

Clergy: New Hire Enrollment Checklist

Cleric Name:

Hire Date:

Employer Name:

City:

This checklist and the enrollment guidelines on the following pages provide general directions for enrollment into benefits for clergy canonically resident in the U.S. offered through The Church Pension Fund and its affiliates (referred to as “the Church Pension Group” or “CPG”) and will guide you to:

1. Determine benefit eligibility and benefit enrollment deadlines
2. Provide direction on where to obtain detailed benefit plan information
3. Enroll cleric into a benefit plan

Use this table to track progress on benefit enrollments:

Plan/Products	Date Communicated to Cleric	Enrollment Deadline	Date Enrolled
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term Disability		<i>See enrollment guidelines</i>	
Long-Term Disability			
The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products cleric may purchase:			
Supplemental Group Life Insurance			
Annuities			
Individual Life Insurance			

*Medical Coverage generally includes Prescription Drugs, Vision, Employee Assistance Program and Health Advocate.

Additional resource to assist with new hire processing and orientation:

Manual of Business Methods in Church Affairs — download free from the Episcopal Church website at www.episcopalchurch.org/page/manual-business-methods

Unless otherwise noted, websites referenced herein that are outside the www.cpg.org domain are not associated with The Church Pension Fund and its affiliates (collectively, the “Church Pension Group”) and the Church Pension Group is not responsible for the content of any such website.

Clergy: New Hire Enrollment Guidelines

Group Medical/Dental

Deadline to enroll: 30 days from date of hire or date of eligibility. Coverage is effective the 1st of the month after the date of hire.

(If date of hire is the first working day of the month and the first calendar day of the month (e.g., Monday, June 1) coverage begins on the first of that month)

<p>1. Determine that the cleric is eligible for benefits</p>	<ul style="list-style-type: none"> • Exempt employees are eligible • Non-Exempt employees are eligible if they are normally scheduled to work 1,000 or more compensated hours per plan year • See the Medical Trust Administrative Policy Manual provided to you or refer to your diocesan/group administrator for additional eligibility details
<p>2. Provide cleric with medical and/or dental benefit information</p>	<ul style="list-style-type: none"> • Provide cleric with a list of medical and dental plans offered through your diocese/group for current year and cost of such plans to the employee • Direct cleric to the Summary of Benefits and Coverage or visit www.cpg.org/mtdocs for more detailed information about plans coverage • Provide employee with the following required legal notices at or before time of enrollment (even if they opt out of coverage): <ul style="list-style-type: none"> – HIPAA Notice of Special Enrollment Rights – HIPAA Privacy Notice – Children’s Health Insurance Program (CHIP) Information – Women’s Health and Cancer Rights Act (WHCRA) Notice • Direct cleric to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll cleric</p>	<ul style="list-style-type: none"> • The cleric or cleric’s employer must communicate the medical/dental plan choices to the diocesan/group administrator for enrollment in MLPS, our online enrollment system • Group specific enrollment forms are available through MLPS • Diocesan/group administrators enroll cleric, and if applicable, their dependents through MLPS (a tutorial is available in MLPS) • Clerics should receive their health benefits ID cards within 15 business days of enrollment

Review the **Medical Trust Administrative Policy Manual** provided to you or refer to your diocesan/group administrator for complete details on Medical Trust’s policies and eligibility guidelines.

Refer to the **Summary of Benefits and Coverage** and the plan benefit handbook for additional plan details: www.cpg.org/mtdocs.

Billing is monthly; these bills include Medical, Dental, Group Life and Group Disability benefits (if applicable). Remittance information is located on the bill.

Employer-Provided Group Life

Deadline to enroll: 60 days from date of hire or date of eligibility

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none"> • Consult with your diocesan or group administrator to determine if Employer-provider Group Life Insurance is offered to your clergy* • Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Engagement (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) • Clergy are eligible if they are working and compensated for a minimum of 20 hours per week. Members of Religious Orders are also eligible. <ul style="list-style-type: none"> – Check your group contract for maximum age limits for enrollment • See the Church Life Administrative Guidelines for more details
2. Provide cleric with group life insurance information	<ul style="list-style-type: none"> • Communicate coverage amount to cleric • Notify the cleric of the potential annual imputed income that will be reported on the cleric’s Form W-2 if he/she is eligible for group term life insurance in excess of \$50,000 (including any coverage provided by the Church Pension Fund, if eligible) • Direct cleric to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • Enrollments can be handled by either the diocesan/group or parish/organization administrator: <ul style="list-style-type: none"> – Diocesan/group administrators enroll cleric via MLPS – Parish/organization administrators enroll cleric by submitting the Data Collection Form • Cleric will receive a Welcome Packet from Church Life Insurance Corporation (Church Life), which includes beneficiary forms, within five days of policy being issued

*It is important to understand the Group Life benefit that is also provided to eligible clergy participating in the Clergy Pension Plan. Refer to the **Guide to Benefits Under the Clergy Pension Plan** for further information.

Review the **Church Life Administrative Guidelines** for additional details on Church Life Group Life and Supplemental Group Life Insurance. Group Life Insurance is an employer-paid benefit. The employer pays the premiums for employees covered under the plan.

Billing is monthly; these bills include Medical, Dental, Group Life and Group Disability benefits (if applicable). Remittance information is located on the bill.

Short-Term Disability

Deadline to enroll: Automatic enrollment if Cleric is enrolled in Clergy Pension Plan and assessments are timely paid

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none"> • Short-term disability coverage is provided through and paid for by The Church Pension Fund. Note that, in most cases, the short-term disability benefit is paid directly to the employer, provided that the employer continues to pay the cleric full salary and benefits, and continues to meet the other requirements of the Covenant Agreement, during the period of disability. The Covenant Agreement should be executed by the employer at the time the cleric applies for the short-term disability benefit. • To be eligible, the cleric must be active in the Clergy Pension Plan with assessment payments no more than six months in arrears
2. Provide cleric with disability coverage information	<ul style="list-style-type: none"> • Direct cleric to information about short-term disability coverage, which can be found in the Guide to the Short-Term Disability Benefit located at www.cpg.org • Direct cleric to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • No action is required. Enrollment is automatic upon meeting the eligibility requirements.

Review the **Guide to the Short-Term Disability Benefit** for additional plan details, including how to apply for benefits if a cleric becomes disabled.

For additional information about the short-term disability benefit that is provided through The Church Pension Fund, refer to the **Guide to Benefits Under the Clergy Pension Plan**.

Billing is not applicable.

Long-Term Disability (LTD only)

Deadline to enroll: 60 days from date of hire or eligibility for guaranteed issuance

Enrollments processed after 60 days from date of hire or date of eligibility will be subject to medical underwriting and coverage is not guaranteed

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none"> • Refer to the Guide to Benefits Under the Clergy Pension Plan to understand the Disability Retirement benefit available to eligible clergy. There is no separate enrollment process for the benefit provided under the Clergy Pension Plan. • Additional Long-Term Disability coverage may be available (note that certain exclusions apply): <ul style="list-style-type: none"> – Employer-provided coverage (paid for by the employer) – Voluntary coverage (paid for by the cleric) • Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Engagement (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) • Active clergy are eligible if they are working and compensated for a minimum of 20 hours per week in the U.S.
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2. Provide cleric with group disability coverage information	<ul style="list-style-type: none"> • If applicable, communicate Employer-provided and Voluntary coverage to cleric • Communicate tax impact of paying with pre-tax versus after-tax dollars (referenced in the guides) • Refer cleric to the Employer-Provided Long-Term Disability Insurance Plan Summary or the Voluntary Long-Term Disability Insurance Summary for additional details • Refer cleric to the Guide to Benefits Under the Clergy Pension Plan to understand the Disability Retirement benefit available to eligible clergy • Direct cleric to www.cpg.org for detailed information • Direct cleric to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • Enrollments for either Employer-provided or Voluntary coverage can be handled by either the diocesan/group or parish/organization administrator: <ul style="list-style-type: none"> – Diocesan/Group administrators use MLPS – Parish/Organization administrators submit the Data Collection Form

Review the guides for **Employer-provided Long-Term Coverage** and for the **Voluntary Long-Term Coverage** for additional plan details. These can be found on **www.cpg.org**.

For additional informatin about the Disability Retirement that may be available through The Church Pension Fund refer to the guide.

Billing is monthly; these bills include Medical, Dental, Group Life and Group Disability benefits (if applicable). Remittance information is located on the bill.

Clergy Pension Plan

Deadline to enroll: CPG recommends that clergy are enrolled within 30 days from date of hire to ensure eligibility for Clergy Pension Plan benefits, including survivor and disability benefits

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none"> • See Guide to Benefits Under the Clergy Pension Plan for details regarding eligibility. Note that, in some cases, you must enroll clergy who work as independent contractors for your organization and pay assessments on amounts paid to them.
2. Provide cleric with the Clergy Pension Plan information	<ul style="list-style-type: none"> • Direct cleric to Guide to Benefits Under the Clergy Pension Plan • Direct cleric to call Client Engagement for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • Parish/organization administrator submits the New Assignment Notice as noted on the form • If not previously sent in, cleric also must submit The Clergy Information Request Form as noted on the form • Employer and cleric will both receive a confirmation of enrollment

Review the **Guide to Benefits Under the Clergy Pension Plan** for complete details on the Clergy Pension Plan.

As mandated by the Constitution and Canons of the Episcopal Church, The Church Pension Fund collects payments (called assessments) from qualified employers of eligible clergy to provide these benefits.

Billing is quarterly but employers may request monthly bills. Remittance information is located on the bill.

RSVP

Deadline to enroll: 1st of the month any time after date of hire

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none"> • Determine if employer has adopted the Retirement Savings Plan (RSVP) • Clergy are eligible to participate; participation is optional
2. Provide cleric with the RSVP Plan information	<ul style="list-style-type: none"> • Direct cleric to Your Guide to Getting Started (RSVP) • Direct cleric to call Client Engagement for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • Employer and cleric should complete and submit The Episcopal Church Retirement Savings Plan Employee Application for Membership • Employer and cleric will both receive a confirmation of enrollment • Cleric will receive the Your Guide to Getting Started (RSVP) from Fidelity which includes additional information

Review the **Employer’s Guide: Retirement Savings Plan** for additional Retirement Savings Plan details.

Billing: Employers use a contribution remittance form. Regular bills/invoices are not sent. Employer or employee contributions can be independent.

Other products clergy may purchase

Deadline to enroll: Varies

Supplemental Life	<ul style="list-style-type: none"> • Clergy who are enrolled in an employer paid group life insurance plan will be sent information from Church Life with an offer to purchase additional (supplemental) life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-clergy/insurance/life/supplemental-life/. • Clergy who are interested should call Client Engagement at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a consultation
Annuities*	<ul style="list-style-type: none"> • Clergy may purchase individual annuities for guaranteed retirement income. Additional information may be found at www.cpg.org/annuities. • Clergy who are interested should call Client Engagement at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a consultation
Individual Life**	<ul style="list-style-type: none"> • Clergy may purchase individual whole, universal or term life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-clergy/insurance/life/overview/. • Clergy who are interested should call Client Engagement at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a consultation

*Annuities are issued by or through Church Life Insurance Corporation; 19 East 34th Street, New York, New York 10016 (“Church Life”). Products and features may not be available in all states. Annuity contracts contain exclusions, limitations and restrictions for keeping them in force. For complete details, including exclusions, limitations and restrictions, the actual annuity contract should be consulted. If the descriptions of the insurance products in this document conflict with the terms of the annuity contract, then the terms of the actual annuity contract shall govern.

**Individual life insurance is offered through Church Life Insurance Corporation, under contract with The Church Insurance Agency Corporation (“CIAC”), agent for Protective Life Insurance Company (“Protective Life”), Birmingham, Alabama. Protective Life refers to Protective Life Insurance Company and its affiliates, including Protective Life & Annuity Insurance Company. Insurance products are issued by Protective Life Insurance Company in all states except New York and in New York by Protective Life & Annuity Insurance Company. Both companies are located in Birmingham, AL. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are subject to the claims paying ability of the issuing company. Neither Church Life nor any of its affiliates, including CIAC, assumes any responsibility or liability for the obligations of Protective Life under the insurance policies. Church Life is an affiliate of The Church Pension Fund. Neither Church Life nor any of its affiliates, including CIAC and The Church Pension Fund, is affiliated with Protective Life.

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