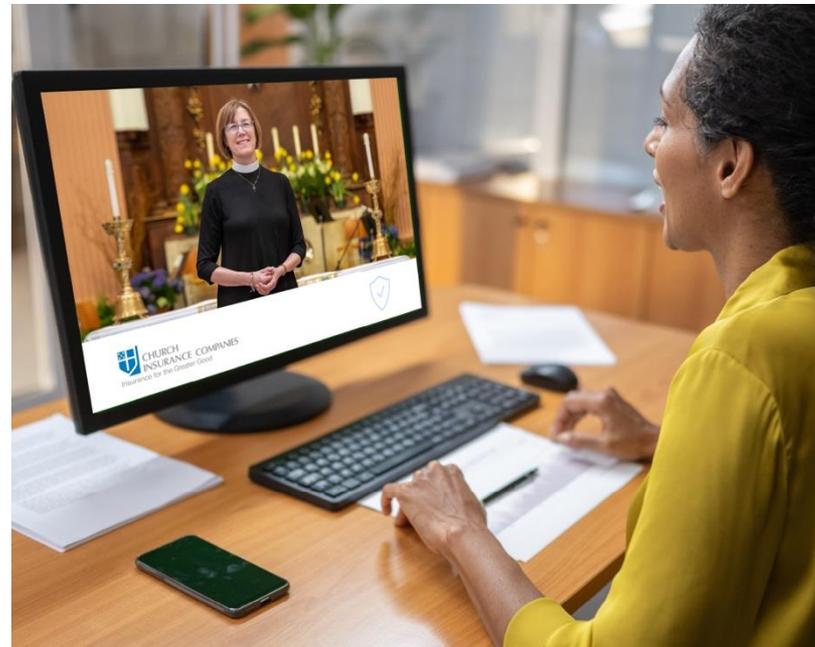
The screenshot displays the 'My Admin Portal' interface. At the top, there is a search bar for quick actions and options to 'Add or Remove' and 'Reorder Actions'. Below this is a grid of buttons for 'View Billing Accounts', 'View Downloads', 'View Participants', 'Upload Employee Document', and 'View News & Updates'. The 'Guides & Resources' section features two image-based cards: 'Employment Events' with a photo of three men and the text 'What to do when', and 'Life Events' with a photo of a woman and the text 'What to do when an em'. To the right, the 'Client Services Support' section lists 'Hours of Operation' (Monday-Friday, 8:30 AM - 8:00 PM), 'Administrator Support' ((855) 215-5990), and 'Technical Support' ((855) 594-2201), along with the email [admin-assist@cpq.org](mailto:admin-assist@cpq.org). The 'Latest Updates' section lists three items: '01/01/2023 Hinge Health Digital Programs for Back and Joint Pain', '12/08/2022 New eSignature Form - Employee-Paid Disability', and '12/08/2022 Employee Terminations Reminder'. At the bottom, there is another update: '12/06/2022 Managing Burnout - Resources for Navigating the End of the Year Rush'.

- Download and print policy documents anytime
- View processed endorsements and confirm updates quickly
- Find direct contact information for your Client Representative and VP

# Expert Support and Resources

We're here for you.

- Direct access to Church Insurance educational materials
- Connect with Client Representatives who can screenshare and offer step-by-step guidance
- MAP support available
  - [CICPortalSupport@cpg.org](mailto:CICPortalSupport@cpg.org)
- Your feedback helps us continue improving the experience



# Continuing the Transition from Download to Digital

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# Continuing the Transition from Download to Digital

**After May 31, 2026, these transactions can be completed only in MAP:**

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



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

# Continuing the Transition from Download to Digital

 **CHURCH PENSION FUND**  
Passionate About Our Purpose

[Reset](#) [Print](#)

### Employment Change Form New Assignment Notice & Change in Compensation

**Reason for change:**  
 Compensation Change    New Assignment/Hire    Change in Employment Status    Termination    Retirement  
Please select all benefits that apply:    Clergy DB    Lay DB    Lay DC    RSVP

**Employee Information**

Legal Name  
First \_\_\_\_\_ MI \_\_\_\_\_ Last \_\_\_\_\_

Mailing Address  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Social Security #/ITIN # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Canonical Residence \_\_\_\_\_  
Employee information updated?    Yes    No

**Employment Information**

Employer Name \_\_\_\_\_  
Mailing/Billing Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
Phone Number \_\_\_\_\_  
Employee's Title \_\_\_\_\_ Effective Date of Change \_\_\_\_\_  
Hours expected to work per year \_\_\_\_\_

**Compensation**

Other than a one-time payment, list all amounts on an **annual basis**. For explanations, see the instructions on the next page.

\$ _____	\$ _____	Employer-provided housing? <input type="checkbox"/> Yes <input type="checkbox"/> No (Check Yes if the employer provides a physical residence at no cost to the employee.)
Base salary (excluding housing) and scheduled taxable cash payments	Cash housing allowance and/or utilities	
\$ _____	\$ _____	
Employer contributions to a qualified or non-qualified plan	One-time payments	

Send assessment bills to:    Employer    Diocese

Previous Employer \_\_\_\_\_ Date Compensation Ended \_\_\_\_\_

Employer's Signature \_\_\_\_\_ Date \_\_\_\_\_  
Employer Email Address \_\_\_\_\_  
Print Name \_\_\_\_\_ Title \_\_\_\_\_  
Employee's Signature \_\_\_\_\_ Date \_\_\_\_\_ (ID# (CPF use) \_\_\_\_\_)

**Submit the completed and signed form:**  
**Online:** Go to CPG.org, sign in, and click Document Upload in the Resources section  
**Email:** admin-assist@cpf.org  
**Mail:** The Church Pension Fund, 19 East 34th Street, New York, NY 10016, Attn: Client Services  
If you have any questions, call us at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays).



**Step 1**

## People

### Employment Quick Actions

<a href="#">Add an Employee</a>	<a href="#">Add a Non-Stipendiary Position</a>	<a href="#">Terminate Employee</a>
<a href="#">Update Compensation</a>	<a href="#">Update Employment</a>	<a href="#">View Employees</a>
<a href="#">View Institution Administrators</a>		

**Step 2**

## Manage employee information - personal

Once you select an employee, you will be taken to their “Personal Information” screen, where you can update

- Personal information
- Compensation
- Employment
- and more

# Advantages of Handling Transactions Through MAP

The screenshot shows the MyAdmin Portal interface for the Church Pension Group. At the top, there is a blue header with the logo and navigation elements. Below the header, the user is logged in as John Doe, a Church Insurance Administrator. The main content area is divided into several sections: Quick Actions with buttons for Property & Casualty Insurance, CPG Home, and Security Settings; Guides & Resources with a grid of links to various documents like the Insurance Policy, Handbook, and Coverage; and a right-hand sidebar with links to Service Center, Billing Center, Claims Center, and Field Representatives. The footer contains contact information and social media links.

CHURCH PENSION GROUP

John

**MyAdmin Portal**  
Quick, Convenient, Safe.

Welcome back,  
**John Doe**  
Signed in as: Church Insurance Administrator

**Quick Actions**

Property & Casualty Insurance CPG Home Security Settings

**Guides & Resources**

Understanding Your Insurance Policy  
Safety and Insurance Handbook  
Understanding Church Insurance Coverage  
View All →

Episcopal Safety Program  
Disaster Preparedness  
Parish Inventory Worksheet  
View All →

**Guides & Resources**

**Service Center**  
(800) 293-3525

**Billing Center**  
(800) 819-2984

**Claims Center**  
(800) 223-5705

[Field Representatives](#)  
[Ask an expert](#)  
[Insurance Electronic Delivery Agreement](#)

Contact Us Jobs About Us

Privacy Policy Terms & Conditions Disclaimer

© 2023 Church Pension Group Services Corporation

Greater reliability

Instant submission to CPG

Shorter processing times

Eliminates fax, email, and mailing errors

Centralized online activity

# Transition with Confidence: Moving to Completing Transactions in MAP



1

Individuals handling these transactions must be assigned as an Institution Administrator

2

Remind the administrator these transactions can be handled only in MAP

3

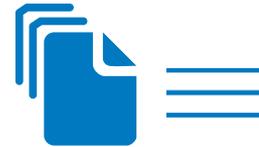
Access eLearning modules to review MAP's capabilities

- Administrators' Resource Center
- On-Demand Learning
- Using My Admin Portal (MAP)

4

Paper information collection sheets available (optional):

- Employee Information Collection Sheet on *cpg.org*



## If You Still Have Questions

Reach out to your Relationship Manager, or contact Client Services:

- [855-215-5990](tel:855-215-5990)  
Monday to Friday,  
8:30 AM to 8:00 PM ET
- [admin-assist@cpg.org](mailto:admin-assist@cpg.org)
- Billing questions? Have your invoice handy



# Disclaimer



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.

## Spotlight

# Power of Prevention



**Jeff Hamilton**  
Senior Relationship Manager  
Benefits Relationship  
Management

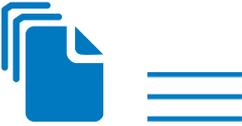
**March 12, 2026**

**Benefits**and**BEYOND**

# Why Prevention Matters

- Helps save lives
  - Detects illness before symptoms develop
  - Allows for early, more effective treatment
  - Improves long-term health outcomes
  - Reduces risk of disease transmission
- Promotes wellbeing
- Lowers overall healthcare costs



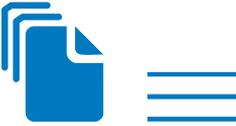


# Teladoc Health

## Fully integrated via Quantum

- Personalized care plan
- General medicine and primary care
- Counseling sessions with licensed therapists
- Choice of mental health professionals
- Rx evaluation and Rx management\*
- Available at no cost to member
- Daily appointments via [MyQuantumCare.org](https://www.MyQuantumCare.org) and the Quantum Health app

\*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).



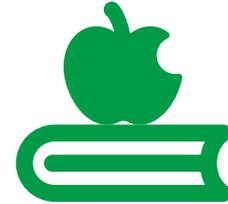
## Benefit Highlights

- Three routine cleanings a year (four under certain circumstances)
- Diagnostic/preventive care at no cost
- Nationwide network



## Things to Remember

- Balance billing: difference between dentist charge and Delta Dental amount or any dentist charge over Delta Dental allowance
- Two networks: Delta Dental PPO and Premier



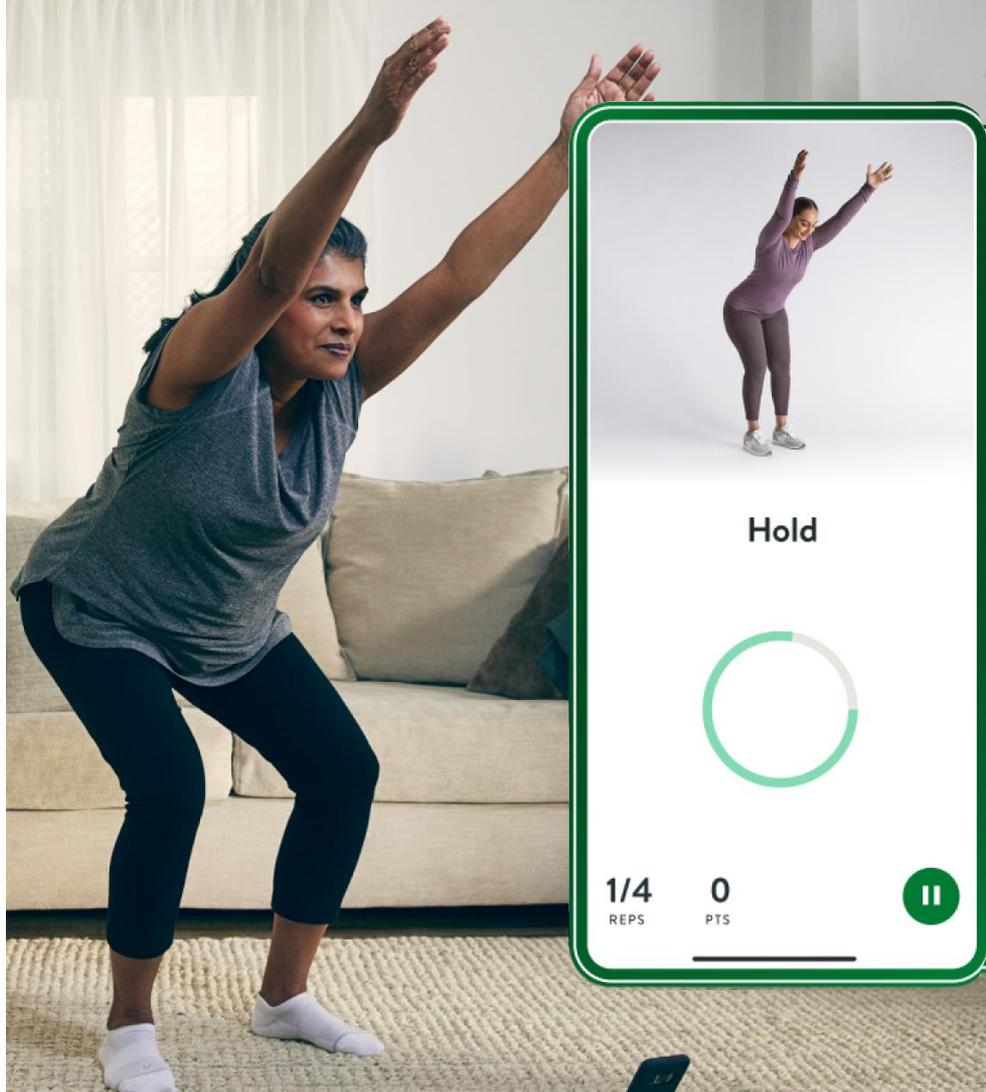
## Additional Information

- Delta Dental Plan Document Handbook and benefit highlights sheets
- “Maximize Your Savings” brochure and more
- [CPG.org/DeltaDental](https://www.cpg.org/DeltaDental)



## Available at no cost to members of Anthem and Cigna network plans

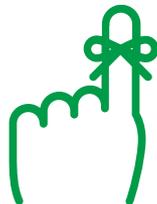
- Personalized exercise therapy
- Prevent/address chronic and acute pain in muscles and joints
- One-on-one virtual physiotherapy
- Health coaching
- Wearable sensors for real-time feedback
- Second medical opinion before surgery





## Benefit highlights

- \$0 copay for annual visit
- \$200 allowance for frames or contact lenses
- Discounts on products/services



## Things to remember

- Benefit through EyeMed Vision Care's Insight Network
- Broad provider network



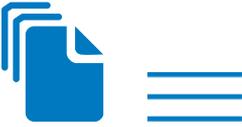
## To learn more

- Anthem/Cigna: call Quantum at [866-871-0629](tel:866-871-0629)
- Kaiser: call EyeMed at [866-723-0513](tel:866-723-0513)
- All members: visit [Member.EyeMedVisionCare.com/ecmt/en-us/](https://Member.EyeMedVisionCare.com/ecmt/en-us/) or use the EyeMed app



# Cigna Healthy Rewards\*

Available via Cigna's EAP



- Savings on memberships at 10K+ fitness centers nationwide\*\*
- Discounts on
  - virtual workouts\*\*
  - vision care, Lasik surgery, hearing aids
  - nutritional meal delivery services
  - alternative medicine (e.g., acupuncture and chiropractic)

To learn more, log into [MyCigna.com](https://www.mycigna.com) and navigate to the Perks & Programs tab.

\*Availability varies by state; discounts are not insurance.

\*\*Log in to [myCigna.com](https://www.mycigna.com) and navigate to Active & Fit Direct under the Perks & Programs tab for fitness discounts.



# Create a Quantum Account

It's as easy as 1, 2, 3!

The screenshot shows the Church Pension Group website. At the top, there is a navigation bar with links for 'About Us', 'Investing with a Purpose', 'Contact Us', 'Careers', 'International Support', and a 'Sign In / Create Account' button. Below this is a secondary 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 computer monitor displaying a church building. To the right of the image, there is a login section with two options: 'MyCPG Accounts' (highlighted with a red box and a red arrow) and 'MyAdmin Portal'. Below these options is a 'Continue' button, and links for 'Forgot password?' and 'Create an account.'. Further down, there is a section titled 'Our Purpose' with a brief description and a 'Get to know CPG' button. At the bottom of the page, there is a 'News & Events' section.

1. Sign in to **MyCPG Accounts**
2. Click on “Access Quantum Health”
3. Confirm your information

# 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.

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.

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.

Not all Cigna Healthy Rewards programs are available in all states, and programs may be discontinued at any time. These programs are separate from your Plan benefits. This discount program is NOT insurance, and you must pay the entire discounted charge.

Fitness membership and devices along with yoga products and virtual workouts can be accessed only by logging in to [myCigna.com](https://myCigna.com) and navigating to the Healthy Rewards Discount Program.

Neither The Church Pension Fund nor any of its affiliates (collectively, CPG) is responsible for the content, performance, or security of any website referenced herein that is outside the [cpg.org](https://cpg.org) domain or that is not otherwise associated with a CPG entity.

# Benefits Check-In

## Mental Health and Disability Insights



**Luiza Danilov**  
Director, Health Benefits  
Benefits Policy

**Damon Tutein**  
Business Analyst  
Benefits Policy

**March 12, 2026**

**Benefits**and**BEYOND**

# Mental Health

Market Trends, Insights & Utilization

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# Current Conditions

Shortage of mental health providers  
in US

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Growing percentage of out-of-  
network providers

---

Lack of integration between mental  
health and EAP benefits

---

Increasing utilization of virtual care



# Improving upon Current Conditions

## Expansion of Virtual Care

- Leverage virtual providers
- Address access concerns
- Virtual front door



## Integration of EAP & Medical

- Align EAP with medical plan
- Improve member transitions
- Mitigate provider change issues



## Innovation & Assistance

- AI tools for ongoing care



# Client Discussions

Clergy and lay employees cite mental health and burnout as challenges



Key factors driving burnout

- Nature of work
- Parishioners' expectations
- Expanded responsibilities without additional compensation

---

Clergy use behavioral health providers more than lay employees

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Younger individuals engage more with mental healthcare

# Behavioral Health Utilization and Costs\*



## Costs ↑

15.4% increase  
(per member monthly)



## Utilization ↑

7% increase



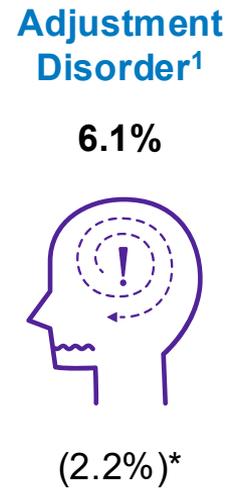
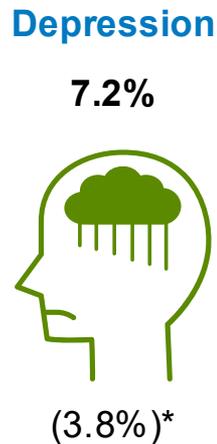
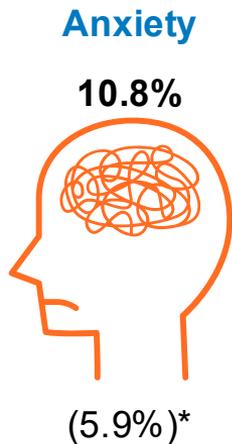
## Broad Utilization ↑

Employees: 2,800  
Dependents: 2,300

\*Unique claimants based on Anthem network population.

# Medical Plan Utilization

## Most Prevalent Conditions (% of membership)

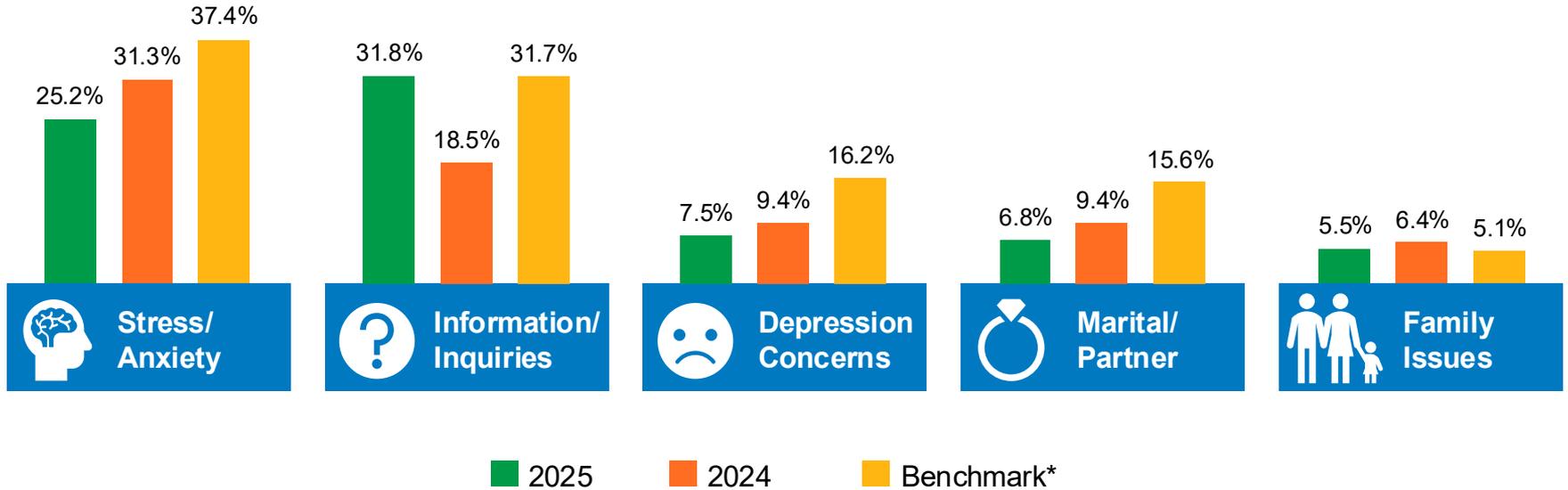


\*Benchmark is the Anthem book of business.

<sup>1</sup>A clinical diagnosis indicating that an individual is having difficulty adjusting to a change in circumstances, such as a new job or a recent divorce.

# EAP Utilization

## Top Five Concerns (Service Percentage)



\*Benchmark data provided by Cigna.

# Medical Trust Behavioral Health Benefits

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# Behavioral Benefits Overview



Covers treatment of mental health and substance use disorders

- Office visits
- Inpatient care
- Residential treatment
- Intensive outpatient / Partial hospital program
- Virtual care
- Out-of-network benefits for Anthem and Cigna

# Teladoc Health: No-cost Behavioral Healthcare



## Initiate

Members provide 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



# Teladoc Health



## Positive results

More than 75% of Teladoc members with depression/ anxiety reported improvement after third/fourth visit

## Utilization

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

## Convenience

Access to high-quality virtual care for a wide variety of mental issues, from wherever members feel most comfortable

# Employee Assistance Program (EAP) Overview

## Services

- In-person sessions
- Telephonic consultations
- Job and career support
- Work-related stress and professional development
- Pastoral Support Network
- Talkspace for EAP

## Additional features

- Confidential
- Available 24/7 to members and everyone in their household
- Ten free sessions per issue per year





# Online Therapy Services\*

For all members of the Cigna Employee Assistance Program (EAP)

 **tava**

**Tava**  
Tava Health is a mental health solution that provides an easy and safe way for you and your family to connect with skilled therapists, both virtually and in person.

Virtual Care & Telehealth ⓘ

[Learn more](#)

 **growtherapy**

**Virtual Therapy**  
Grow offers affordable in-network therapy personalized to your needs.

Mental Health ⓘ Virtual Care & Telehealth ⓘ

[Learn more](#)

 **Rula**

**Virtual Therapy**  
In as little as 2 days, connect with licensed mental health providers for individual, couples, or family therapy (ages 5+). Rula makes care fast, easy, and personalized.

Mental Health ⓘ Virtual Care & Telehealth ⓘ

[Learn more](#)

 **sondermind®**

**Virtual Therapy**  
Sondermind makes it easier to find licensed therapists who are available for video, texting, and in-person sessions.

Mental Health ⓘ Virtual Care & Telehealth ⓘ

[Learn more](#)

 **Headway**

**Virtual Therapy & Psychiatry**  
Headway connects you to quality, affordable behavioral health services.

Health & Wellbeing ⓘ Virtual Care & Telehealth ⓘ

[Learn more](#)

 **Talkspace**

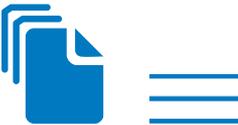
**Virtual Therapy & Psychiatry**  
Choose from thousands of licensed therapists and psychiatrists, and maintain an ongoing relationship throughout treatment.

Mental Health ⓘ Virtual Care & Telehealth ⓘ

[Learn more](#)

\*To learn more, log into MyCigna.com and navigate to the Perks & Programs tab.

# CPG.org Health Resources



**CHURCH PENSION GROUP** | About Us | Events | Contact Us | Careers | International Support | Sign In

Benefits | Insurance | Publishing | Learning | Search for subjects, conferences, videos | Popular Topics

Home / Learning Center / Take Charge of Your Health

### Take Charge of Your Health

Our courses, articles, and guides can help you maintain your physical health and nurture your mental and emotional well-being. Find practical tools to manage stress, prevent burnout, and build resilience, along with information on health benefits available through the Medical Trust.

Explore popular topics below or click the See All buttons for the full curriculum in each category.

#### Physical Health

Accessing Healthcare

**Your Healthcare Benefits for 2026**  
eLearning  
Understand the health benefits available to you through The Episcopal Church Medical Trust, including key provisions of the various plans.

[See All Physical Health](#)

#### Mental Health

Burnout

**Could This Be Burnout?**  
eLearning Course  
Learn how to identify burnout and ways to manage and/or avoid it.

[See All Mental Health](#)

Stress

**In a Stressful Situation, Try This...**  
eLearning Course  
Learn about managing your emotions and other skills that cultivate resilience.

**cigna healthcare** | EAP Wellness Webcasts

## Real support for real life.

### EAP Wellness Webcasts Portal Login

Returning visitors: Enter email address to log in.

Email:

[Continue](#)

# Mental Health and Disability

## 2025 Stewardship Report

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# Mental Health and Short-Term Disability

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# ≡ Mental Health & Short-Term Disability ≡

## 2025 Clergy Mental Health Claims

17% of all approved claims  
(consistent with 2024)

94% approval rate

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## 2025 Lay Mental Health Claims

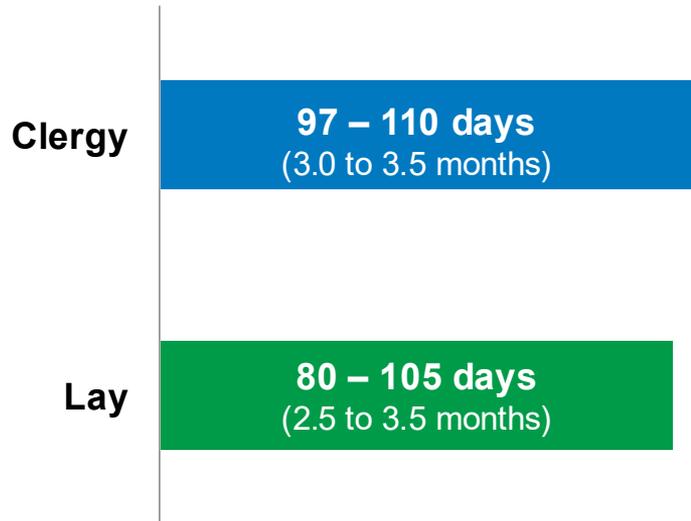
10% of all approved claims  
(consistent with 2024)

100% approval rate

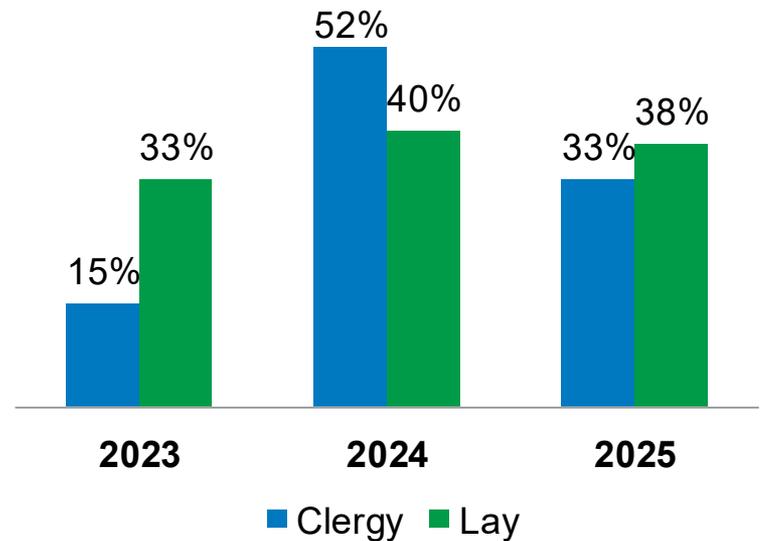


# Mental Health & Short-Term Disability

## Duration of Mental Health Claims (2023 – 2025)



## Return to Work (RTW) Rate (2023 – 2025)



# Mental Health and Long-Term Disability

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# Mental Health & Long-Term Disability

Key insights: mental health is the number 1 clinical driver, accounting for 23% of all claims

## 2025 Clergy Mental Health Claims

29% of all approved claims  
(decrease from previous years)

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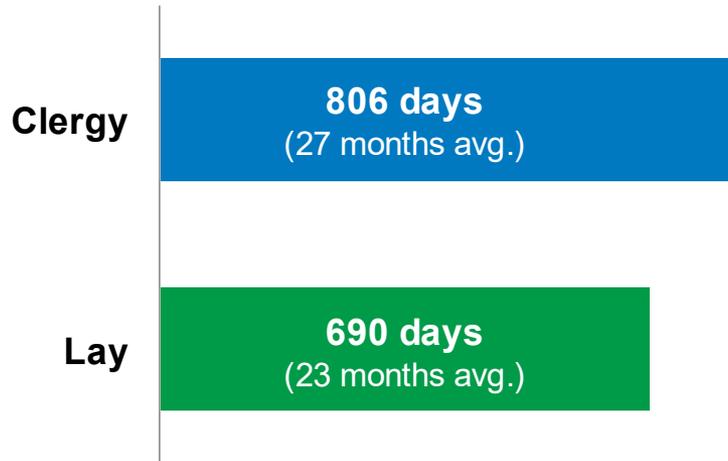
## 2025 Lay Mental Health Claims

10% of all approved claims  
(decrease from previous years)

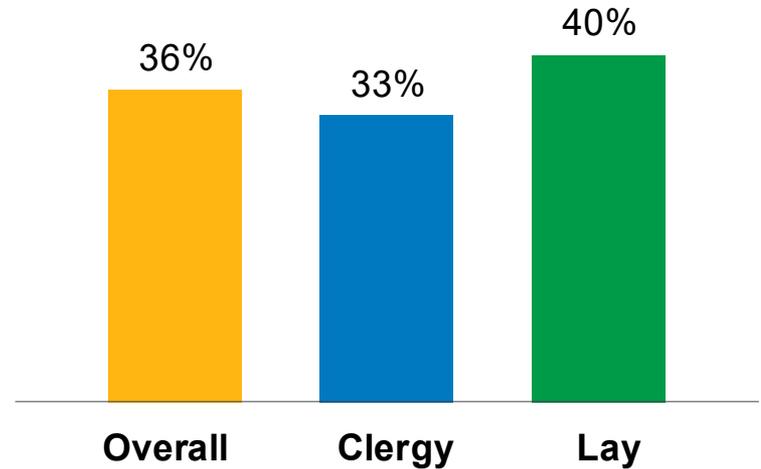


# Mental Health & Long-Term Disability

Duration of Mental Health Claims  
(2023 – 2025)



Return to Work (RTW) Rate  
(2025)





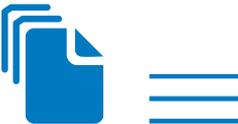
# Highlights: Mental Health and Disability



## Mental Health Trends Across STD and LTD Coverage

- Consistently a top diagnostic driver with higher approval rates
- Longer claim durations and lower RTW rates vs. physical conditions
- Higher STD incidence rates\* and greater LTD severity profile requiring extended clinical support
- Most common among Gen X (Clergy) and Millennials (Lay)
- Prevalence: Clergy 17%, Lay 10%

# NeuroFlow by Aflac



## Engaging, Intuitive, Effective

**At-risk or urgent alerts triggered for individuals in need, timely intervention by NeuroFlow Response Services.**

**Appropriate clinical curriculum is delivered in-app to those with moderate levels of condition severity.**

**Lower risk scores trigger in-app preventative wellness content focused on good habits, positive psych and more.**

**An engaging app experience supports entire employee populations with assessments and clinical-grade content on an ongoing basis.**

Source: Based on Aflac's Group Life, Absence and Disability Solutions book of business results from January 2023 to September 2025 for individuals whose initial PHQ9 or GAD7 scores indicated moderate to severe anxiety levels. These services are intended for general purposes and are not a substitute for professional psychological or medical advice. NeuroFlow may not be available in some states in connection with the partnership with the Value-Added Service providers. NeuroFlow is limited only to a marketing platform, and CAC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or any other financial interest. CAC makes no representation or warranty regarding the Value-Added Service providers and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, conditions and applicable law. Value-Added Services are not available for groups with a plan in Idaho, Minnesota and New Mexico. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated. NeuroFlow. These services are intended for general purposes and are not a substitute for professional psychological or medical advice. NeuroFlow may not be available in some states in connection with this partnership.

## Take charge of your overall wellness

NeuroFlow helps you stay engaged with your health for emotional and overall wellness

**With NeuroFlow, you can:**

- ✓ Track your mood, sleep, and pain
- ✓ Build mental wellness skills and habits
- ✓ Improve job performance and resiliency
- ✓ Earn redeemable rewards and gift cards
- ✓ Access helpful videos and content
- ✓ Use journals, mindfulness, and other tools

**“ I love it! I use it everyday several times a day! ”**

– NeuroFlow User

**Scan this QR code to sign up and get started**

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Scan the QR Code and use **AFLAC1\*** to register.

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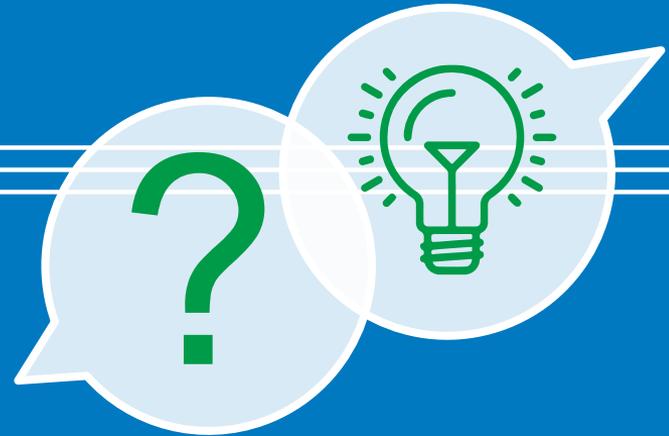
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American Family Life Assurance Company of New York, 22 Corporate Woods Boulevard, Suite 2, Albany, NY 12211

# Questions and Discussion



# Breakout Groups



# CPG Benefits and Beyond



Register for upcoming virtual workshops

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# Benefits and BEYOND

A Virtual Workshop Series