

Changing Benefits when an Employee Marries

Overview

This checklist provides an overview of the steps to make changes to an employee's benefits offered through The Church Pension Fund ("CPF") and its affiliates (collectively referred to as the "Church Pension Group" or "CPG") when the employee marries (applicable for different-sex or same-sex legal marriages). For information on how to change benefits due to a same- or different-sex domestic partnership, see [Changing Benefits when an Employee Registers a Domestic Partnership](#).

Note: Access a step-by-step interactive guide for the [Mid-year Enrollment](#) process.

Before You Begin

Complete the following steps:

<p>Confirm you have access to My Admin Portal (MAP).</p>	<p>Log into MAP at https://cpg.org/map</p> <p>If you cannot access MAP, employee benefits administrators can request access from your Institution Administrator or your institution's Diocesan Administrator. If you do not know who that person is, call CPG's Client Services at (855) 215-5990.</p>
<p>Gather list of healthcare benefits and premium changes for a new marriage.</p>	<p>Upon marriage, an employee can make the following changes to medical and/or dental plans due to this Significant Life Event:</p> <ul style="list-style-type: none"> • Keep current coverage and add new spouse and/or stepchildren. • Change coverage and add new spouse and/or stepchildren. • Terminate coverage to join the spouse's plan. • Keep current coverage with no changes. <p>If you are unsure what benefit options are available or the costs of those options, contact your institution's Diocese or Group Administrator. If you do not know who that person is, call CPG's Client Services at (855) 215-5990.</p>
<p>Gather list of Beneficiary Designation Forms.</p>	<p>Upon marriage, an employee may also wish to change or add beneficiaries to pension benefits, life insurance policies, and retirement plans. The employee can submit the appropriate Beneficiary Designation Form(s) listed in the Employee Communications section below to make any beneficiary changes.</p>

Employee Communications

As a first step, you will communicate with the employee to obtain the information needed to change their benefits.

<p>Provide relevant benefits information to the employee.</p>	<ul style="list-style-type: none"> • Send the employee the list of available medical and dental benefits that you prepared earlier. • Direct employee to the medical and dental Summary of Benefits and Coverage and Plan Document Handbooks within 90 days of enrollment. • Refer to the A Guide to Clergy Benefits or A Guide to the Lay Defined Benefit Plan for details on when spouses are eligible for survivor benefits under the Clergy Pension Plan or Lay DB Plan, as applicable. Spouses married after retirement are not eligible for these survivor benefits. • Marriage does NOT automatically add the spouse to the employee's beneficiaries. Suggest the employee update beneficiary information using the
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	<p>following forms:</p> <ul style="list-style-type: none"> ○ Life Insurance Beneficiary Designation Form (group and supplemental) ○ For pension related beneficiary designation, see the form related to the employee's pension plan. ○ RSVP Beneficiary Designation Form ● Direct employee to update personal information using MyCPG Accounts.
Request necessary information about new dependents.	<p>For each new dependent (spouse and stepchildren), request the following required information:</p> <ul style="list-style-type: none"> ● Full Legal Name ● Gender ● Date of Birth ● Social Security Number / Individual Tax ID Number
Communicate deadlines and receive necessary information.	<ul style="list-style-type: none"> ● Clearly state the date you need their elections. Timing is critical to be sure employees can enroll in benefits. ● Once you receive the benefit elections, you are ready for the next step.

Update the Employee's Benefits

Institution Administrators can update information about the employee, including by updating their marital status and adding new dependents. Diocese or Group Administrators can update group health benefits.¹ After updating the employee's marital status and dependents, Institution Administrators contact their Diocese or Group Administrator with the information below and the Diocese or Group Administrator will make the updates.

Institution Administrators:

Update the employee's marital status and dependent information.	<p>To update marital status:</p> <ul style="list-style-type: none"> ● Log into MAP at https://cpg.org/map ● From the MAP main landing page, click on the "People" tab ● On the "People" landing-page, click the "Update Marital Status" quick action button ● If you are responsible for multiple institutions, select the employing institution from the "Select an institution" screen, and then select the employee from the "Employees" screen. ● Follow the onscreen instructions to add a new spouse. <p>When the new spouse is successfully added to CPG systems, you will receive a confirmation. Within the confirmation notice box is a suggested next step: "Review/Add Dependents." Click that link to begin adding new children by following the onscreen instructions. As an alternative, follow the steps below:</p> <p>To update dependent information:</p> <ul style="list-style-type: none"> ● From the MAP main landing page or "People" landing page, click on the "Add Dependent" quick action button. (See "Add or Remove" if button is not on the main landing page dashboard.) ● If you are responsible for multiple institutions, select the employing institution
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¹ In some cases, Institution Administrators can also manage benefit enrollments in MAP.

	<p>from the “Select an institution” screen, and then select the employee from the “Employees” screen.</p> <ul style="list-style-type: none"> Follow the onscreen instructions to add new dependents (spouse and stepchildren). Refer to the “Support and Guidance” links onscreen for assistance and additional information.
<p>Communicate information to your Diocese or Group Administrator.</p>	<ul style="list-style-type: none"> Employee’s full legal name and either their date of birth or Social Security Number / Individual Tax ID Number. Employer’s name and location (city, state). The new spouse’s full legal name, gender, date of birth, and Social Security Number / Individual Tax ID Number. The full legal name, gender, date of birth, and Social Security Number / Individual Tax ID Number for any additional new dependents (stepchildren). The employee’s new medical/dental plan elections.

Diocese or Group Administrators:

<p>Update employee benefits due to Significant Life Event (marriage).</p>	<p>After receiving the enrollment information for the employee’s spouse and child dependents from the Institution Administrator, Diocese or Group Administrators complete enrollments/terminations in group health benefits, if applicable. The enrollment change must be made within 30 days of the event.</p> <ul style="list-style-type: none"> Log into MAP at https://cpg.org/map From the MAP main landing page, click on the “People” tab. From the “People” landing page, click on the “View Coverage” quick action button. If you are responsible for multiple benefits groups, select the benefit group from the “Select a Benefits Group” screen. If you are responsible for multiple institutions, select the employing institution from the “Select an institution” screen. Select the employee from the “Employees” screen. Follow the on-screen instructions to enroll the new dependent(s) in coverage. Refer to the “Support and Guidance” links onscreen for assistance and additional information.
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Post-Enrollment

<p>Keep a record of employee benefits enrollment information.</p>	<p>Record should include employee information, dependent information, and benefit elections and enrollments. Keep a copy of the marriage certificate on file.</p>
<p>Communicate enrollment completion to employee.</p>	<p>Contact the employee to communicate that all necessary enrollments have been completed.</p> <p>Note: CPG will send the employee a letter confirming enrollment changes.</p> <p>Note: The employee can review and update personal information, including dependents, and view benefits enrollment in their MyCPG account.</p>

Provide employee with required documentation.	Provide the employee a medical and dental Summary of Benefits and Coverage (SBC) within 90 days of enrollment.
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