

Shared Commitment to Sustainable Health Benefits for the Church

September 2026

To those we serve:

Across the church benefits community, we are facing a difficult and urgent reality: the cost of healthcare continues to rise at a pace that is placing significant pressure on the plans, organizations, and communities we serve.

These pressures are not isolated to one denomination, one benefit provider, or one plan. They reflect broader challenges across the U.S. healthcare system, including rising hospital and provider costs, increased use of high-cost medications, greater demand for care, and more complex and ongoing healthcare needs.

We know this has real consequences. Churches, ministries, employers, members, and families are already making difficult financial decisions. Health plan increases add to that burden, and we do not take this lightly, and we are not satisfied with this reality.

As denominational benefits organizations, we exist to support the health and well-being of those who serve the church. We are working every day to preserve access to meaningful care while responsibly stewarding our resources. That work has become more difficult, but it has also become more important.

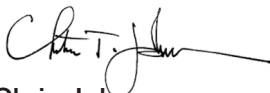
Individually and collectively, we are evaluating options, managing costs, strengthening support for members, advocating where we can, and making thoughtful decisions to sustain these important benefits for the long term. We are sharing what we learn from one another because sustaining meaningful health benefits for our organizations requires collaboration, not isolation.

This is a time that calls for transparency and shared resolve. We want to be clear about the challenges affecting church health plans, and we want those we serve to know that we are doing everything within our ability and influence to address affordability, preserve access to quality care, and protect the long-term sustainability of the benefits our communities depend on.

We cannot control every force driving healthcare costs, but we can commit to facing those forces with discipline, collaboration, compassion, and care.

Our plans are more than products. They are expressions of a shared commitment to care for the people and ministries that serve the church. Preserving that commitment requires difficult decisions, honest communication, and continued partnership across our communities.

We remain committed to this work — and to the people, ministries, and missions these benefits help sustain.



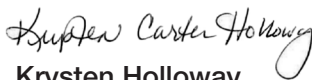
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