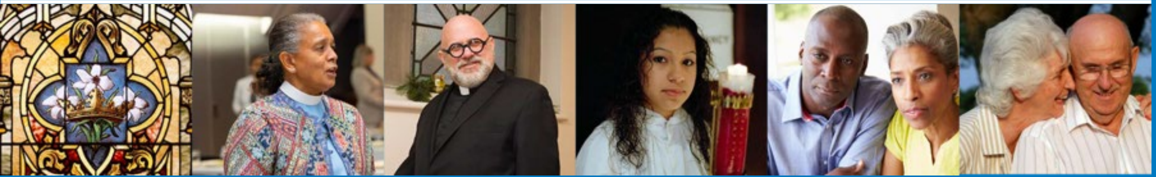
CHURCH PENSION GROUP
Passionate About Our Purpose

# CPG for New Administrators: The Basics




**Toni Marie Sutliff**
Client Financial Education Specialist

**Bob Griffith**
Director Client Learning and Resources


August 2, 2022

**Integrated Benefits**
**Account Management Services**

# Today’s Agenda

**01** About CPG and What We Do Together

**02** “I am an Administrator”

**03** Administrator Resources

**04** Employee Benefit Transactions

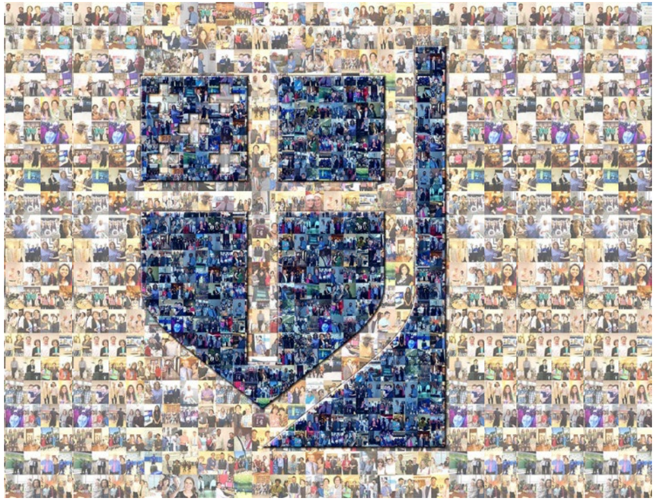
**05** Questions and Comments

# 01 About CPG and What We do Together

# What Is Our Purpose?

## Passionate About Our Purpose

Our clients will have the highest possible level of financial security in retirement that is consistent with exemplary financial stewardship on our part and with the evolving needs of the Church.



# 100+ Years of Partnership

**Imagined by Bishop Lawrence**

**Authorized by an act of General Convention**

**Board of Trustees elected by the General Convention**

**Created as a New York corporation, governed by various federal and state laws**

**Result: Unique balance of responding to Church needs and protecting assets for participants**

# Employee Benefits Offerings

**Pensions & Retirement Savings**

**Health Benefits**

**Life Insurance**

**Disability Coverage**

**Education & Wellness**

**Church Insurance Companies:** property, casualty, and liability insurances

**Church Publishing, Inc.:** books, church supplies, and worship materials

# 02

“I am an Administrator”

# TCSM Administrator Types and Roles

### Diocese administrators

- Manage employment
- Enrollment in retirement plans
- Enrollment in group benefits for institutions under diocesan authority

### Institution administrators

- Manage employment
- Enrollment in retirement plans

### Group administrators

- Enrollment in group benefits (health, life, and/or disability) for associations

# What Can You Expect from CPG?

**Administrator and member assistance**

**Call Center**

**Subject matter experts**

**Online resources**

**Administrator Education**

**Timely communication**

**Network of vendors**

**Knowledge of the Church and your working situations**

# Benefits Management—Expectations

## Administrator roles vary, but there are common responsibilities

**Confirming eligibility, performing enrollments and termination on a timely basis**

**Training newly enrolled staff (MyCPG Accounts)**

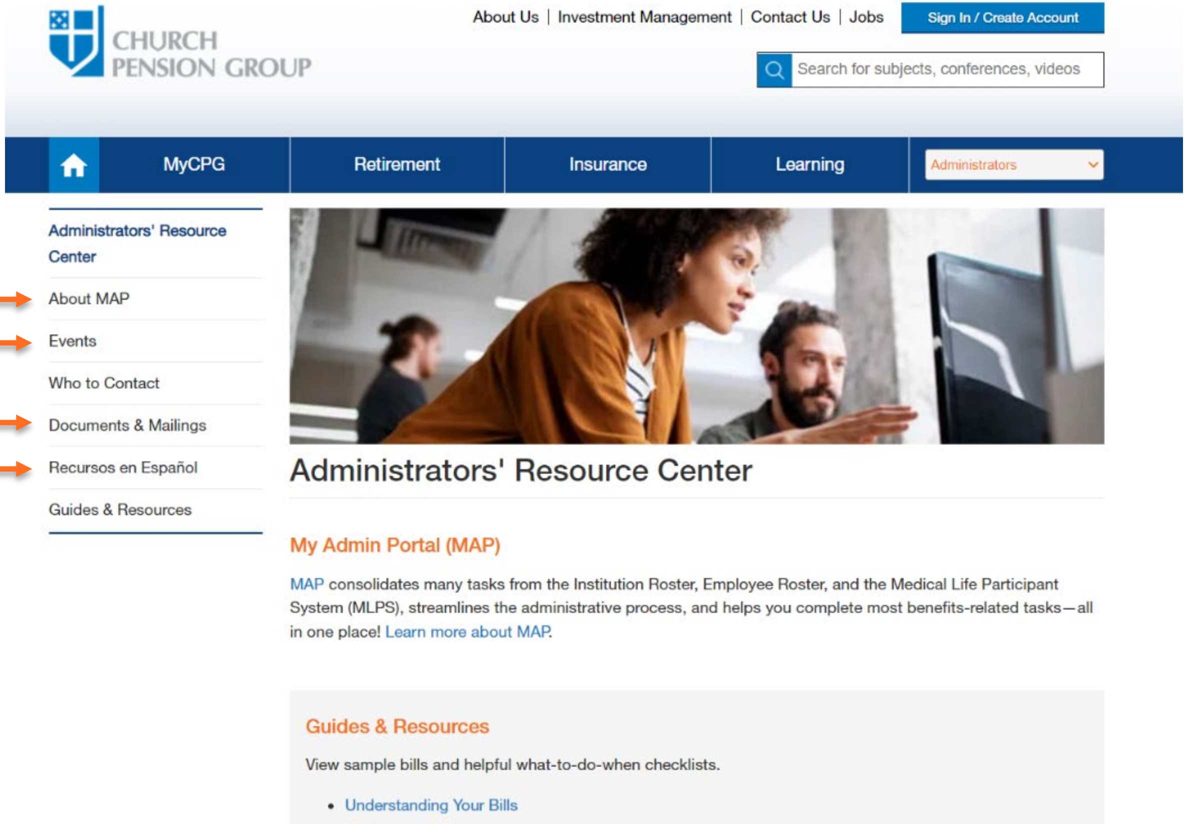
**Notifying CPG of employee changes**

- MAP (administrator)
- MyCPG Accounts (member)
- Calling CPG Client Services Call Center

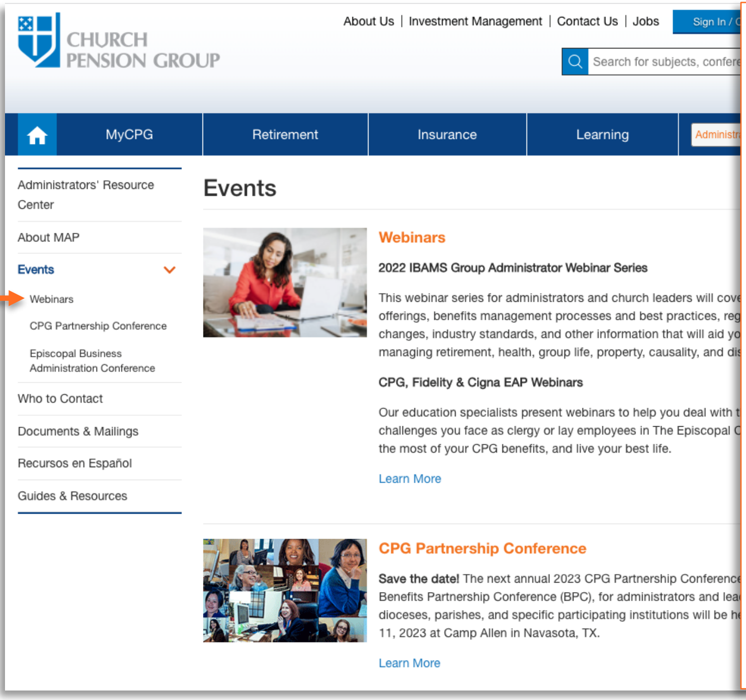
**Processing your monthly invoices**

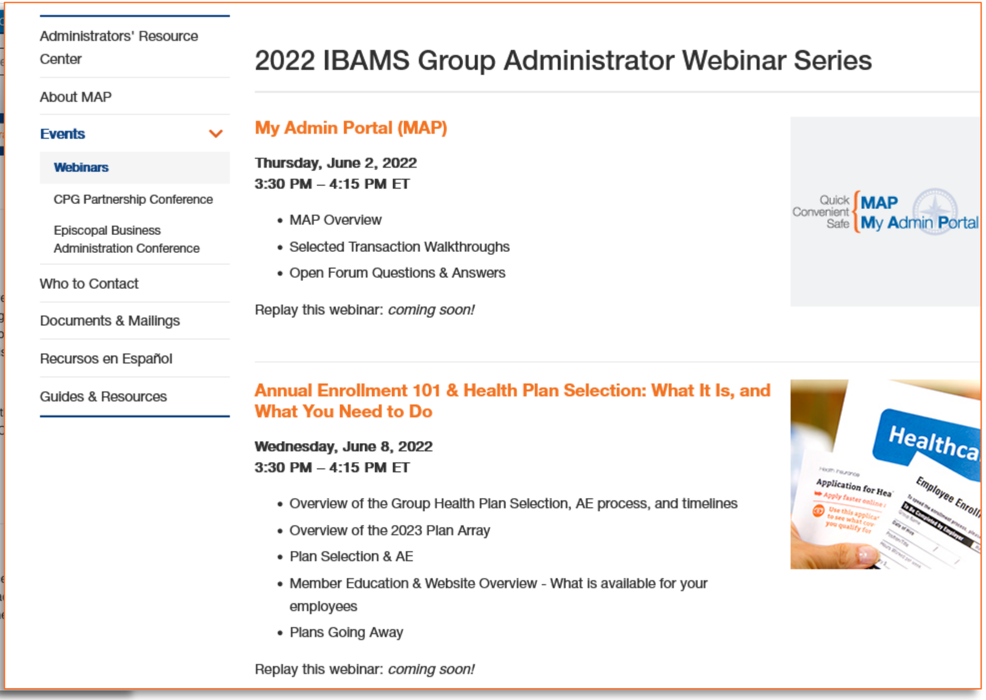
# 03 Administrator Resources

# Benefits Management—Administrator Resources

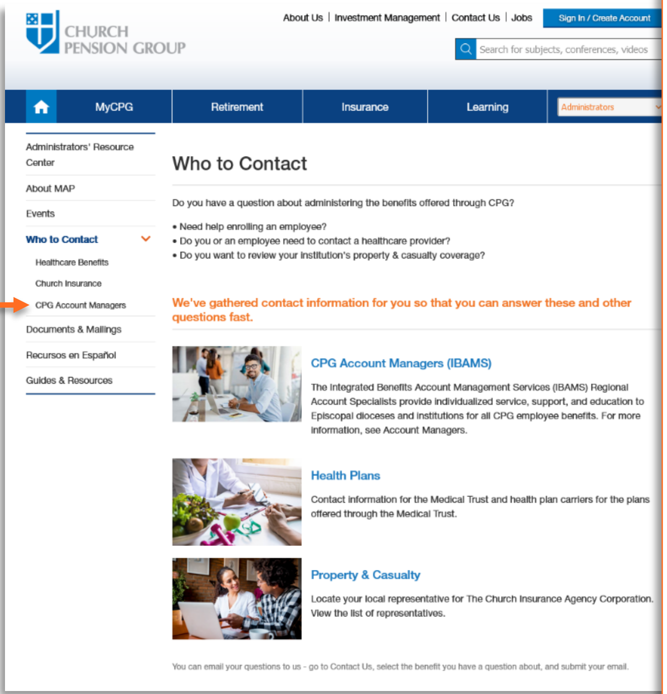


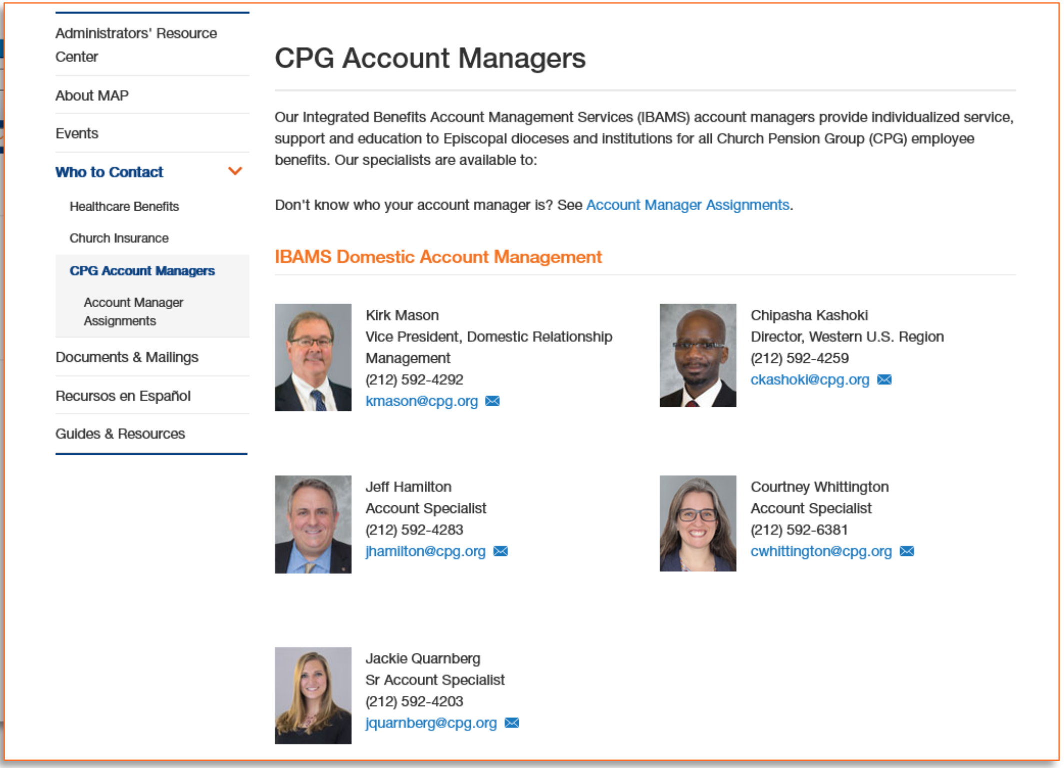
# Administrator Resources: Events



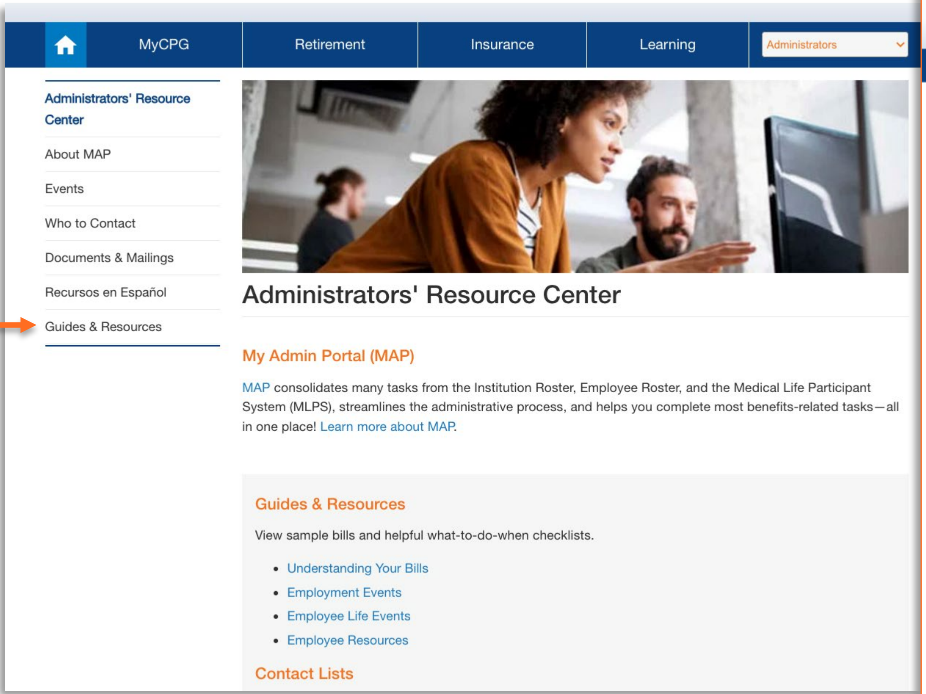



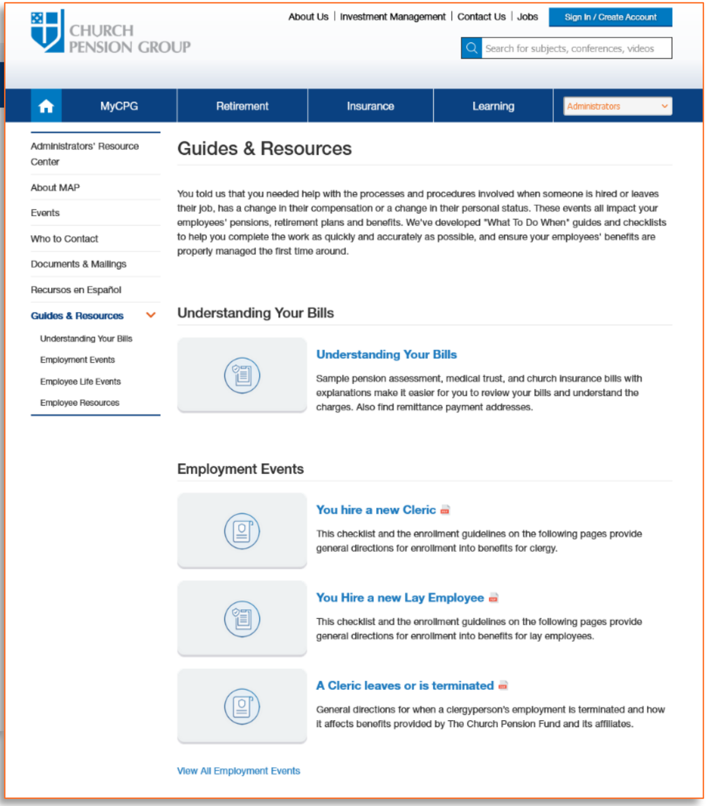
# Administrator Resources: Contacts



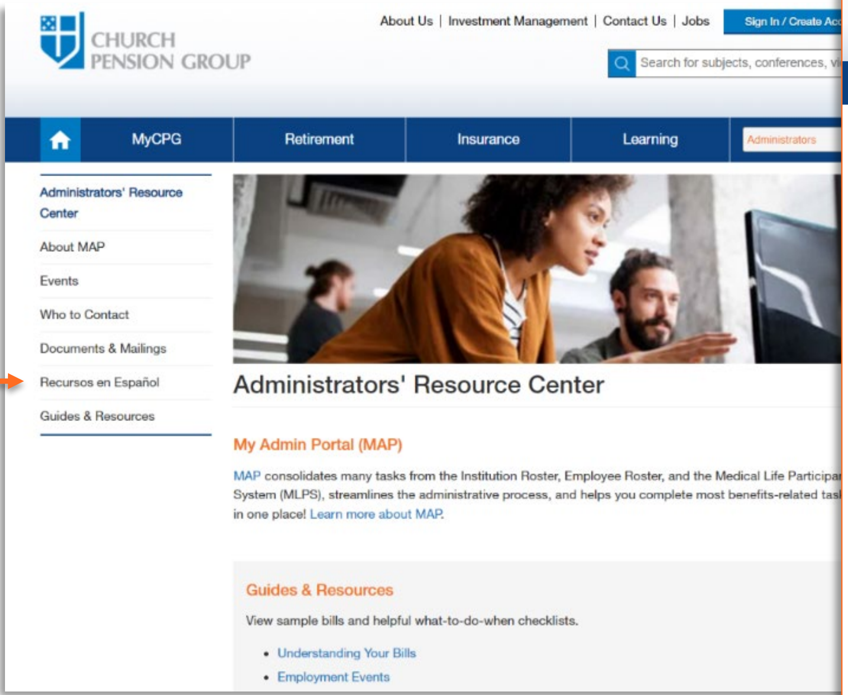



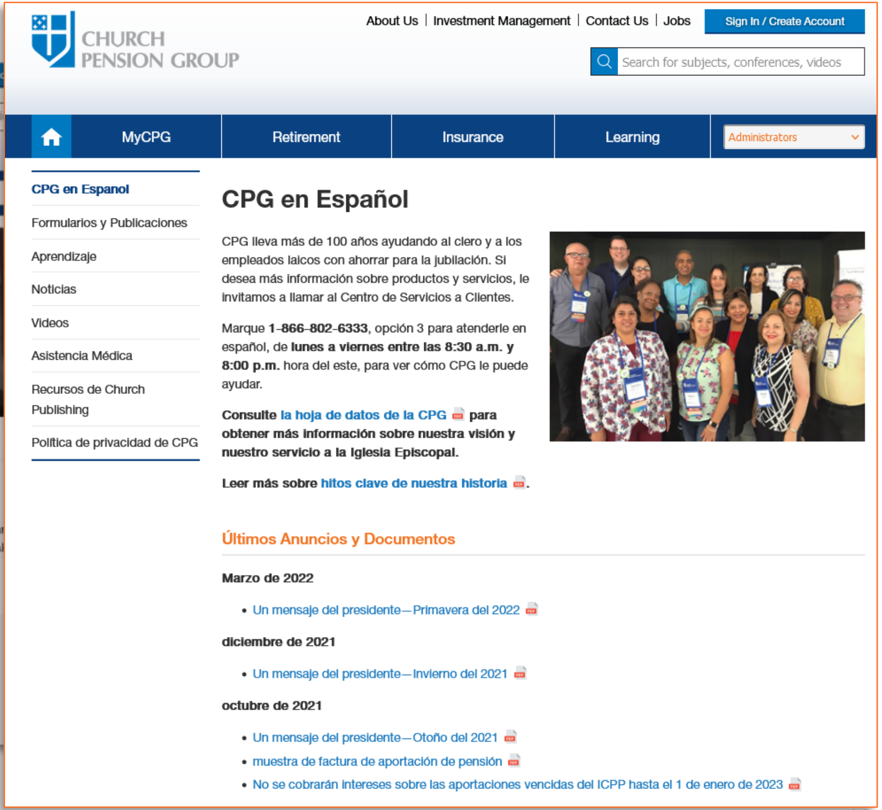
# Administrator Resources: Resources



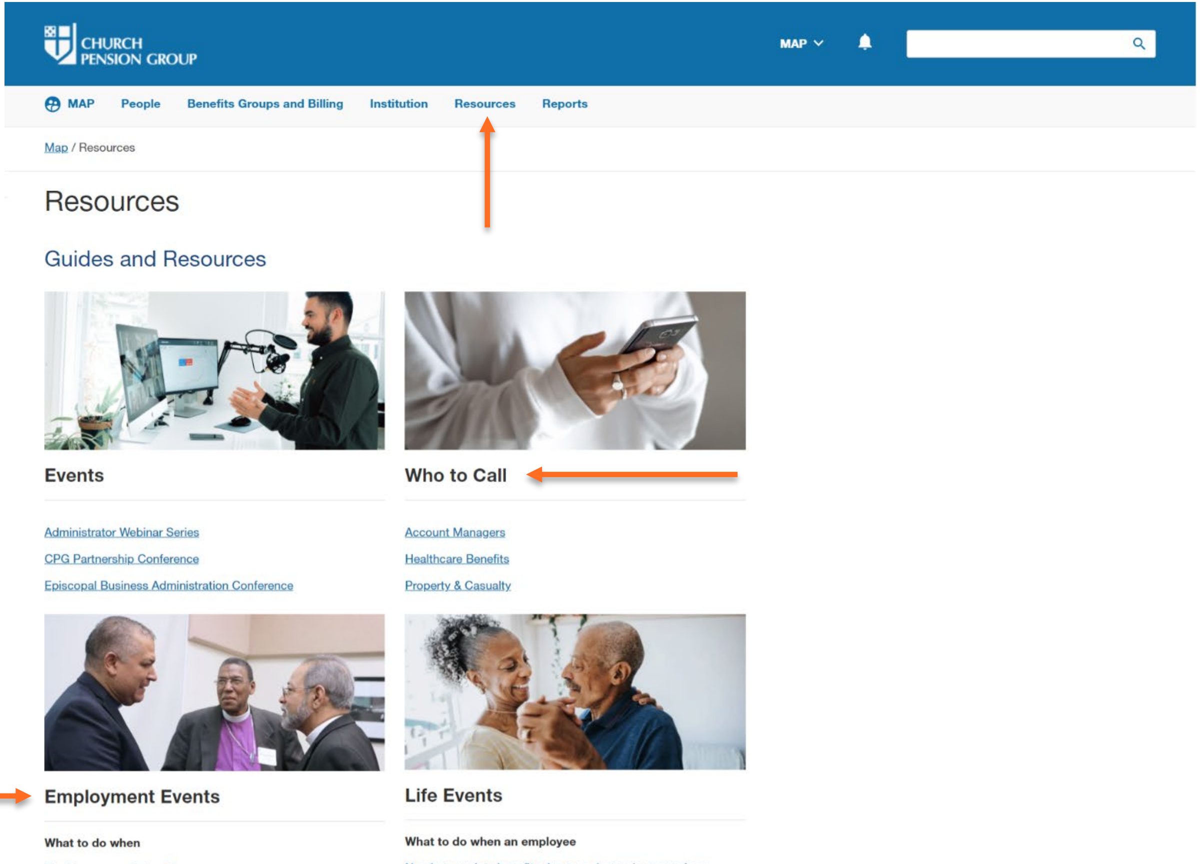



# Administrator Resources: Spanish



# Administrator Resources: MAP



# Client Services Call Center—Administrator Line


**CPG Client Services**
**Administrator Services**

Call (855) 215-5990
Monday through Friday
8:30AM to 8:00PM ET

Email admin-assist@cpg.org

# The IBAMS* Account Representatives

- **Relationship Management** and Business Development**
  - Regionally based
  - Consultative and personalized
  - Special care for issue resolution
- **Implementation and Operations**
  - Managing “behind the scenes”
  - New group enrollments for all products

*Integrated Benefits Account Management Services (IBAMS)
**Account management is provided to institutions that have direct employee benefits relationships with CPG. Visit cpg.org/ibams to learn who is your account manager. Other resources provided are for all administrators.

# 04 Employee Benefit Transactions

# Basic Transactions

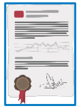
Enroll new employees

Enrolling dependents: spouse, children, etc.

Discontinue an employee’s benefits


Pay Invoices: e.g. Medical/Dental, Fidelity, CPG pension, Church Insurance

Update information: organization, individual



Plan selection: Annual Enrollment (AE)


Filing Claims: property/casualty, disability, death

# Enroll New Employee

- Confirming eligibility for benefits
- My Admin Portal (MAP)

  Step #1 (Institution/Diocese Administrators)
  - Enter new employee into MAP
  - Enroll in retirement and pension

  Step #2 (Diocese/Group Administrators)
  - Enroll new employee in group health, life, and/or disability plan(s)
- New Hire Checklists

# Video: Understanding Your Benefits

# Enrolling dependents (spouse, children, etc.)

- Who is eligible?
- Importance of timing
- MAP / MyCPG Accounts—adding a dependent
- Affect on tier and invoice
- Supplemental life insurance?
- Pension/life beneficiary info

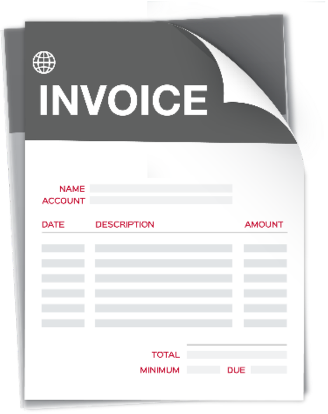
# Terminating Employee Benefits

- Reasons to discontinue coverage
- Terminating employment and benefits
- My Admin Portal (MAP)

  Step #1 (Institution/Diocese Administrators)
  - Terminate employment
  - Automatically terminates active status in pension

  Step #2 (Diocese/Group Administrators)
  - Terminate Group health, life, and disability (GHLD)
- No longer eligible: terminating Lay-DB, GHLD
- Terminating Employee Checklists

# Paying Invoices




- Medical, Dental, Group Life, Disability
- Lay Employees' Defined Contribution Retirement Plan (Lay DC) and Retirement Savings Plan (RSVP)
- The Clergy Pension Plan (Clergy DB) and the Lay Employees' Retirement Plan (Lay DB)
- Church Insurance Companies
- Understanding Your Bills
- Expectations

CHURCH PENSION GROUP

About Us | Investment Management | Contact Us | Jobs

Sign In / Create Acc

Search for subjects, conferences, vide

MyCPG | Retirement | Insurance | Learning | Administrators

- Administrators' Resource Center
- About MAP
- Events
- Who to Contact
- Documents & Mailings
- Recursos en Español
- **Guides & Resources**
  - **Understanding Your Bills**
  - Employment Events
  - Employee Life Events
  - Employee Resources

# Understanding Your Bills

You told us that it can be difficult to understand all the details in your CPG billing statements. We created sa bills with explanations to make it easier for you to review your bills and understand the charges. Just click o links below to get the scoop!

## Sample Bills

### Pensions

- Pension Assessment Bill - English | Español
  - Total Assessable Compensation (TAC) Comparison Chart
  - Employment Change Form - 2018 - This form replaces the New Assignment Notice and Chang Compensation forms for changes effective on or after January 1, 2018 for clergy and lay employee

### Funding Contributions to the Lay DC and RSVP Plans

- Institutions that have adopted a plan remit employer and employee contributions electronically to Fidelit through one of two systems:
  - Fidelity Simplified Contribution Platform (SCP)
  - Fidelity Plan Sponsor WebStation (PSW)

  For new user access, remitting contributions, and resources see Contribution Remittance.

  *Fidelity will no longer accept the Contribution Transmittal Form after 12/31/2018. See Fidelity Introdu SCP for more information.

### Medical Trust

- Group Health Billing Summary

### Property & Casualty Insurance

- Church Insurance Bill

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CHURCH PENSION FUND

A The Church Pension Fund
(855) 215-5990
***admin-assist@cpg.org***

| | | |
|---|---|---|
| **Episcopal Church** | | |
| B | Bill Type | Clergy |
| C | Client # | 999-999-999 |
| | **Total Amount Due $** | **4,995.000** |

EPISCOPAL CHURCH
ATTENTION SALLY SMITH
123 MAIN STREET
NEW YORK, NY 10016

**Clergy Pension Assessment Bill**

Please see cpg.org/billingmap for information about our new bill and how to submit compensation changes.

April 2018 Billing Statement
D ***Activity From 03/01/2018 Through 03/31/2018***

| | | | |
|---|---|---|---|
| E | **Total Amount Due Last Statement** | $ | **6,300.00** |
| F | Payments Received | $ | (6,300.00) |
| G | Administrative Adjustments | $ | |
| H | **Balance Forward** | $ | **0.00** |
| I | Adjustments Processed This Billing Period | $ | 1,830.00 |
| J | Current Assessment | $ | 6,180.00 |
| K | **Total Amount Due on April 30, 2018** | $ | **8,010.00** |

Please pay as billed. Any adjustments made will appear on the next assessment bill.

**Remittance Stub**

GRACE CHURCH
ATTENTION SALLY SMITH
123 MAIN STREET
NEW YORK, NY 10016

Please make checks payable to
**Church Pension Fund**

| | |
|---|---|
| **GRACE CHURCH** | |
| **Due Date** | 04/30/2018 |
| Client # | 999-999-99 |
| **Total Amount Due** | **$ 8,010.00** |
| Amount Enclosed | $ |

L THE CHURCH PENSION FUND
75 REMITTANCE DR
SUITE 6121
CHICAGO, IL 60675-6121

* L 0 4 2 5 0 0 4 2 1 2 *

**Please return this remittance stub with your payment**

# Filing Claims

# Filing Claims


- Three categories
  - Property/casualty losses
  - Disability
  - Death

# Annual Enrollment

# Annual Enrollment—Overview

Annual Enrollment

**Group Plan Selection**

**Member Annual Enrollment**

**Education**

### Administrator Role

- Analyze Medical Trust plan array for new plan year
- Select plan(s) to offer clergy and lay employees

### Administrator Role

- Prepare employees
- Oversee enrollment change process for employees
- Work with CPG to quickly resolve issues for employees

### Administrator and Member Education Opportunities

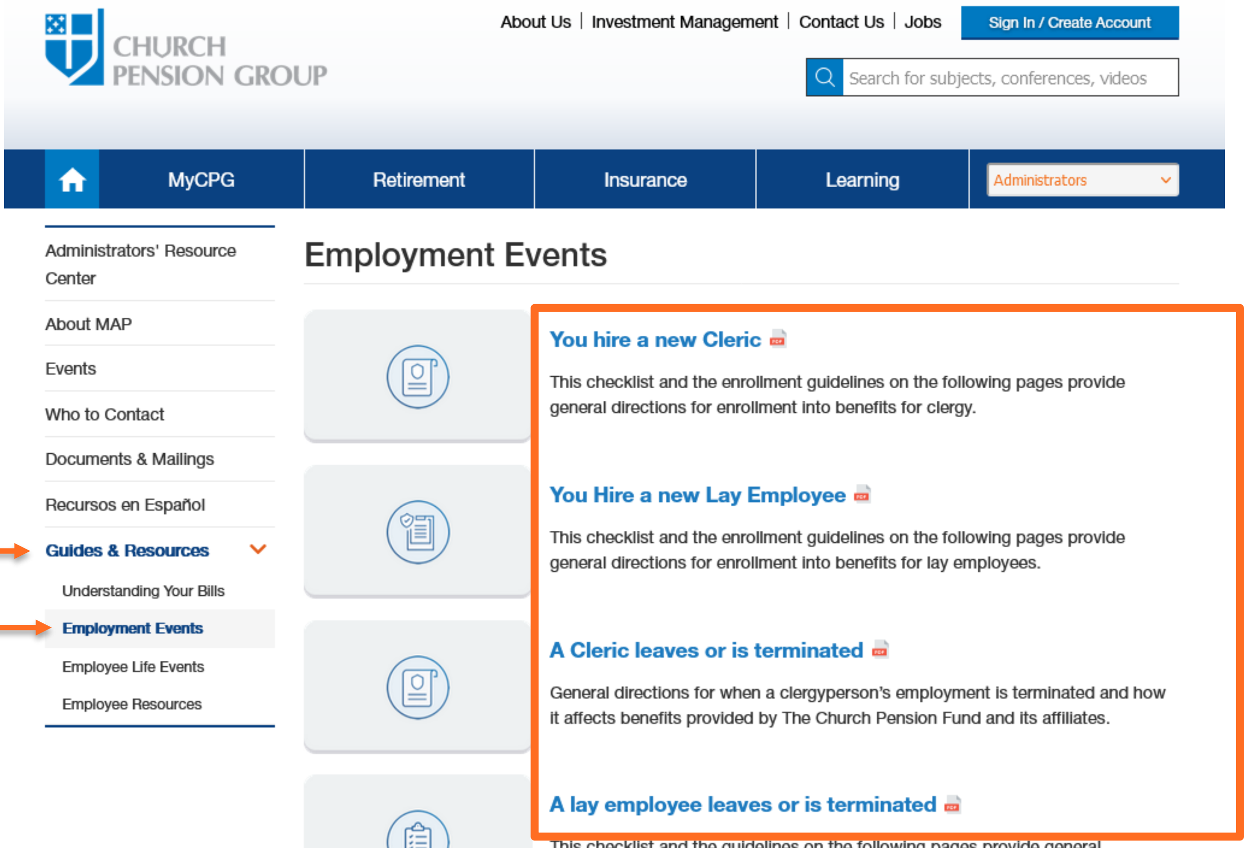
- AE Website (Admin's) *cpg.org/aeadmin*
- AE admin webinar series *cpg.org/webinars*
- AE Website (Members) *cpg.org/annualenrollment*
- IBAMS member education sessions

# Updating Information

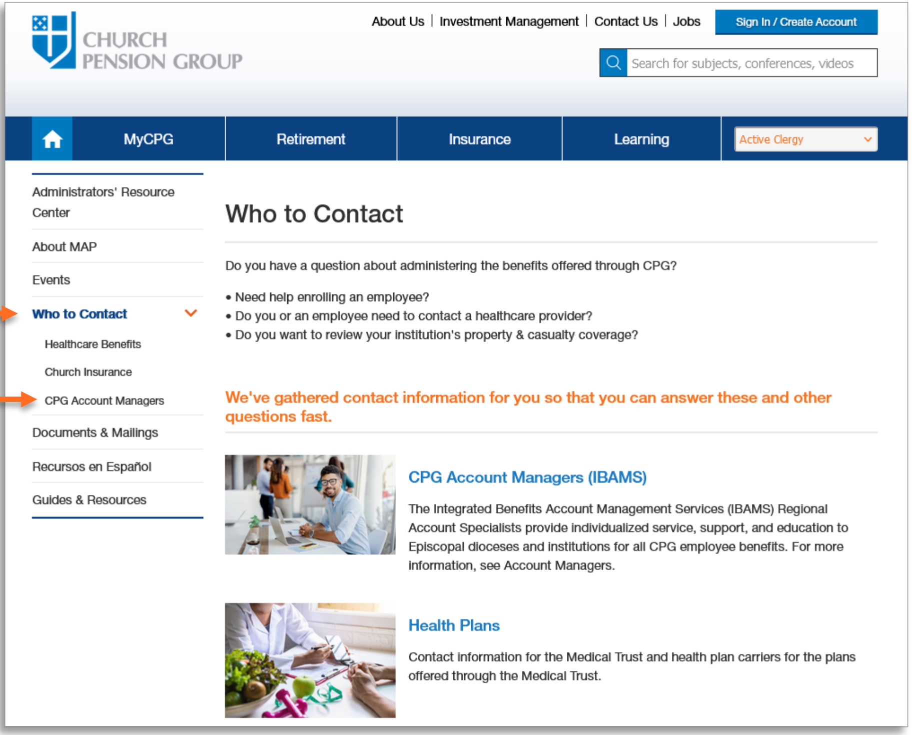
# Updating Information

- **MAP** – Institution Information
  - Name, contact information, etc.
  - Institution Administrator assignments
- **MyCPG Accounts** – members
  - Personal information
  - Spouse/dependent information
  - Clerical information
- **MAP** – Individual information

# Updating Information—Help



# Who to Contact, Web Resources, Handouts




- Healthcare benefits
- Church Insurance Representatives
- IBAMS Account Representatives
- Client Services
- cpg.org/arc
- MAP / Resources

# Questions and Comments


FEEDBACK
SURVEY

# Thank you!

For your participation and feedback.

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Passionate About Our Purpose

# Disclaimers

This presentation is provided for informational purposes and should not be viewed as investment, tax, or other advice. In the event of a conflict between this presentation and the official plan documents, the terms of the official plan documents will govern. CPF and its affiliates reserve the right to amend, terminate, or modify the terms of any benefit plans described in this presentation at any time, without notice, and for any reason. The Clergy Pension Plan is a qualified plan under section 401(a) of the Internal Revenue Code, but as a church plan, it is not subject to the Employee Retirement Income Security Act of 1974, as amended.

The Church Pension Fund plans to continue to provide the Medicare Supplement Subsidy. However, given the rising cost of medical care coupled with the uncertainty regarding the structure of Medicare in the future, this should not be viewed as a guarantee of the Medicare Supplement Subsidy in perpetuity.

Life insurance is offered by or through Church Life Insurance Corporation; 19 East 34th Street, New York, NY 10016 ("Church Life"). Like most insurance policies, Church Life's policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For complete details of coverage, including exclusions, limitations, and restrictions, please consult the actual policy or certificate. Products and features may not be available in all states. If the descriptions of the Church Life products in this document conflict with the terms of the actual policy, then the terms of the actual policy will govern.

Church Pension Group Services Corporation, doing business as The Episcopal Church Medical Trust, maintains a series of health plans for employees (and their dependents) of the Episcopal Church. The Episcopal Church Medical Trust serves only ecclesiastical societies, dioceses, missionary districts, or other bodies subject to the authority of the Episcopal Church. The health plans that are self-funded are funded by The Episcopal Church Clergy and Employees' Benefit Trust, which is a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

# Disclaimers (cont’d)

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.

The Lay DB Plan's financial condition is disclosed in the Church Pension Group Annual Report, which is located on our website at cpg.org. Like many defined benefit plans, there may be times when the Lay DB Plan is not fully funded. CPF, as sponsor of the Lay DB Plan, continues to monitor the plan’s funding status and reserves the right to change the employer assessment rate at any time.

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.

Short-term disability and long-term disability insurance products and services are offered by American Family Life Assurance Company of New York, NAIC No. 60526. The information provided here is a summary of the group disability income insurance coverage and is for illustrative purposes only. A certificate with more complete policy information is available upon request. Please refer to the certificate or the group policy for a complete description of coverage, terms, conditions, exclusions, and limitations. If any conflict exists between the certificate and/or policy and the information described here, the terms of the certificate and policy will govern. Other self-funded disability benefits may be provided by The Church Pension Fund.

# Disclaimers (cont’d)

“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.