

Clergy/Lay Employees: Reporting a Marriage Checklist

Clergyperson/Lay employee name: _____ Date of marriage: _____
 Employer name: _____ City: _____

This checklist and the guidelines on the following pages provide general directions for when a clergyperson or lay employee (employee) gets married and how it affects benefits received through 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. take any necessary actions.

Note: The Institution or Diocesan Administrator must create new CPG online profiles for the spouse and stepchildren (if applicable) using My Admin Portal (MAP), and filling out the “Update Marital Status” screen for spouse and “Add Dependent” screen for stepchildren (if applicable)

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 (the 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 Employee: Reporting a Marriage Guidelines

Manage an employee's new marriage and dependents 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 *MyCPG Accounts*.

Group Medical/Dental

Deadline: within 30 days from date of qualifying event (marriage). Coverage is effective on the first of the month following the qualifying event.

1. Provide employee with medical and/or dental benefit information	<ul style="list-style-type: none"> • Determine if the newly married employee will add spouse and/or stepchildren to current coverage, terminate coverage to go on spouse's plan, or make no change. • In addition to adding dependents, the employee may make a change to the current enrollment options. • Communicate any cost changes to employee. • The employer is responsible for providing the employee a <i>Summary of Benefits and Coverage (SBC)</i> and a <i>Notice of Special Enrollment</i> for each applicable plan within 90 days of enrollment resulting from a Significant Life Event. • Direct employee to the <i>Summary of Benefits and Coverage and Plan Document Handbooks</i> or visit cpg.org for more detailed information about plan coverage. • Direct employee to call Client Services for more information at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET.
2. Necessary Actions	<ul style="list-style-type: none"> • The employee's Institution Administrator must communicate to the institution's Diocesan or Group Administrator the following required information for the spouse and stepchildren (if applicable): Legal Name, Date of Birth, Social Security Number or Tax ID Number (required for spouse only), Gender, and a new plan selection (if applicable). • The institution's Diocesan or Group Administrator enrolls the spouse and stepchildren (if applicable) or terminates employee's coverage using MAP.

Review *The Episcopal Church Medical Trust Administrative Policy Manual* provided to you or refer to your Diocesan or Group Administrator for complete details on Medical Trust's policies and eligibility guidelines.

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"> • Update beneficiary information by completing the <i>Beneficiary Designation Form - Group & Individual Life and Annuities Only</i>.
2. Necessary actions	<ul style="list-style-type: none"> • None

Review additional details on *Church Life 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 of 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">• Update beneficiary information for the Preretirement Survivor Benefit and CPF Group Life Insurance• For the Clergy Pension Plan, if marriage occurs after retirement, the new spouse of the clergyperson is not eligible to receive a survivor benefit. The clergyperson can designate their new spouse as a beneficiary for CPF Group Life Insurance.• Direct the clergyperson to A Guide to Clergy Benefits for complete details on the Clergy Pension Plan and spousal 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 employee with the RSVP information	<ul style="list-style-type: none">• Update beneficiary information for the Retirement Savings Plan (RSVP).• To make personal contribution changes, the clergyperson/lay employee may call Fidelity at (877) 208-0092 or visit netbenefits.com• Direct the employee to Your Guide to Getting Started: Retirement Savings Plan for complete details on the RSVP.
2. Necessary actions	<ul style="list-style-type: none">• None

Review the [Your Guide to Getting Started: Retirement Savings Plan](#) 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">• Update beneficiary information for the Lay Defined Contribution Plan.• 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: Lay Defined Contribution Plan for complete details on the Lay DC Plan.
2. Necessary actions	<ul style="list-style-type: none">• None

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

Lay DB Plan and the Death Benefit Plan

Deadline: None

1. If enrolled, provide lay employee with the Lay DB Plan information	<ul style="list-style-type: none">• Update beneficiary information for the Lay DB Plan Death Benefit Plan. If married for at least 12 months, the spouse of an active lay employee is eligible for retirement benefits under the Lay DB Plan if the lay employee dies after obtaining age 55 and before retirement.• Direct the lay employee to A Guide to the Lay Defined Benefit Plan 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 Death Benefit Plan.

Other Employee Products

Deadline: Varies

Supplemental Life, Annuities,
and Individual Life policies

- If applicable, update beneficiary information by completing the [Life/Annuities Beneficiary Form](#). This is a Group & Individual Life and Annuities only form

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