

Clergy: New Hire Enrollment Checklist

Please note: It is best practice to enter a new hire in the Employee Roster (ER). **Click here** for more information on gaining access and using the ER.

Cleric 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 U.S. offered through The Church Pension Fund and its affiliates (referred to as the “Church Pension Group” or “CPG”) and will guide you to:

1. Determine benefit eligibility and benefit enrollment deadlines
2. Provide direction on where to obtain detailed benefit plan information
3. Enroll cleric into a benefit plan

Use this table to track progress on benefit enrollments:

Plan/Products	Date Communicated to Cleric	Enrollment Deadline	Date Enrolled
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:	<i>See disability coverage information on cpg.org</i>		
Short-Term Disability			
Long-Term Disability			
The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products cleric may purchase:			
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 discounts.

Additional resource to assist with new hire processing and orientation:

Manual of Business Methods in Church Affairs — download free from The Episcopal Church website at www.episcopalchurch.org/page/manual-business-methods.

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, health, 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: New Hire Enrollment Guidelines

Add the cleric to your institution in the Employee Roster

- Parish/organization administrators who do not have access to the Employee Roster may request access from the parish/organization administrator who is assigned as a “Senior Officer” in the Employee Roster. Please call Client Services at (855) 215-5990 if you do not know who that 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).

<p>1. Determine that the cleric is eligible for benefits</p>	<ul style="list-style-type: none"> • Exempt employees are eligible • Non-exempt employees are eligible if they are normally scheduled to work 1,000 or more compensated hours per plan year • See the Medical Trust Administrative Policy Manual or refer to your diocesan/group administrator for additional eligibility details
<p>2. Provide cleric with medical and/or dental benefit information</p>	<ul style="list-style-type: none"> • Provide cleric with a list of medical and dental plans offered through your diocese/group for current year and cost of such plans to the employee • Direct cleric to the Summary of Benefits and Coverage (SBCs) available at www.cpg.org/mtdocs for each plan available to the employee. The SBC provides more detailed information about plan coverage. • Provide cleric 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"> – Joint Notice of Privacy Practices – HIPAA Notice of Special Enrollment Rights – Children’s Health Insurance Program (CHIP) Information – Women’s Health and Cancer Rights Act (WHCRA) Notice • Direct cleric to call Client Services for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll cleric</p>	<ul style="list-style-type: none"> • The cleric or cleric’s employer must communicate the medical/dental plan choices to the diocesan/group administrator for enrollment in MLPS, our online enrollment system • Group-specific enrollment forms are available through MLPS • Diocesan/group administrators enroll cleric, and if applicable, their dependents through MLPS • Note: at this time, cleric must be entered in both MLPS and the Employee Roster. • Clergy should receive their health benefits ID cards within 15 business days of enrollment <p>Click here for a listing of Vendor Apps employees can use to help view and manage their benefits.</p>

Review the **Medical Trust Administrative Policy Manual** or refer to your diocesan/group administrator for additional details on Medical Trust’s policies and eligibility guidelines.

Refer to the **Summary of Benefits and Coverage** and the plan benefit handbook for additional plan details: www.cpg.org/mtdocs.

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

Employer-Provided Group Life

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

<p>1. Determine that the cleric is eligible for benefits</p>	<ul style="list-style-type: none"> • Consult with your diocesan or group administrator to determine if Employer-provided Group Life Insurance is offered to your clergy** • Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Services (855) 215-5990, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) • Clergy are eligible if they meet all applicable eligibility requirements in the Group Life policy and are working and compensated for a minimum of 20 hours per week. 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"> – Check your group contract for maximum age limits for enrollment
<p>2. Provide cleric with group life insurance information</p>	<ul style="list-style-type: none"> • Communicate coverage amount to cleric • Notify the cleric of the potential annual imputed income that will be reported on the cleric’s Form W-2 if he/she is eligible for group term life insurance in excess of \$50,000 (including any coverage provided by the Church Pension Fund, if eligible). Click here to view the <i>Federal Reporting Requirements for Episcopal Churches</i> • Direct cleric to call Client Services for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll cleric</p>	<ul style="list-style-type: none"> • Enrollments can be handled by either the diocesan/group or parish/organization administrator: <ul style="list-style-type: none"> – Diocesan/group administrators enroll cleric via MLPS – Parish/organization administrators enroll cleric by submitting the Data Collection Form Note: at this time, cleric must be entered in both MLPS and the Employee Roster. • Cleric will receive a Welcome Packet from Church Life Insurance Corporation (Church Life), which includes beneficiary forms

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 his or her insurance within 31 days after the day he or she becomes eligible, the member will be insured on the day he or she is enrolled. If a member is enrolled more than 31 days after the day he or she becomes eligible, the member will be not insured until we are satisfied of his or her good health. The member may be asked to have a health examination at his or her 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.

Life insurance is issued by or through Church Life Insurance Corporation; 19 East 34th Street, New York, NY 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.

Short-term Disability

Deadline to enroll: Automatic enrollment if cleric is enrolled in Clergy Pension Plan and assessments are timely paid

<p>1. Determine that the cleric is eligible for benefits</p>	<ul style="list-style-type: none"> • The Short-term Disability Plan is intended to provide an income replacement benefit to assist employers with expenses incurred if the cleric is unable to work due to a short-term disability. To qualify, the cleric must be an Active participant in the Clergy Pension Plan immediately prior to the time they become disabled, the cleric's physician must certify that they are disabled, and CPF's Medical Board, designated as Liberty Mutual, must also concur. CPF may require that any determination of disability be made by an appropriate provider of CPF's choosing and at CPF's expense. CPF may also require treatment by what is determined to be an appropriate provider.
<p>2. Provide cleric with disability coverage information</p>	<ul style="list-style-type: none"> • Direct cleric to information about short-term disability coverage, which can be found in A Guide to Clergy Benefits located at www.cpg.org • Direct cleric to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll cleric</p>	<ul style="list-style-type: none"> • 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).

Review **A Guide to Clergy Benefits** for additional plan details, including how to apply for benefits if a cleric 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 not applicable.

Except for The Church Pension Fund Clergy Short Term Disability Plan, which is a self-funded benefit provided by The Church Pension Fund, short term and long term disability insurance policies are underwritten and issued to eligible clergy and lay employees by Liberty Life Assurance Company of Boston (Liberty Mutual), NAIC No. 261925, Boston, Massachusetts as Policy Number GD3-810-261925-02/GF3-810-261925-04. Such disability policies do not provide basic hospital, basic medical or major medical insurance.

Long-term Disability (LTD only)

Deadline to enroll: 30 days from date of hire or eligibility for guaranteed issuance

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

<p>1. Determine that the cleric is eligible for benefits</p>	<ul style="list-style-type: none"> • If the cleric is disabled for more than 26 weeks, they may be eligible for benefits under the Long-term Disability Plan. To qualify, the cleric 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 Liberty Mutual, must concur. • Additional Long-Term Disability coverage may be available (note that certain exclusions apply): <ul style="list-style-type: none"> – Employer-provided coverage (paid for by the employer) – Voluntary coverage (paid for by the cleric) • 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 – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>2. Provide cleric with group disability coverage information</p>	<ul style="list-style-type: none"> • Refer cleric to A Guide to Clergy Benefits to understand the Long-term Disability Plan benefit available to eligible clergy <ul style="list-style-type: none"> – If applicable, communicate employer-provided and voluntary coverage to cleric – Communicate tax impact of paying with pre-tax versus after-tax dollars (referenced in the guides) • Refer cleric to the Clergy Long-term Disability Summary - Employer-Paid or the Clergy Long-term Disability Summary - Employee-Paid for additional details • Direct cleric to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll cleric</p>	<ul style="list-style-type: none"> • Clergy are automatically enrolled in the Long-term Disability Plan. Enrollments for either Employer-provided or Voluntary coverage can be handled by either the diocesan/group or parish/organization administrator: <ul style="list-style-type: none"> – Diocesan/Group administrators use MLPS – Parish/Organization administrators submit the Data Collection Form <p>Note: at this time, cleric must be entered in both MLPS and the Employee Roster.</p>

Review information on the **Long-term Disability Plan** for the Clergy Pension Plan.

Review the guidelines for **Employer-Provided Long-Term Coverage** and for the **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.

Except for The Church Pension Fund Clergy Short Term Disability Plan, which is a self-funded benefit provided by The Church Pension Fund, short term and long term disability insurance policies are underwritten and issued to eligible clergy and lay employees by Liberty Life Assurance Company of Boston (Liberty Mutual), NAIC No. 261925, Boston, Massachusetts as Policy Number GD3-810-261925-02/GF3-810-261925-04. Such disability policies do not provide basic hospital, basic medical or major medical insurance.

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 the cleric is eligible for benefits	<ul style="list-style-type: none"> • See A Guide to Clergy Benefits 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.
2. Provide cleric with the Clergy Pension Plan information	<ul style="list-style-type: none"> • Direct cleric to A Guide to Clergy Benefits • Direct cleric to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none"> • Enroll the cleric through the Employee Roster (ER) <ul style="list-style-type: none"> – You may also submit the Employment Change Form if you do not use the ER • If this is the first time your organization is enrolling a cleric into the Clergy Pension Plan, a billing record needs to be set up. Please contact CPG at (855) 215-5990 to make billing arrangements. Enrollments into the Clergy Plan cannot be made until this step is taken. If you do not see the Clergy Pension Plan listed in the Employee Roster, either under the Institution Tab or Enrollment section in the cleric’s record, then this step hasn’t been taken. • Employer and cleric will both receive a confirmation of enrollment Note: For those recently ordained, <i>the Clergy Information Request Form, which is completed by the cleric, needs to be sent to the Recorder of Ordinations (along with notification from the Diocesan Ordination Officer). A cleric’s enrollment into the Clergy Pension Plan will not be possible until these items are on file with the Recorder of Ordinations.</i>

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 may be 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 cleric's enrollment information

1. Determine that the cleric is eligible for benefits	<ul style="list-style-type: none">• Determine if your institution has adopted the Retirement Savings Plan (RSVP)<ul style="list-style-type: none">– Listed In “Your Institution’s Plan Adoption Agreement Details” under the Institutions Tab of the Employee Roster• 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
2. Provide cleric with information about the RSVP	<ul style="list-style-type: none">• Direct cleric to RSVP & Lay DC Plan: Employee Guide• Direct cleric to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll cleric	<ul style="list-style-type: none">• Enroll the cleric through the Employee Roster<ul style="list-style-type: none">– You may also submit an Episcopal Church Retirement Savings Plan Clergy Employee Application for Membership Form as noted on the form• Maintain a record of employee elected contributions; we recommend using The Episcopal Church Retirement Savings Plan Clergy Employee Application for Membership Form to keep for your records• Employer and cleric will both receive a confirmation of enrollment• Cleric will receive the RSVP & Lay DC Plan: Employee Guide from Fidelity which includes additional information

Review the **RSVP & Lay DC Plan: Employer Guide** for additional information about the RSVP.

Employers use a contribution remittance form (either provided or generated through Plan Sponsor Webstation (PSW)). Regular invoices or bills are not sent. To learn more, see **RSVP & Lay DC Plan: Employer Guide**.

Other Products Clergy May Purchase

Deadline to enroll: Varies

Supplemental Group Life	<ul style="list-style-type: none"> • 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. Additional information may be found at www.cpg.org/active-clergy/insurance/life/supplemental-life/. • Clergy who are interested should call Client Services 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*	<ul style="list-style-type: none"> • Clergy may purchase individual annuities for guaranteed[†] retirement income. Additional information may be found at www.cpg.org/annuities. • Clergy who are interested should call Client Services 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"> • Clergy may purchase individual whole, universal, or term life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-clergy/insurance/life/overview/. • Clergy who are interested should call Client Services 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

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[†]Guarantees are based on the claims-paying ability of Church Life Insurance Corporation. Subject to surrender charges if greater than 10% of the IRA is surrendered within 7-10 years. After the second anniversary of the contract, you can convert (or annuitize) through Church Life and begin receiving a steady stream of annuity payments without incurring any surrender charges. May be subject to Internal Revenue Code provisions including limitations on modified adjusted gross income limits. May be subject to surrender fees in certain states if annuitant dies within the first two years. Like most annuity contracts, Church Life's annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For complete details of coverage, including exclusions, limitations, and restrictions, please consult the actual annuity contract. Products and features may not be available in all states.

**Individual life insurance is offered through Church Life Insurance Corporation ("Church Life") under contract with Church Insurance Agency Corporation ("CIAC"), agent for Protective Life Insurance Company ("Protective Life"), Birmingham, Alabama; Prudential Life Insurance, New York, New York ("Prudential"); and Principal Financial Group ("Principal") whose insurance products are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company, Des Moines, IA. Insurance products are issued by Protective Life, Prudential and Principal in all states except New York and in New York by Prudential and Principal only. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Neither Church Life nor any of its affiliates, including CIAC, assumes any responsibility or liability for the obligations of Protective Life, Prudential or Principal 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, Prudential or Principal.

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