

Lay: Retirement Checklist

Please note: You must review and report changes for domestic lay employees in My Admin Portal (MAP).
Click here for more information on gaining access and using MAP

Employee name: _____ Date of retirement: _____

Employer name: _____ City: _____

This checklist and the retirement guidelines on the following pages provide general directions in the event a lay employee retires and is eligible for benefits from one of the plans or policies listed below that are sponsored or administered by The Church Pension Fund and its affiliates (referred to as “the Church Pension Group” or “CPG”).

The guide will help you to

1. provide direction on where to obtain detailed benefit plan information, and
2. terminate plan participation and benefit coverage, including, as applicable, any Church Pension Fund retirement plan and group health, life, and disability coverage.

Use this table to track progress on benefit terminations:

Plan/Products	Date Communicated to Employee	Active Employee Coverage Termination Deadline	Active Employee Coverage Termination Date
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 (Death Benefit Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other Employee Products			
Supplemental Group Life Insurance			
Annuities			
Individual Life Insurance			

**Medical Coverage generally includes prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing health care. Neither The Church Pension Fund nor any of its affiliates (collectively, “CPG”) is responsible for the content, performance, or security of any website referenced herein that is outside the cpg.org domain or that is not otherwise associated with a CPG entity.*

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.

Lay: Retirement Guidelines

Manage a lay employee's retirement from your institution in My Admin Portal (MAP).

- Employee benefits administrators who do not have access to MAP may request access from their organization's Institution Administrator or from a diocesan organization's Diocesan Administrator who has access to MAP.
- Please call Client Services at (855) 215-5990 if you do not know who that person is.
- Direct employee to update personal information using [MyCPGAccounts](#).
- Upon termination of employment, enrollment in all employee benefits automatically ends.
- It is recommended that Institution Administrators inform the institution's Diocesan or Group Administrator of the individual's end of employment and benefits.

Group Medical/Dental

Deadline: within 30 days from date of retirement

1. Provide lay employee with medical and/or dental benefit information	<ul style="list-style-type: none"> • Eligible lay employees retiring directly from an Episcopal institution on or after age 55 but before age 65 with at least five (5) years of service, and their dependents, may purchase pre-65 medical/dental coverage. The plan choices are equivalent to those for active employees at the institution from which the employee retires. • Eligible lay employees who are 65 or older and enrolled in Medicare, and retiring with at least five (5) years of service directly from an Episcopal institution that is a participating group in the Episcopal Health Plans (and their eligible spouse) may purchase an UnitedHealthcare Group Medicare Advantage plan through The Episcopal Church Medical Trust (Medical Trust). • Direct the employee to the applicable Summary of Benefits and Coverage (pre-65) and Group Medicare Advantage (post-65 and Medicare eligible) webpages or cpg.org for more detailed information. • Direct the employee to call Client Services for more information on post-retirement medical and dental plans at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.
2. Necessary actions	<ul style="list-style-type: none"> • Institution or Diocese Administrators terminate the retiring individual's employment in MAP.

Review [The Episcopal Church Medical Trust Administrative Policy Manual](#) or refer to your diocesan/group administrator for additional details on Medical Trust policies and eligibility guidelines.

Refer to [Summary of Benefits and Coverage](#) and [Group Medicare Advantage](#) webpages for additional plan details.

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.

Employer-Provided Group Life

Deadline: within 60 days from date of retirement

1. Provide lay employee with group life insurance information	<ul style="list-style-type: none"> • The retiring employee will receive a conversion letter from Church Life Insurance Corporation (Church Life) with the option to convert any active group life insurance coverage into an individual life insurance policy. • Consult with your diocesan or group benefits administrator to determine if employer-provided group life insurance is offered to retired lay employees. • Employers who are unsure whether they have adopted this coverage may contact their diocesan or group administrator or Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET. • Communicate the life insurance coverage amount to employee (if applicable). • Notify the employee of the potential annual imputed income that will be reported on the employee's W-2 if they are eligible for group term life insurance in excess of \$50,000 of coverage.
2. Necessary actions	<ul style="list-style-type: none"> • Institution or Diocese Administrators terminate the retiring individual's employment in MAP.

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: Immediately

1. Provide lay employee with disability coverage information	<ul style="list-style-type: none"> Retired employees are not eligible for short-term disability coverage.
2. Necessary actions	<ul style="list-style-type: none"> Institution or Diocese Administrators terminate the retiring individual's employment in MAP.

Review *Short-term disability* benefits for additional plan details.

Long-Term Disability

Deadline: Immediately

1. Provide lay employee with group disability coverage information	<ul style="list-style-type: none"> Retired lay employees are not eligible for long-term disability coverage.
2. Necessary actions	<ul style="list-style-type: none"> Institution or Diocese Administrators terminate the retiring individual's employment in MAP.

Review *Long-Term Disability Benefits* for additional plan details.

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.

Lay DB Plan and the Death Benefit Plan, Lay DC Plan, and RSVP

Deadline: within 30 days of date of retirement

1. Provide lay employee with the Lay DB, Lay DC, and/or RSVP information, as applicable	<p>Lay DB Plan and the Death Benefit Plan</p> <ul style="list-style-type: none"> Direct employee to contact Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET to request a retirement package at least three (3) calendar months prior to retirement. Refer to <i>A Guide to the Lay Defined Benefit Plan</i> for additional plan details. Notify the employee that they will not be eligible for the Lay Death Benefit Plan when they are no longer an active participant under the Lay DB Plan. <p>Lay DC Plan and RSVP</p> <ul style="list-style-type: none"> Direct employee to contact Fidelity for retirement and distribution options at (877) 208-0092, Monday to Friday, 8:30 AM to 12:00 AM ET or visit netbenefits.com. For information on the plans, refer employee to <i>RSVP & Lay DC Plan Employee Guide</i> for more details. Direct the employee to the <i>Lay Employee Defined Contribution Plan</i> or <i>RSVP</i> webpage on cpg.org for more information.
2. Necessary actions	<ul style="list-style-type: none"> Institution and Diocese Administrators can terminate the retiring lay employee's employment using MAP. Ensure that all Lay DC and RSVP contributions are sent to Fidelity prior to terminating the employee using MAP.

Review the *RSVP & Lay DC Plan Employee Guide* and *A Guide to the Lay Defined Benefit Plan* for additional details on the Lay DC Plan, RSVP, or the Lay DB Plan and the Death Benefit Plan.

Other Employee Products

Deadline: Varies

Supplemental Life	<ul style="list-style-type: none"> Employees will receive a conversion letter from Church Life with the option to convert any active group life insurance coverage into an individual life insurance policy.
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Annuities and Individual Life	<ul style="list-style-type: none">• If applicable, suggest that the employee update beneficiary information by completing the Life/Annuities Beneficiary Form. This form is only for Group & Individual Life and Annuities.
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Individual life insurance is offered through Church Life Insurance Corporation ("Church Life") and underwritten by Protective Life and Annuity Insurance Company ("Protective Life"), NAIC No. 88536, which is located in Birmingham, Alabama. Product availability and features may vary by state. Protective Life has sole responsibility for all financial obligations in connection with its products. Neither Church Life nor any of its affiliates has any responsibility or liability whatsoever for the obligations of Protective Life. Neither Church Life nor any of its affiliates is affiliated with Protective Life.

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