

Clergy/Lay Employee: Other Life Events Checklist

Cleric/Lay Employee Name: _____

Date of Event: _____

Employer Name: _____

City: _____

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

This checklist and guidelines should be used for:

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

Refer to the other checklists and guidelines for:

- Reporting a Marriage
- Reporting a Domestic Partnership
- Adding a Newborn/Adopted Child
- Death of a member, spouse, or dependent

Contact Client Engagement for questions relating to other significant life events as listed in the Administrative Policy Manual.

The guide will help you to:

1. Provide direction on where to obtain detailed benefit plan information
2. Take any necessary actions

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

Plan/Products	Date Communicated to Cleric/Lay Employee	Deadline (if applicable)	Date Action Taken
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term Disability		(not applicable)	
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 (Lay Death Benefit Plan)			
Other employee products:			
Supplemental Group Life Insurance			
Annuities			
Individual Life Insurance			

*Medical Coverage generally includes Prescription Drugs, Vision, Employee Assistance Program and Health Advocate.

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.

Clergy/Lay Employee: Other Life Events Guidelines

Group Medical/Dental

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

<p>1. Determine eligibility for change in coverage</p>	<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 • Direct cleric/lay employee to the Summary of Benefits and Coverage or visit www.cpg.org for more detailed information about plan coverage • 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 31st in the year they turn 30
<p>2. Provide cleric/lay employee with medical and/or dental benefit information</p>	<ul style="list-style-type: none"> • Communicate any cost changes to cleric or lay employee • Direct cleric/lay employee to the Summary of Benefits and Coverage or visit www.cpg.org for more detailed information about the plan coverage
<p>3. Necessary Actions</p>	<ul style="list-style-type: none"> • The employee or employee's employer must communicate the dependent change to the diocesan/group administrator for enrollment/termination in MLPS, our online enrollment system • Group specific enrollment forms are available through MLPS • Diocesan/group administrators enroll/terminate dependent coverage through MLPS (a tutorial is available in MLPS)

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.

Employer-Provided Group Life

Deadline: None

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

Review the **Church Life Administrative Guidelines** for additional details on Church Life, Group Life and Supplemental Group Life Insurance.

Life insurance is 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. Life insurance policies contain exclusions, limitations, and restrictions for keeping them in force. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate should be consulted. If the descriptions of the insurance products in this document conflict with the terms of the actual life insurance policy, then the terms of the actual life insurance policy shall govern.

Clergy Pension Plan

Deadline: None

1. If enrolled, provide cleric with the Clergy Pension Plan information	<ul style="list-style-type: none"> • Direct cleric to complete the Change in Personal Information Form if appropriate • Update beneficiary information for the Preretirement Survivor Benefit and CPF Group Life Insurance • A divorce does not automatically revoke a former spouse as a beneficiary. Cleric must update all beneficiary information with the forms listed above. • For information about the options available upon divorce, including the Former Spouse Option and Qualified Domestic Relations Orders, see Splitting Your Pension Upon Divorce • Direct cleric 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 cleric/lay employee with the RSVP information	<ul style="list-style-type: none"> • Direct cleric/lay employee to complete the Change in Personal Information Form if appropriate • Update beneficiary information for the Retirement Savings Plan • A divorce does not automatically revoke a former spouse as a beneficiary. Cleric/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 cleric/lay employee may call Fidelity at (877) 208-0092 or visit www.netbenefits.com • Direct cleric/lay employee to Your Guide to Getting Started (RSVP) for complete details on the RSVP
2. Necessary Actions	<ul style="list-style-type: none"> • None

Review the **Employer's Guide: Retirement Savings Plan** for additional Retirement Savings Plan details.

Lay DC Plan

Deadline: None

1. If enrolled, provide lay employee with the Lay DC Plan information	<ul style="list-style-type: none">• Direct employee to complete the Change in Personal Information Form if appropriate• Update beneficiary information for the Lay Defined Contribution Plan• A divorce does not automatically revoke a former spouse as a beneficiary. 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 www.netbenefits.com• Direct employee to the Defined Contribution Employee Guide for complete details on the Lay DC Plan
2. Necessary Actions	<ul style="list-style-type: none">• None

Review the **Defined Contribution Retirement Plan Employer Guide** for additional Lay Defined Contribution Plan details.

Lay DB Plan and Lay 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">• Direct employee to complete Change in Personal Information Form if appropriate• Update beneficiary information for the Lay Death Benefit• A divorce does not automatically revoke a former spouse as a beneficiary. 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• Direct employee to A Guide to Benefits Under 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 Benefits Under the Lay Defined Benefit Plan** for complete details on the Lay DB Plan and Lay Death Benefit Plan.

Other Employee Products

Deadline: Varies

Supplemental Life	<ul style="list-style-type: none"> • If applicable, update beneficiary information by completing the <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> form • A divorce does not automatically revoke a former spouse as a beneficiary. Cleric/lay employee must update all beneficiary information with the forms listed above.
Annuities*	<ul style="list-style-type: none"> • If applicable, update beneficiary information by completing the <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> form • A divorce does not automatically revoke a former spouse as a beneficiary. Cleric/lay employee must update all beneficiary information with the forms listed above. • 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 financial education specialist or schedule a complimentary discussion
Individual Life**	<ul style="list-style-type: none"> • If applicable, update beneficiary information by completing the <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> form • A divorce does not automatically revoke a former spouse as a beneficiary. Cleric/lay employee must update all beneficiary information with the forms listed above. • Employees may purchase individual whole, universal or term life insurance for themselves or eligible dependents. Additional information may be found at <i>Individual Life</i>. • 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 financial education specialist or schedule a complimentary discussion

*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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