BenefitsandBEYOND

A Virtual Workshop Series

CHURCH PENSION GROUP
Passionate About Our Purpose

Important Reminders

Audio

All attendees' audio will be automatically muted

Questions

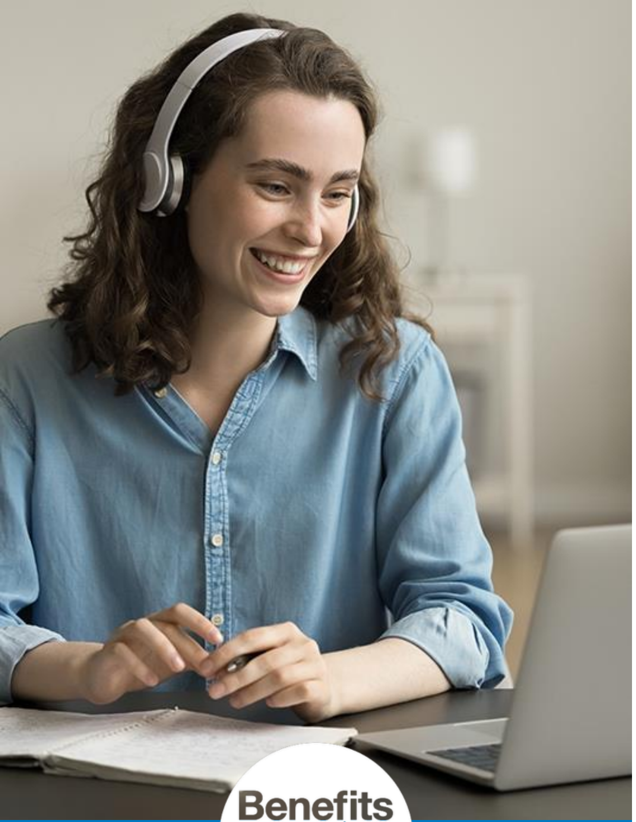
Zoom Q&A

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



Benefits and BEYOND

Agenda Slide

01	**Self-Service Check-in:** Embracing CPG Online Services
02	**Benefits Check-in:** Year-End Essentials for Administrators
03	**Spotlight:** Cyber Smart
04	**Breakout Groups**

CHURCH PENSION GROUP
Passionate About Our Purpose

Self-Service Check-In

Embracing CPG Online Services

Whitney Fourie
Director Business Operations
Church Insurance Agency Corporation(CIAC)

Lauren Kinard
Senior Relationship Manager
Benefits Relationship Management(BRM)

December 11, 2025

BenefitsandBEYOND

Topics for Discussion

01 Accessing CPG Online Services

02 Benefits Bill Pay

03 Property and Casualty Insurance

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

Two-Year Implementation

We couldn’t roll out Benefits Bill Pay without your cooperation

PRE-LAUNCH

You stepped up!

LAUNCH

Success! The proof is in the numbers.

POST-LAUNCH

The work continues.

What’s Next? January 2026

Notices will resume

- Notices of group health, life, and disability (GHLD) and pension assessment balances in arrears paused since October 2025
- Interest may be accruing on pension assessments past due
- January: Notification process for both GHLD and pension will restart

What's Next? January 2026

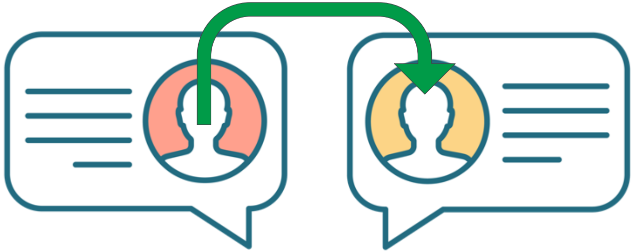
Lockboxes will be closed

- December 31, 2025: Lockboxes close
- January 1, 2026: Checks will be returned
  - All domestic clients
- Avoid falling into arrears
  - Pay online via Benefits Bill Pay (sign in into MAP)
  - Payment over the phone (have your invoice handy)

What's Next? 2026

Managing bill payers in transition

Please remember!



When a bill payer leaves, it is up to you to see that another bill payer is set up to take over the role

- Point out cpg.org/benefitsbillpay and other resources
- Update approval settings in Paymentus, if applicable

What's Next? 2026

Managing bill payers in transition

- Institution Administrators can add/remove benefits bill payers
- Institutions without administrators can have bill payers assigned
  - Provide diocesan office with info about a new bill payer
  - Diocesan office assigns the new bill payer a role in our system

Your Top Questions Answered

Q. **How do I know an online payment was received?**

A. Check the Transaction tab in Benefits Bill Pay

Q. **Why does the benefit statement still show a balance?**

A. The next invoice will reflect payments and adjustments

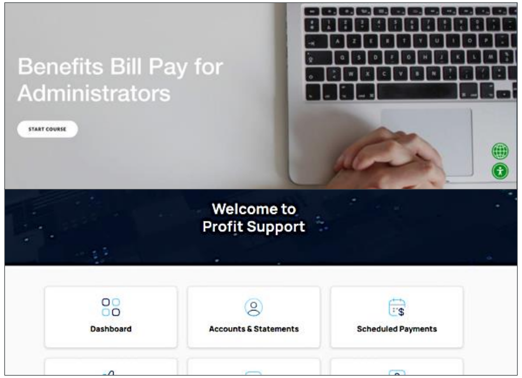
Q. **Why are bill pay transaction notices coming to my personal email?**

A. Alerts are sent to the unique bill payer email on file

Improving the Bill Payer Experience

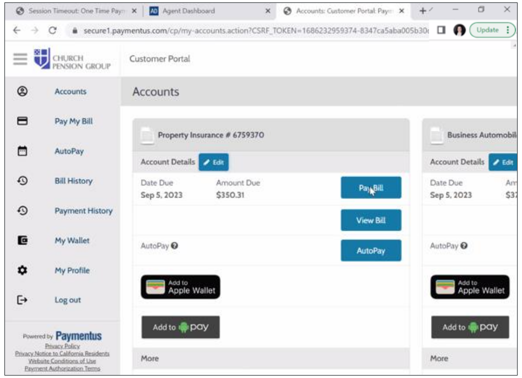
- Dynamic statement balances are under evaluation
- Sending transaction notices to the business email on file may be introduced

Where to Find Support



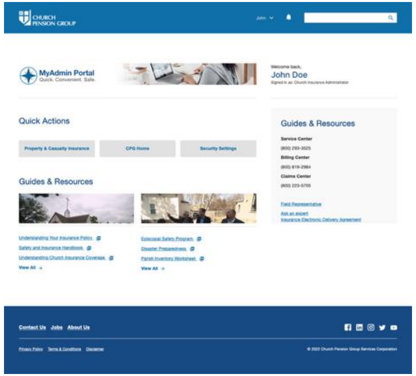
Benefits Bill Pay webpage:
cpg.org/benefitsbillpay

- eLearning Module – visual guide
- FAQs



Paymentus Profit Center

- Available upon signing into Benefits Bill Pay



My Admin Portal (MAP)

Administrators' Resource Center (ARC)

Where to Find Support

For questions about your invoice and billing details

Church Pension Group Client Services

- cpg.org/benefitsbillpay
- (855) 215-5990

  Monday to Friday,
  8:30 AM to 8:00 PM ET
- admin-assist@cpg.org

For technical questions about accessing the Paymentus system

Paymentus

- (980) 987-7445

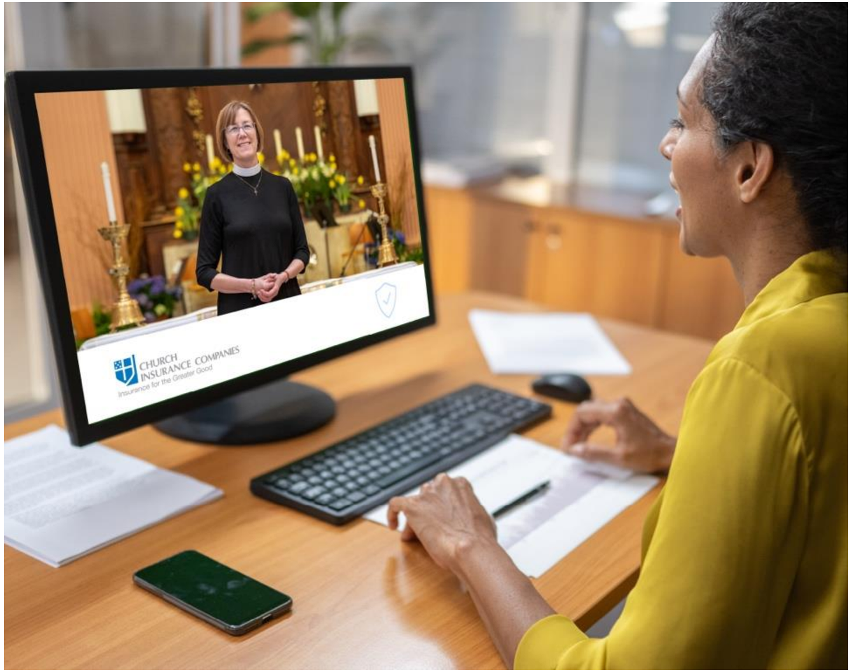
  Monday to Friday,
  8:00 AM to Midnight ET

  Saturday, Sunday,
  8:00 AM to 5:00 PM ET
- customercare@payment.com

Be prepared to provide your Client ID and the account number, found on the invoice.

Church Insurance's New Online Service

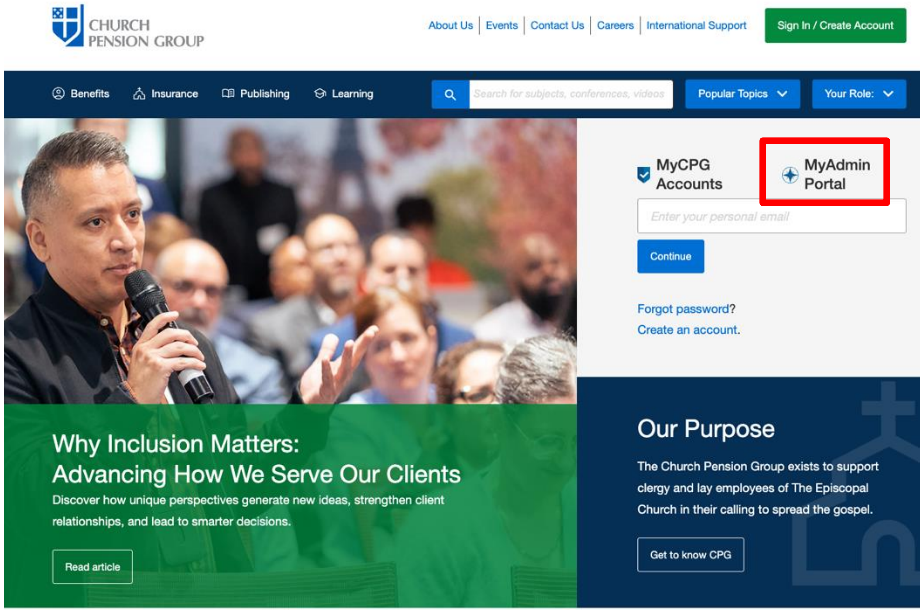
- My Admin Portal (MAP) has been expanded to feature self-service capabilities
- Improves how clients manage their property and casualty needs



Access to the New Online Service

My Admin Portal (MAP)

- Began with policies that renewed in July 2025
- As policies come up for renewal, administrators will receive detailed instructions on how to access **My Admin Portal (MAP)**



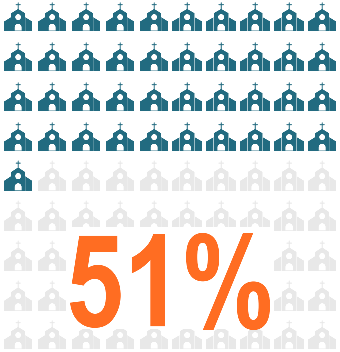
Quick, Convenient, and Safe

- Access new and improved policy forms, with real-time policy details and history
- View and pay bills online
- Submit, update, and track claims 24/7
- Receive expedited ACH payment of your claims

From Vision to Reality:

Church Insurance’s Online Service Adoption Update

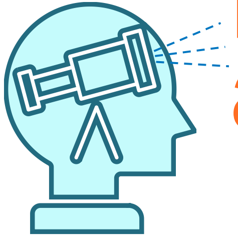
Your commitment drives our digital success



Institutions opted in to Church Insurance’s online service*

35,000

Number of envelopes, paper, and stamps saved!



Looking ahead!

Create your account when your policy comes up for renewal

*To date.

Where to Find Support

Learn more about our online service

Visit cpg.org/ciconline

Watch!

CIC New Online Service Walkthrough Video

For assistance, please do not hesitate to contact us at 800-293-3525

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.

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Benefits Check-In

Year-End Essentials for Administrators

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Policy & Plan Administration
Benefits Policy

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Benefits Policy

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Director, Retirement and Income Protection Benefits
Benefits Policy

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Senior Business Analyst
Benefits Policy

December 11, 2025

BenefitsandBEYOND

Topics for Discussion

01	Consumer-Directed Health Plans & Health Savings Accounts
02	Medicare Secondary Payer Small Employer Exception Plans
03	Quantum Health Update
04	Roth Catch-up Requirement for Higher Earners
05	Imputed Income Reports

01

Consumer-Directed Health Plans (CDHP) & Health Savings Accounts (HSA)

2026 Deductible Increase for Consumer-Directed Health (CDHP) 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.

Consumer-Directed Health Plans

Anthem BCBS | Cigna | Kaiser Permanente

- Higher deductibles – you pay most medical and prescription expenses until you meet the plan's deductibles
- Works with a Health Savings Account to help you pay for eligible healthcare expenses now and in the future

Anthem. BlueCross BlueShield cigna healthcare KAISER PERMANENTE

Health Savings Accounts: A Closer Look

An account used to pay members' share of qualified medical expenses

Must be enrolled in an HDHP (CDHP) Plan

+

- Not covered by Medicare, TRICARE, or other medical insurance
- Not claimed as a dependent on anyone else's tax return
- Not able to contribute to a Flexible Spending Account (FSA)

How the HSA Works

- Tax-free* contributions and interest
- Opportunity for tax-free* investment earnings (subject to a minimum balance requirement)
- No taxes* on money used for qualified medical expenses

- Can save for future qualified medical expenses
- Is portable – you can take it with you

*With respect to federal income tax. Certain states may tax HSA contributions or withdrawals; please consult your personal tax advisor.

How to Set Up an HSA

Setup with HealthEquity is automatic with CDHP enrollment

- Activate by calling HealthEquity at 866-346-5800
- Setup and monthly maintenance fees paid by the Medical Trust*
- HealthEquity HSA Guidebook available online

- You, your spouse, and eligible dependents can use Visa HSA debit cards
- Must designate a beneficiary for your account

Use your bank or a qualified financial institution

- You pay setup and maintenance fees
- Pre-tax salary contributions may not be possible

*The Medical Trust will not pay the maintenance fees if you are either no longer employed or enrolled in a Medical Trust CDHP.

02 Medicare Secondary Payer Small Employer Exception Plans

Medicare Secondary Payer Small Employer Exception (SEE)

- Employer group health plans are usually the primary payers for Medicare-eligible members*
- MSP rules provide an exception for small employers (fewer than 20 employees)
- SEE plans lower cost by coordinating claims with Medicare
- Individuals must be 65 or older and Medicare-eligible based on age only

*Comparable to private insurance “coordination of benefits.”

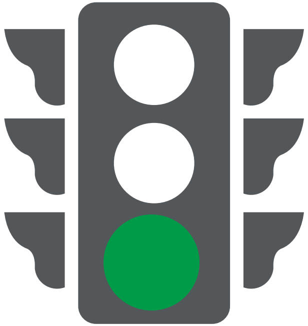
Claim Comparison Example

Medical Trust PPO80 Plan vs. Medical Trust PPO80 MSP-SEE Plan

Step	MT Plan Only	Medicare Primary + MT Plan Secondary
1. Provider Bills	Provider submits **$76,068** claim to MT plan.	Provider submits **$76,068** claim to Medicare first.
2. Allowed Amount (Negotiated Discount)	MT plan allows **$21,071**.	Medicare allows **$10,537** (Medicare rate).
3. Plan Deductible	Patient pays **$1,000** (MT Plan deductible).	Patient pays **$1,000** (MT Plan deductible) See steps 6 & 7.
4. Amount after Deductible	**$20,071**	**$8,861**
5. Primary Payment	MT Plan pays 80% of **$20,071 = $16,057**	Medicare pays 100% of **$8,861** = **$8,861**
6. Amount Remaining for Processing under Secondary Plan	Not applicable.	**$1,676** (Medicare deductible)
7. Patient Responsibility	**$1,000** (MT plan deductible) 20% coinsurance of **$20,071** = **$4,014**	**$1,000** (MT plan deductible) + **$135** (20% coinsurance of **$676**) = **$1,135**
8. Adjusted for Patient Out of Pocket Maximum	**$3,500**	**$1,135**
9. Total Paid to Provider	**$17,571** (MT plan) + **$3,500** (patient) = **$21,071**	**$8,861** (Medicare) + **$541** (MT plan) + **$1,135** (patient) = **$10,537**
10. Overall Impact	**Higher** total cost, MT plan cost, monthly contributions, patient share	**Lower** total cost, MT plan cost, monthly contributions, patient share

03 Quantum Health Update

Action on Quantum Health



Underway: An audit is being conducted on all claims to ensure proper plan administration and accurate payments.

Coming Soon: A new, more “portal-like” experience will be available to members submitting out-of-network claims.

2026: Members will be able to submit claims online and receive payments via ACH transfers.

04 Roth Catch-up Requirement for Higher Earners

Roth Catch-Up Requirement for Higher Earners

Employees whose FICA wages exceeded $150,000* in the previous calendar year must make catch-up contributions on a Roth basis.**

- Generally, this provision only applies to lay employees in the RSVP and Lay DC Plan
- Compensation threshold will be indexed for inflation
- Catch-up contributions
  - Must be age 50 or older
  - Contributions over the normal IRS limit
- Contributions at or under the normal IRS limit ($24,500 for 2026) can still be made on a pre-tax and/or Roth basis***

*Indexed for inflation
**As of January 1, 2026
***See the *RSVP and Lay DC Plan Employee Guide* for the 2026 IRS limits.

Roth Catch-Up Requirement for Higher Earners

Employer responsibility

CPG will perform outreach in Q1 2026 to institutions asking them to confirm which of their employees are subject to the Roth catch-up requirement for 2026

This change will impact administrators who manage payroll and remit contributions to Fidelity through PSW or SCP

- Administrators must ensure compliance by making catch-up contributions on a Roth basis for impacted employees

Roth Catch-Up Requirement for Higher Earners

Communications Plan

Fidelity communication to plan participants and posted on NetBenefits

CPG email to administrators

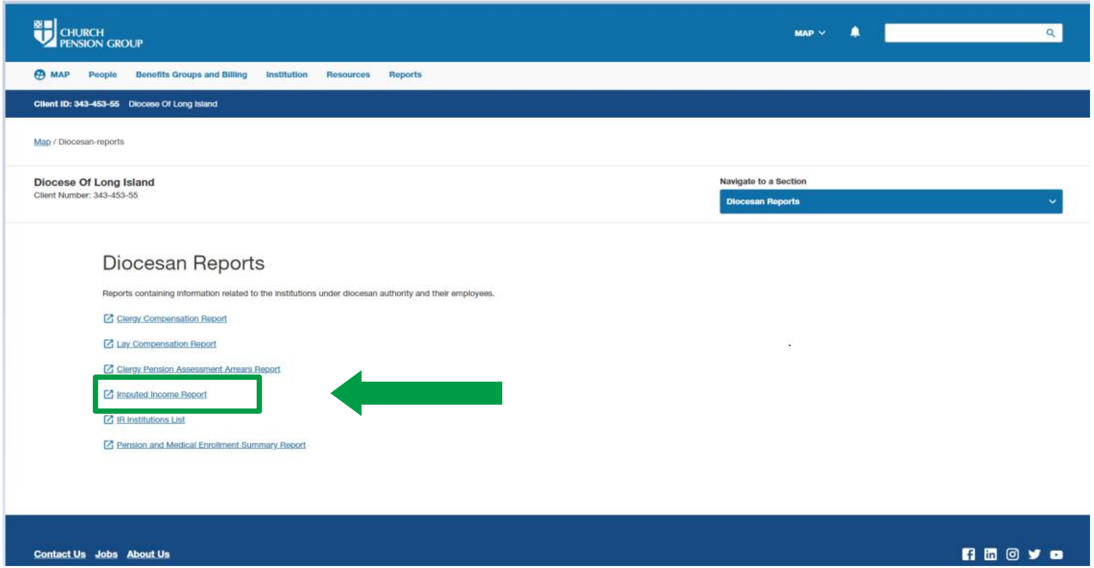
Postings on My Admin Portal (MAP) and the Administrators Resource Center (ARC)

*Based on 2025 IRS contribution limit.

05 Imputed Income Reports

Imputed Income Report

Available in MAP under Reports / Diocesan Reports as of December 2, 2025



If you have questions concerning Imputed Income reporting, please send them to: imputedincome@cpg.org

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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.

Cyber Security

John Longo
Director, Reinsurance & Programs
Tokio Marine- HCC Cyber & Professional Lines Group

December 11th, 2025

Cyber & Professional Lines Group

John Longo, Director, Reinsurance & Programs

John joined TMHCC in 2022 as a Senior Account Executive, managing a diverse portfolio of Non-Healthcare Reinsurance programs with a specialized focus on public entity initiatives. Before joining TMHCC, John honed his expertise at AXA XL, where he spent five years in their Reinsurance and Programs group specializing in finance and program management.

Agenda

- ❑ About Tokio Marine HCC
- ❑ Cyber Landscape
- ❑ Risk Management Strategies
- ❑ Q&A

About Tokio Marine HCC

Who is Tokio Marine HCC?

TOKIO MARINE HCC

Tokio Marine HCC is an international specialty insurance group founded in 1974.

HEADQUARTERS

Houston, Texas

50+ Years
of Specialty Service

$7.9 Billion GWP*

60+
Acquisitions

EMPLOYEES

4400+

in subsidiaries across the United States, United Kingdom, Spain, Ireland, France and Luxembourg**

STRONG FINANCIAL RATINGS FROM ALL MAJOR RATING AGENCIES

A++	AM Best	Superior
A+	S&P	Strong
AA-	Fitch	Very Strong

100 CLASSES OF SPECIALTY INSURANCE WITHIN THREE SEGMENTS:

North America Property & Casualty • Accident & Health • International

Tokio Marine Holdings Global Parent
Ranked #6***

** Figure for the year ended 12/31/2024*
*** Figure as of 03/31/2025*
****The 6th largest P&C insurance company in the world in terms of market capitalization per Bloomberg as of June 27, 2025; Asian companies (except Japan) are excluded; Peer Group consists of Allianz, AXA, Chubb and Zurich.*

Cyber Landscape Update

Ransomware Trends

A cybercrime ecosystem has evolved with different actors specializing in parts of the attack chain including Initial Access Brokers (IAB) and Ransomware-as-a-Service (Raas) groups and affiliates

Threat actors increasingly use double-extortion (data theft + encryption) to maximize leverage

MOST EFFECTIVE PREVENTION AGAINST RANSOMWARE ATTACKS INCLUDE

- MFA
- Endpoint Detection & Response
- Email Authentication
- Security Training
- Vulnerability Management

Having a recent and protected backup significantly reduces the cost of a ransomware attack

LEADING CAUSES

- Phishing emails with malicious links or attachments
- Unprotected remote access technology (RDP, VPN)
- Remote code execution vulnerabilities
- Social engineering (other than phishing)
- Compromised administrator credentials

Ransomware Trends

RANSOMWARE EVOLUTION

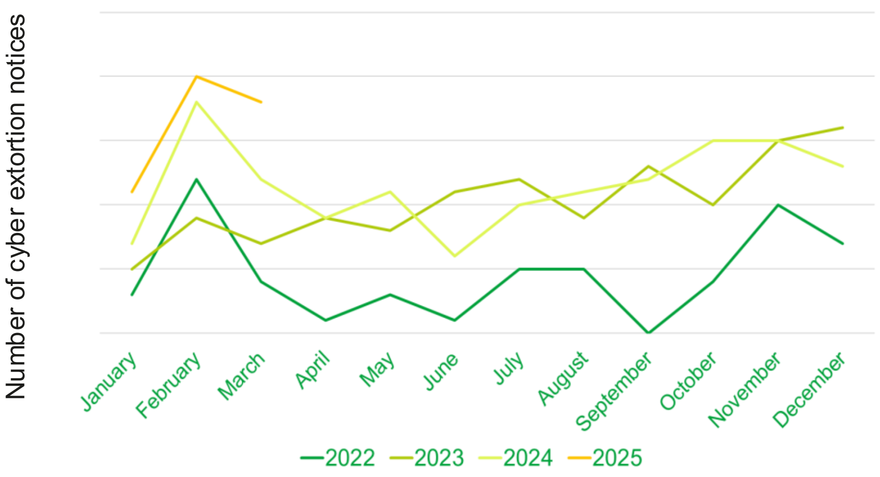
2019 — Ransomware first spiked and has increased year over year since then

2020-2021 — Ransomware continued to increase in frequency

2022 — A drop-off in ransomware frequency in Q2 and Q3 possibly due to a mix of the Ukraine conflict, Conti shutting down and actions by the US government to curtail the ransomware epidemic

2023-2025 — Ransomware losses hit an all-time high in 2023 based on publicly disclosed incidents, ransomware payments tracked by Chainalysis and victims posted on leak sites. 2023-2024 ransomware levels have continued into 2025.

RANSOMWARE COUNT 2022-2025 Q1



Source: Tokio Marine HCC – CPLG

Ransomware Trends

RANSOMWARE COST

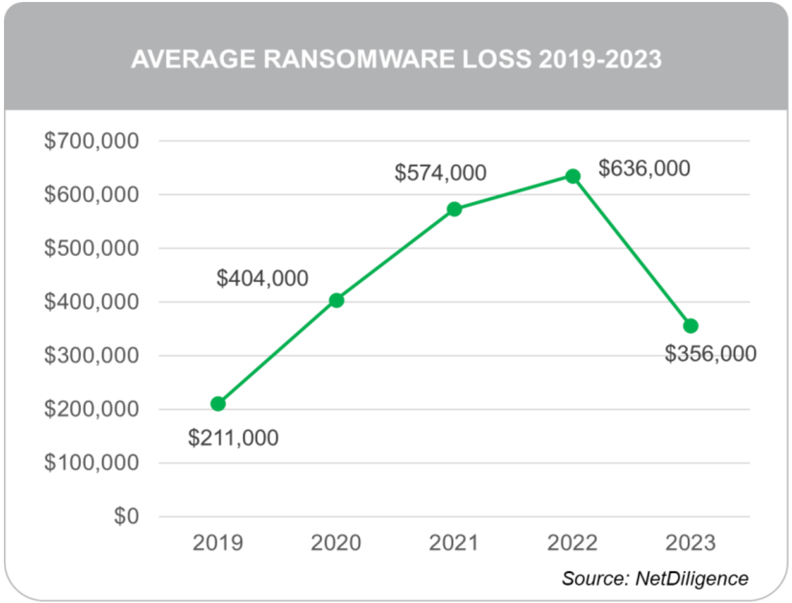
>500% Increase in average ransom payments since 2018

Although the number of companies opting to pay ransom is shrinking, the cost of incident response remains significant

Due to the rise of double-extortion attacks most ransomware losses now involve breach expenses and in some cases privacy litigation

THE LARGEST RANSOMWARE LOSSES CAN EXCEED

$100 million



**2023 year reflects paid & case reserve only and not ultimate loss*

Business Email Compromise Fraud

While ransomware has stolen the headlines for the past three years, business email compromise (BEC) fraud remains the most frequent type of cybercrime

BEC FRAUD LOSS TRENDS

2014 The total loss from incidents reported to the FBI has increased year over year since reporting began in 2014

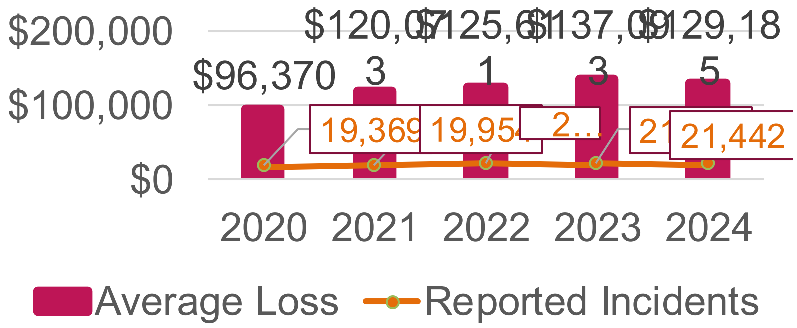
2023 The total loss from reported BEC incidents reached $2.95 billion

The frequency of reported incidents has stabilized in the past several years

MOST BUSINESS EMAIL COMPROMISE LOSSES CAN BE AVOIDED THROUGH

- Employee awareness training
- Wire transfer authentication
- Email authentication
- Pre-authorization protocols

BEC FRAUD FREQUENCY & SEVERITY 2020-2024



BEC FRAUD TACTICS

Spoofed Caller ID

Spoofed Email

Hacked Email Account or Server

Reporting incidents to the Internet Crime Complaint Center within 24 hours increases the chances of recovering stolen funds

Cyber Threat Landscape

Cybercrime is predicted to cost the world $10.5 trillion this year

Phishing attacks accounted for 36% of all US data breaches in 2024

Estimated 3.4 billion phishing emails are sent every day

Risk Management

TOKIO MARINE HCC

Common Scenarios for Churches

- “Pastor impersonation” emails asking for gift cards
- Ransomware locking computer systems/network
- Fake invoices from “vendors”
- Breach of volunteer or donor lists

Phishing/Social Engineering

Many businesses experience network breaches due to phishing schemes. Here are some questions to ask yourself if you feel you might be at risk:

- **Is a sense of urgency created?**
  - *Slow down, be skeptical and analyze the offer.*
- **Is it too good to be true?**
  - *If something sounds too good to be true, it probably isn't true!*
- **Does the communication request information they should not have access to or should already know, such as your account numbers or login information?**
  - *If they should already know, they wouldn't be asking.*
- **Are they asking for a password?**
  - *No legitimate company will do that.*

How to Protect Yourself

Training and Simulations

Protect Access

-Enable MFA on remote access, email, privileged users
-Utilize unique passwords

Critical: Phishing training and MFA implementation

I'm Infected…What Do I Do?

- ✓ Isolate the infected computer immediately by removing it from your network.

- ✓ Insureds should **call TMHCC at 888-627-8995 and report the claim immediately**, to get access to post breach services like a breach coach and IT forensics. This will help minimize any down time. It's a good idea to change passwords for all domain and local credentials.

Questions?

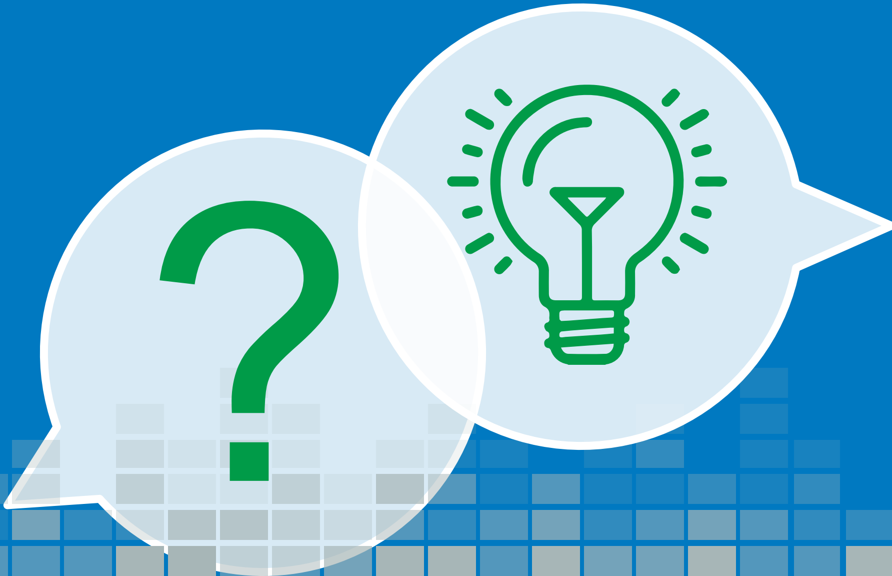
Thank You!

John Longo

jlongo@tmhcc.com

TOKIO MARINE
HCC

Questions and Discussion



Breakout Groups

Breakout Groups

1. As an institution, bill payer, or dio admin, how do you hope to use what you have heard in today's webinar?

2. How might you motivate your members to get their annual screenings and checkups scheduled?

3. Why did you choose to attend today’s webinar?

   Did we provide what you were looking for?

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*

BenefitsandBEYOND

A Virtual Workshop Series

CHURCH PENSION GROUP
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