

Lay Employee: New Hire Enrollment Checklist

Employee Name:

Hire Date:

Employer Name:

City:

This checklist and the enrollment guidelines on the following pages provide general directions for enrollment into benefits for lay employees 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 employee into a benefit plan

Use this table to track progress on benefit enrollments:

Plan/Products	Date Communicated to Employee	Enrollment Deadline	Date Enrolled
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term Disability			
Long-Term Disability			
The Episcopal Church Lay Employees’ Defined Contribution Retirement Plan (Lay DC Plan)			
The Episcopal Church Lay Employees’ Retirement Plan (Lay DB Plan) and The Episcopal Church Lay Employees’ Death Benefit Plan (Lay Death Benefit Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products employee 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.

Please note that this document is provided for informational purposes only and should not be viewed as investment, tax or other advice. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, without notice and for any reason.

Lay Employee: 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 following 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)

1. Determine that the lay employee is eligible for benefits	<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
2. Provide lay employee with medical and/or dental benefit information	<ul style="list-style-type: none"> • Provide employee 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 employee 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 employee to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none"> • The employee or employee’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 employee, and if applicable, their dependents through MLPS (a tutorial is available in MLPS) • Employees 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

<p>1. Determine that the lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> • Consult with your diocesan or group administrator to determine if Employer-provided Group Life Insurance is offered to your employees • 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) • Employees are eligible if they are working and compensated for a minimum of 20 hours per week. <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
<p>2. Provide lay employee with group life insurance information</p>	<ul style="list-style-type: none"> • Communicate coverage amount to employee • Notify the employee of the potential annual imputed income that will be reported on the employee’s Form W-2 if he/she is eligible for group term life insurance in excess of \$50,000 • Direct employee to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</p>	<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 employee via MLPS – Parish/organization administrators enroll employee by submitting the Data Collection Form • Employee will receive a Welcome Packet from Church Life Insurance Corporation (Church Life), which includes beneficiary forms, within five days of policy being issued

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: 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

<p>1. Determine that the lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> • Understand which type of short-term disability coverage is offered to employees: <ul style="list-style-type: none"> – Employer-provided coverage (paid for by the employer) – Voluntary coverage (paid for by the employee) • 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) • Employees are eligible if they are working and compensated for a minimum of 20 hours per week in the U.S.
<p>2. Provide lay employee with disability coverage information</p>	<ul style="list-style-type: none"> • Direct employee to information about short-term disability coverage, which can be found in the Short-Term Disability: Plan for Lay Employees and Short-Term Disability: Certificate for Lay Employees located at www.cpg.org • Direct employee to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</p>	<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 use MLPS – Parish/organization administrators submit the Data Collection Form

Review the **Short-Term Disability: Plan for Lay Employees** and **Short-Term Disability: Certificate for Lay Employees** for additional plan details.

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

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

<p>1. Determine that the lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> • Refer to A Guide to Benefits Under the Lay Defined Benefit Plan to understand the Disability Retirement benefit available to lay employees enrolled in the Defined Benefit Plan • Understand which type of long-term disability coverage is offered to employees: <ul style="list-style-type: none"> – Employer-provided coverage (paid for by the employer) – Voluntary coverage (paid for by the employee) • 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) • Employees 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 lay employee with group disability coverage information	<ul style="list-style-type: none"> • If applicable, communicate Employer-provided or Voluntary coverage to employee • Communicate tax impact of paying with pre-tax versus after-tax dollars (referenced in the guides) • Refer employee to the Employer-Provided Long-Term Disability Insurance Plan Summary or the Voluntary Long-Term Disability Insurance Summary for additional details • Direct employee to www.cpg.org for detailed information • Direct employee to call Client Engagement for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<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**.

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

Lay DC Plan

Deadline to enroll: CPG recommends that lay employees are enrolled within 30 days from date of hire

1. Determine that the lay employee is eligible for benefits	<ul style="list-style-type: none"> • Determine if employer has adopted the Defined Contribution Retirement Plan • All employees are eligible to make salary deferrals
2. Provide lay employee with the Lay Defined Contribution Plan information	<ul style="list-style-type: none"> • Direct employee to Defined Contribution Plan: Employee's Guide • Employer contributions and matching contributions are made to eligible employee's accounts pursuant to the terms of the employer's adoption agreement. • Direct employee to call Client Engagement for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none"> • Parish/organization administrator submits the Defined Contribution Plan Employee Application for Membership to enroll employee • Employer and employee will both receive a confirmation of enrollment

Review the **Defined Contribution Plan: Employer's Guide** for complete details on the Lay Employees' Defined Contribution Retirement Plan.

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

Lay DB Plan and Lay Death Benefit Plan

Deadline to enroll: CPG recommends that lay employees are enrolled within 30 days from date of hire

1. Determine that the lay employee is eligible for benefits	<ul style="list-style-type: none"> • If your employer participates in the Lay DB Plan, the employee is eligible to participate if he/she meets the plan's minimum requirements • In order to be eligible to participate in the Plan, an employee must be scheduled to work a minimum of 1,000 hours per year
2. Provide lay employee with the Lay DB Plan information	<ul style="list-style-type: none"> • Direct employee to <i>A Guide to Benefits Under the Lay Defined Benefit Plan</i> • Contributions are made by the employer in the amount of 9% of the employee's total compensation • Employees cannot contribute personally to the Lay DB Plan • Plan has a five-year vesting schedule • Direct employee to call Client Engagement for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none"> • Parish/organization administrator submits the <i>Defined Benefit Retirement Plan Employee Application For Membership</i> to enroll employee in plan • Employer and employee will both receive a confirmation of enrollment

Review ***A Guide to Benefits Under the Lay Defined Benefit Plan*** for complete details on the Lay DB Plan.

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

The 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. An independent audit of the Plan's financial condition is disclosed in the Church Pension Group Annual Report, which is located on our website at www.cpg.org. The Church Pension Fund, as sponsor of the Plan, continues to monitor the funding status closely. Like many defined benefit plans, the Plan currently is not fully funded.

RSVP

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

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

Deadline to enroll: Varies

Supplemental Life	<ul style="list-style-type: none"> • Employees 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-lay-employees/insurance/life/supplemental-life/. • Employees 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"> • Employees may purchase individual annuities for guaranteed retirement income. Additional information may be found at www.cpg.org/annuities. • Employees 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"> • Employees 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/. • Employees 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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