

Clergy/Lay Employees: Other Life Events Checklist

Clergy person/Lay employee name: _____

Date of event: _____

Employer name: _____

City: _____

This checklist and the guidelines on the following pages provide general directions for when a clergy person or lay employee (employee) makes life event changes and how it affects benefits received through The Church Pension Fund (CPF) and its affiliates (referred to as “the Church Pension Group” or “CPG”).

This checklist and guidelines should be used for the following:

- Divorce/Legal Separation/Annulment
- Dissolution of Domestic Partnership
- Change in Spouse's or Dependent's Employment

The guide will help you to

1. provide direction on where to obtain detailed benefit plan information, and
2. take any necessary actions.

Use this table to track progress on benefit enrollments and changes:

Plan/Products	Date Communicated to Employee	Deadline (if applicable)	Date Action Taken
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term & Long-Term Disability		(not applicable)	
The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
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)			
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 benefits.

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Clergy/Lay Employees: Other Life Events Guidelines

Manage a lay employee's life event changes using 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 [MyCPG Accounts](#).

Group Medical/Dental

Deadline: 30 days from date of qualifying event. Coverage is effective the first of the month following the qualifying event.

1. Determine eligibility for change in coverage	<ul style="list-style-type: none"> • Ex-spouses and ex-domestic partners are not eligible to remain on medical and/or dental coverage. They will be offered Extension of Benefits once coverage is terminated. • Change in coverage is allowed when a spouse or dependent has a change in employment status. • Children who reach age 30, and who are not disabled in accordance with plan guidelines, are not eligible to remain on medical and/or dental coverage after December 31 in the year they turn age 30.
2. Provide employee with medical and/or dental benefit information	<ul style="list-style-type: none"> • Communicate any cost changes to employee. • The employer is responsible for providing the employee a Summary of Benefits and Coverage (SBC) and a Notice of Special Enrollment for each applicable plan within 90 days of enrollment resulting from a Significant Life Event. • Direct employee to the Summary of Benefits and Coverage and Plan Document Handbooks or visit cpg.org for more detailed information about plan coverage. • As needed, direct employee to call Client Services for more information at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET
3. Necessary actions	<ul style="list-style-type: none"> • Institution Administrators can make the necessary spousal, domestic partnership, and/or dependent changes using MAP. Inform your institution's Diocesan or Group Administrator of the changes in the employee's marital/partnership relationship. • The institution's Diocesan or Group Administrator enrolls/terminates health coverage using MAP.

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

Contact Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET for questions relating to other significant life events as listed in [The Episcopal Church Administrative Policy Manual](#).

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: None

1. Provide employee with group life insurance information	<ul style="list-style-type: none"> • Suggest the lay employee update beneficiary information by completing the Life/Annuities Beneficiary Form. This form is for Group & Individual Life and Annuities only. • A divorce does not automatically revoke a former spouse as a beneficiary. The employee must update all beneficiary information with the forms listed above.
2. Necessary actions	<ul style="list-style-type: none"> • None

Review online for additional information on [Church Life Insurance Group Life and Supplemental Group Life Insurance](#).

Church Life Insurance Corporation, NAIC No. 61875, a New York life insurance company, with its home office located at 19 East 34th Street, New York, New York 10016 ("Church Life"), offers group and, in certain circumstances, individual life insurance and annuities to clergy and lay employees, and their families, in the service of The Episcopal Church. Product availability and features may vary by state, and products may not be available in all states. Church Life is not licensed in all states. Any and all guarantees by Church Life are based on and expressly subject to the claims-paying ability of Church Life. The Church Pension Fund does not guarantee the payment of principal or interest on any Church Life insurance policy or annuity contract. Information and descriptions of products and services are provided solely for general informational purposes and are not intended to be complete descriptions of, 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 life insurance policy or annuity contract. If any description of a Church Life product conflicts with the terms of the actual life insurance policy or annuity contract, then the terms of such life insurance policy or annuity contract will govern.

Clergy Pension Plan

Deadline: None

1. If enrolled, provide clergyperson with the Clergy Pension Plan information	<ul style="list-style-type: none">• Suggest that the clergyperson update beneficiary information for the Beneficiary Designation Form for Preretirement Survivor Benefits.• A divorce does not automatically revoke a former spouse as a beneficiary. The clergyperson must update all beneficiary information with the forms listed above.• For information about the options available upon divorce, including Qualified Domestic Relations Orders (QDRO), see Splitting Your Pension Upon Divorce.• Direct clergyperson to A Guide to Clergy Benefits for complete details on the Clergy Pension Plan and dependent benefits.
2. Necessary Actions	<ul style="list-style-type: none">• None

Review [A Guide to Clergy Benefits](#) for complete details on the Clergy Pension Plan.

RSVP

Deadline: None

1. If enrolled, provide clergyperson/lay employee with the RSVP information	<ul style="list-style-type: none">• Update beneficiary information using the Retirement Savings Plan Beneficiary Designation Form.• A divorce does not automatically revoke a former spouse as a beneficiary. The clergyperson/lay employee must update all beneficiary information with the forms listed above.• For information about the options available upon divorce and Qualified Domestic Relations Orders, see QDRO Procedures – DB Plan.• To make personal contribution changes, the clergyperson/lay employee may call Fidelity at (877) 208-0092 or visit netbenefits.com.• Direct the clergyperson/lay employee to Your Guide to Getting Started for complete details on the RSVP.
2. Necessary actions	<ul style="list-style-type: none">• None

Review [Your Guide to Getting Started](#) for additional RSVP details.

Lay DC Plan

Deadline: None

1. If enrolled, provide lay employee with the Lay DC Plan information	<ul style="list-style-type: none">• Suggest the employee update beneficiary information for the Beneficiary Designation Form Lay Employees Defined Contribution Retirement Plan• A divorce does not automatically revoke a former spouse as a beneficiary. The lay employee must update all beneficiary information with the forms listed above.• For information about the options available upon divorce and Qualified Domestic Relations Orders, see Life Changes.• To make personal contribution changes, the employee may call Fidelity at (877) 208-0092 or visit netbenefits.com.• Direct the employee to Your Guide to Getting Started for complete details on the Lay DC Plan.
2. Necessary actions	<ul style="list-style-type: none">• None

Review [Your Guide to Getting Started](#) for additional Lay Defined Contribution Plan details.

Lay DB Plan and the Death Benefit Plan

Deadline: None

1. If enrolled, provide lay employee with the Lay DB Plan and Lay Death Plan information	<ul style="list-style-type: none"> • Suggest the employee <i>update beneficiary information</i> for the <i>Death Benefit Plan</i>. • A divorce does not automatically revoke a former spouse as a beneficiary. The employee must update all beneficiary information with the forms listed above. • For information about the options available upon divorce and Qualified Domestic Relations Orders, see <i>Life Event Changes</i>. • Direct employee to <i>A Guide to the Lay Defined Benefit Plan</i> for complete details on the Lay DB Plan.
2. Necessary Actions	<ul style="list-style-type: none"> • None

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

Other Employee Products

Deadline: Varies

Supplemental Life	<ul style="list-style-type: none"> • If applicable, suggest the employee update beneficiary information by completing the <i>Life/Annuities Beneficiary Form</i>. This form is for Group & Individual Life and Annuities only. • A divorce does not automatically revoke a former spouse as a beneficiary. The employee must update all beneficiary information with the forms listed above.
Annuities	<ul style="list-style-type: none"> • If applicable, suggest the employee update beneficiary information by completing the <i>Life/Annuities Beneficiary Form</i>. This form is for Group & Individual Life and Annuities only. • A divorce does not automatically revoke a former spouse as a beneficiary. The employee must update all beneficiary information with the forms listed above.
Individual Life*	<ul style="list-style-type: none"> • If applicable, suggest the employee update beneficiary information by completing the <i>Life/Annuities Beneficiary Form</i>. This form is for Group & Individual Life and Annuities only. • A divorce does not automatically revoke a former spouse as a beneficiary. The employee must update all beneficiary information with the forms listed above. However, in certain states divorce does disqualify a former spouse and requires a new benefit enrollment with a new relationship indicated. Check the laws of your state.

**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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