

## Clergy: New Hire Enrollment Checklist

Please note: You must enter a domestic clergy new hire in the My Admin Portal (MAP). Learn about gaining access and using MAP. Please note: Working While Pension rules may apply when hiring a clergyperson who has retired and is receiving a pension benefit from The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan). If you hire a clergyperson who is age 65 or older, please review [Medicare Secondary Payer](#) for important information about Medicare benefit coverage.

Clergyperson name: \_\_\_\_\_ Date of hire: \_\_\_\_\_  
 Employer Name: \_\_\_\_\_ City: \_\_\_\_\_

This checklist and the enrollment guidelines on the following pages provide general directions for enrollment into benefits for clergy canonically resident in the US offered through The Church Pension Fund and its affiliates (referred to as the “Church Pension Group” or “CPG”).

### This checklist and guidelines should be used to

1. determine benefit eligibility and benefit enrollment deadlines,
2. provide direction on where to obtain detailed benefit plan information, and
3. enroll a clergyperson into a benefit plan.

### Use this table to track progress on benefit enrollments.

Plan/Products	Date communicated to the clergyperson	Enrollment deadline	Date enrolled
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage			
Clergy Short-Term Disability Plan			
Clergy Long-Term Disability Plan			
The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products clergy may purchase			
Supplemental Group Life Insurance			

\*Medical Coverage generally includes prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing benefits.

Additional resource to assist with new hire processing and orientation are found in the [Manual of Business Methods](#), which may be downloaded free from [The Episcopal Church website](#).

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.

## Clergy: New Hire Enrollment Guidelines

Add the clergyperson to your institution in the 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.

### Group Medical/Dental

**Deadline** to enroll: 30 days from date of hire or date of eligibility.

Coverage is effective the first of the month following the date of hire. (If date of hire is the first working day of the month and the first calendar day of the month (e.g., Monday, June 1) coverage begins on the first of that month).

1. Determine that the clergyperson is eligible for benefits	<ul style="list-style-type: none"> <li>• Clergy new hires are eligible if they are normally scheduled to work 1,000 or more compensated hours per plan year.</li> <li>• See <a href="#">The Episcopal Church Medical Trust Administrative Policy Manual</a>, or refer to your diocesan/group administrator for additional eligibility details.</li> <li>• See <a href="#">Medicare Secondary Payer</a> if the clergyperson is age 65 or older.</li> </ul>
2. Provide clergyperson with medical and/or dental benefit information	<ul style="list-style-type: none"> <li>• Provide the clergyperson with a list of medical and dental plans offered through your diocese/group for current year and cost of such plans to the employee.</li> <li>• Direct the clergyperson to the <a href="#">Summary of Benefits and Coverage (SBCs)</a> and <a href="#">Plan Handbooks</a> for each plan available to the employee.</li> <li>• Provide the clergyperson with the following required legal notices at or before time of enrollment (even if they opt out of coverage):             <ul style="list-style-type: none"> <li>– <a href="#">Joint Notice of Privacy Practices</a></li> <li>– <a href="#">HIPAA Notice of Special Enrollment Rights</a></li> <li>– <a href="#">Children's Health Insurance Program (CHIP) Information</a></li> <li>– <a href="#">Women's Health and Cancer Rights Act (WHCRA) Notice</a></li> </ul> </li> <li>• Direct the clergyperson to call Client Services for more information at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul>
3. Enroll the clergyperson	<ul style="list-style-type: none"> <li>• The clergyperson must communicate the medical and dental plan selections to the clergyperson's <b>Institution Administrator</b>, including directions for eligible dependent coverage.</li> <li>• The <b>Institution Administrator</b> then informs the institution's <b>Diocesan</b> or <b>Group Administrator</b> of the clergyperson's selections to enroll them and eligible dependents in the specified plans using MAP.</li> <li>• Clergy should receive their health benefits ID cards within 15 business days of enrollment. They may also access or request an ID card through their respective member portals. Members could also download smartphone apps from the carriers to access virtual ID cards.</li> </ul> <p><a href="#">View</a> the list of vendor websites employees can use to help view and manage their benefits.</p>

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

Refer to the [Summary of Benefits and Coverage](#) and [Plan Handbooks](#) for additional plan details.

Billing is monthly; these bills include Medical, Dental, Group Life, and Group Disability benefits (if applicable).

Remittance information is located on the bill.

*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** to enroll: 60 days from date of hire or date of eligibility\*

<p>1. Determine that clergyperson is eligible for benefits</p>	<ul style="list-style-type: none"> <li>• Consult with your diocesan or group administrator to determine if employer-provided Group Life Insurance is offered to your clergy.**</li> <li>• Employers who are unsure whether they have adopted this coverage may contact their diocesan/group administrator or Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> <li>• Clergy are eligible if they meet all applicable eligibility requirements in the Group Life policy and are working and compensated for a minimum of 1,000 hours per plan year. Seminarians, postulants, and members of Religious Orders who meet all applicable eligibility requirements in the Group Life policy are also eligible.             <ul style="list-style-type: none"> <li>– Check your group contract for maximum age limits for enrollment.</li> </ul> </li> </ul>
<p>2. Provide clergyperson with group life insurance information</p>	<ul style="list-style-type: none"> <li>• Communicate coverage amount to clergyperson.</li> <li>• Notify the clergyperson of the potential annual imputed income that will be reported on their Form W-2 if they are eligible for group term life insurance in excess of \$50,000 (including any coverage provided by the Church Pension Fund, if eligible). <a href="#">View</a> tax resources, including Federal Reporting Requirements for Episcopal Churches.</li> <li>• Direct the clergyperson to call Client Services for more information at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul>
<p>3. Enroll clergyperson</p>	<ul style="list-style-type: none"> <li>• The clergyperson's <b>Institution Officer</b> must inform the desired enrollment to the institution's <b>Diocesan</b> or <b>Group Administrator</b>.</li> <li>• Enrollments are then handled by the institution's <b>Diocesan</b> or <b>Group Administrator</b> using MAP.</li> <li>• The clergyperson will receive a Welcome Packet from Church Life Insurance Corporation (Church Life), which includes beneficiary forms.</li> </ul>

Billing is monthly; these bills include Medical, Dental, Group Life, and Group Disability benefits (if applicable). Remittance information is located on the bill.

*\*If a member is enrolled for selected insurance within 31 days after the day of becoming eligible, the member will be insured on the day enrolled. If a member is enrolled more than 31 days after becoming eligible, the member will not be insured until we are satisfied of the member's good health. The member may be asked to have a health examination at the member's own expense.*

*\*\*It is important to understand the Group Life benefit that is also provided to eligible clergy participating in the Clergy Pension Plan. Refer to [A Guide to Clergy Benefits](#) for further information.*

*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 Short-Term Disability Plan

**Deadline** to enroll: Automatic enrollment if the clergyperson is enrolled in the Clergy Pension Plan and assessments are timely paid. For additional coverage, 30 days from the date of hire or eligibility for guaranteed issuance.\*

<p>1. Determine that clergyperson is eligible for benefits</p>	<ul style="list-style-type: none"> <li>• <i>The Short-Term Disability Plan</i> is intended to provide an income replacement benefit to assist employers with expenses incurred if the clergyperson is unable to work due to a short-term disability. To qualify, the clergyperson must be an Active participant in the Clergy Pension Plan immediately prior to the time they become disabled, the clergyperson's physician must certify that the clergyperson is disabled, and CPF's Medical Board, designated as Aflac, must concur.</li> <li>• Additional short-term disability coverage may be available:             <ul style="list-style-type: none"> <li>– Employer-provided coverage (paid for by the employer)</li> <li>– Employee-paid (Voluntary) coverage (paid for by the clergyperson)</li> </ul> </li> <li>• Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or call CPG Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> </ul>
<p>2. Provide clergyperson with disability coverage information</p>	<ul style="list-style-type: none"> <li>• Direct the clergyperson to information about short-term disability coverage, which can be found in <i>A Guide to Clergy Benefits</i>.</li> <li>• Direct the clergyperson to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> </ul>
<p>3. Enroll clergyperson</p>	<ul style="list-style-type: none"> <li>• No action is required. Enrollment is automatic upon meeting the eligibility requirements and enrollment into the Clergy Pension Plan (see Clergy Pension Plan section below).</li> <li>• If your institution has selected to offer an additional Employer-Provided or Employee-Paid (Volunteer) Short-Term Disability coverage for eligible clergy employed by your institution, follow the same procedures used for lay employee Employer-Provided Short-Term Disability coverage.</li> <li>• The <b>Institution Administrator</b> must inform the institution's <b>Diocesan or Group Administrator</b> if the clergyperson desires to enroll in an available <i>Employee-Paid Short-Term Disability</i> plan, and that administrator will enroll the clergyperson using MAP.</li> </ul>

Review *A Guide to Clergy Benefits* for additional plan details, including how to apply for benefits if a clergyperson becomes disabled.

Note: Before purchasing any additional short-term disability coverage, please review the terms of the policy to determine whether the benefit provided would be offset by the benefit paid by the Clergy Pension Plan.

Billing is monthly: these bills include Medical, Dental, Group Life, and Group Disability benefits (if applicable). Remittance information is located on the bill.

*\*Enrollments processed after 30 days from date of hire or date of eligibility will be subject to medical underwriting and coverage is not guaranteed.*

*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.*

## Clergy Long-Term Disability Plan

**Deadline** to enroll: Automatic enrollment if the clergyperson is enrolled in Clergy Pension Plan and assessments are timely paid. For additional coverage, 30 days from date of hire or eligibility for guaranteed issuance\*

<p>1. Determine that clergyperson is eligible for benefits</p>	<ul style="list-style-type: none"> <li>• If the clergyperson is disabled for more than 26 weeks, they may be eligible for benefits under the <a href="#">Long-Term Disability Plan</a>. To qualify, the clergyperson must have been an Active participant in the Clergy Pension Plan immediately prior to the date they were determined to be disabled under the Short-Term Disability Plan, their physician must certify that they are disabled, and CPF's Medical Board, designated as Aflac, must concur.</li> <li>• Additional Long-Term Disability coverage may be available (note that certain exclusions apply):             <ul style="list-style-type: none"> <li>– <a href="#">Employer-Provided coverage</a> (paid by employer)</li> <li>– <a href="#">Employee-Paid (Voluntary) coverage</a> (paid for by the clergyperson)</li> </ul> </li> <li>• Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> </ul>
<p>2. Provide clergyperson with group disability coverage information</p>	<ul style="list-style-type: none"> <li>• Refer clergyperson to <a href="#">A Guide to Clergy Benefits</a> to understand the Long-Term Disability Plan benefit available to eligible clergy.             <ul style="list-style-type: none"> <li>– If applicable, communicate If applicable, communicate <a href="#">Employer-Provided</a> and <a href="#">Employee-Paid (Voluntary)</a> coverage to the clergyperson.</li> <li>– Communicate the tax impact of paying with pre-tax versus after-tax dollars (referenced in the guides).</li> </ul> </li> <li>• Refer the clergyperson to the clergy <a href="#">Long-Term Disability Summary - Employer-Provided</a> or the clergy <a href="#">Long-Term Disability Summary - Employee-Paid</a> for additional details.</li> <li>• Direct the clergyperson to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> </ul>
<p>3. Enroll clergyperson.</p>	<ul style="list-style-type: none"> <li>• Clergy are automatically enrolled in the <a href="#">Long-Term Disability Plan</a>.</li> <li>• Enrollments for either Employer-Provided or Employee-Paid (Voluntary) coverage can be handled by the institution's Diocesan or Group Administrator.</li> <li>• The <b>Institution Administrator</b> must inform the institution's <b>Diocesan</b> or <b>Group Administrator</b> if the clergyperson desires to enroll in an additional Long-Term Disability plan, and that administrator will enroll the clergyperson using MAP.</li> </ul>

Review information on the clergy [Long-Term Disability Plan](#) for the Clergy Pension Plan.

Review the guidelines for [Employer-Provided Long-Term Coverage](#) and for the [Employee-Paid Voluntary Long-Term Coverage](#) for additional plan details.

Billing is monthly; these bills include Medical, Dental, Group Life, and Group Disability benefits (if applicable). Remittance information is located on the bill.

*\*Enrollments processed after 30 days from date of hire or date of eligibility will be subject to medical underwriting and coverage is not guaranteed.*

*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.*

## Clergy Pension Plan

**Deadline** to enroll: CPG recommends that clergy are enrolled within 30 days from date of hire to ensure eligibility for Clergy Pension Plan benefits, including survivor and disability benefits.

1. Determine that clergyperson is eligible for benefits	<ul style="list-style-type: none"> <li>See <a href="#">A Guide to Clergy Benefits</a> for details regarding eligibility. Note that, in some cases, you must enroll clergy who work as independent contractors for your organization and pay assessments on amounts paid to them.</li> </ul>
2. Provide clergyperson with the Clergy Pension Plan information	<ul style="list-style-type: none"> <li>Direct the clergyperson to <a href="#">A Guide to Clergy Benefits</a>.</li> <li>Direct the clergyperson to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 .PM ET for additional assistance</li> </ul>
3. Enroll clergyperson	<ul style="list-style-type: none"> <li>If this is the first time your organization is enrolling a clergyperson into the Clergy Pension Plan, a billing record needs to be set up. Please contact CPG Client Services at (855) 215-5990 to make billing arrangements. <b>Enrollments into the Clergy Pension Plan cannot be made until this step is taken.</b> If you do not see the Clergy Pension Plan listed in MAP, then this step hasn't been taken.</li> <li><b>Institution</b> and <b>Diocesan Administrators</b> can enroll the clergyperson using MAP.</li> <li>Employer and clergy will both receive a confirmation of enrollment.</li> </ul> <p>Note: For those recently ordained, the diocesan Ordination Officer must register the ordination with the Office of the Recorder of Ordinations using the <a href="#">Ordination Officers</a> website. A clergyperson's enrollment into the Clergy Pension Plan will not be possible until the ordination is registered with the Recorder of Ordinations.</p>

Review [A Guide to Clergy Benefits](#) for additional information about the Clergy Pension Plan.

As mandated by the Constitution and Canons of The Episcopal Church, The Church Pension Fund collects payments (called assessments) from qualified employers of eligible clergy to provide these benefits.

Billing is monthly. Remittance information is located on the bill.

## RSVP

**Deadline to enroll:** Enrollment in the plan will be effective on the first of the month after CPG receives the clergyperson's enrollment information.

1. Determine that clergyperson is eligible for benefits	<ul style="list-style-type: none"> <li>Determine if your institution has adopted the Retirement Savings Plan (RSVP) using MAP. <ul style="list-style-type: none"> <li>Check the pension plans your institution has adopted. Go to the "Institution" tab in MAP, then click the "View Pension Plans" quick action button (if you are responsible for multiple institutions, you will need to select the institution in question).</li> <li>If your institution participates in the RSVP, the clergyperson is eligible to participate if all minimum requirements are met on your Plan Adoption Agreement.</li> </ul> </li> <li>If your institution participates in the RSVP, clergy are eligible to participate if they meet the minimum requirements selected on your Plan Adoption Agreement; participation is optional.</li> </ul>
2. Provide clergyperson with information about the RSVP	<ul style="list-style-type: none"> <li>Direct the clergyperson to information for <a href="#">RSVP</a>.</li> <li>Direct the clergyperson to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00PM ET for further assistance.</li> </ul>
3. Enroll clergyperson	<ul style="list-style-type: none"> <li>Institution and Diocesan Administrators will enroll the clergyperson using MAP.</li> <li>Maintain a record of employee elected contributions; we recommend using <a href="#">Employee Enrollment Form for Defined Contribution (RSVP and Lay DC) Plan</a> to keep for your records.</li> <li>Employer and clergyperson will both receive a confirmation of enrollment.</li> <li>The clergyperson will receive a welcome letter from Fidelity that includes additional information.</li> </ul>

Employers remit contributions using Fidelity's [Plan Sponsor Webstation \(PSW\)](#) or the [Simplified Contribution Platform \(SCP\)](#). Regular invoices or bills are not sent.

## Other Products Clergy May Purchase

Deadline to enroll: Varies

Supplemental Group Life	<ul style="list-style-type: none"><li>• Clergy who are enrolled in an employer-paid group life insurance plan will be sent information from Church Life with an offer to purchase additional (supplemental) group life insurance for themselves or eligible dependents. See additional information for clergy <a href="#">Supplemental Group Life Insurance</a>.</li><li>• Clergy who have been previously enrolled in an employer-paid group life insurance plan through CPG are not eligible for additional Supplemental Group Life.</li><li>• Clergy who are interested should call Client Services at (888) 735-7114, Monday to Friday, 8:30 AM to 8:00 PM ET to speak to a financial education specialist or schedule a complimentary discussion.</li></ul>
-------------------------	--

*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.*

*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.*