

## Lay Employee: New Hire Enrollment Checklist

Please note: You must enter a domestic new hire in My Admin Portal (MAP).

Please note: If you hire a lay employee who is receiving a pension benefit from The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan) and is scheduled to work 1,000 hours or more per year with a participating employer, retirement benefits will be suspended unless the employee has reached the IRS re-quired beginning date. If you hire a lay employee who is age 65 or older, please review [Medicare Secondary Payer](#) for important information about Medicare benefit coverage.

Lay employee 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 lay employees in the US offered through The Church Pension Fund (CPF) and its affiliates (referred to as "the Church Pension Group" or "CPG").

### Use these checklist and guidelines to

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

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

Plan/Products	Date communicated to lay employee	Enrollment deadline	Date enrolled
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage			
Short-Term Disability			
Long-Term Disability			
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)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products lay employees may purchase			
Supplemental Group Life Insurance			

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

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## Lay Employee: New Hire Enrollment Guidelines

### Add the lay employee to your institution 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 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 lay employee is eligible for benefits	<ul style="list-style-type: none"> <li>Lay employees 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 or Group Administrator for additional eligibility details.</li> <li>See <a href="#">Medicare Secondary Payer</a> if employee is age 65 or older.</li> </ul>
2. Provide lay employee with medical and/or dental benefit information	<ul style="list-style-type: none"> <li>Provide the lay employee 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 lay employee to the <a href="#">Summary of Benefits and Coverage</a> and <a href="#">Plan Handbooks</a> for each plan available to the employee.</li> <li>Provide the lay employee 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 lay employee to call Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET, for further assistance.</li> </ul>
3. Enroll lay employee	<ul style="list-style-type: none"> <li>The lay employee must communicate the medical and dental plan selections to the employee'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 employee's selections to enroll the employee and eligible dependents in the specified plans using MAP.</li> <li>Employees 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 or 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 lay employee 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 employees.</li> <li>• Employers who are unsure whether they have adopted this coverage may contact their Diocesan or Group Administrator or Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> <li>• Employees 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.             <ul style="list-style-type: none"> <li>– Check your group contract for maximum age limits for enrollment.</li> </ul> </li> </ul>
<p>2. Provide lay employee with group life insurance information</p>	<ul style="list-style-type: none"> <li>• Communicate coverage amount to the lay employee.</li> <li>• Notify the employee of the potential annual imputed income that will be reported on the employee's Form W-2 if they are eligible for group term life insurance in excess of \$50,000. <a href="#">View</a> tax resources, including the Federal Reporting Requirements for Episcopal Churches.</li> <li>• Direct the employee to call Client Services at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PM ET for more information.</li> </ul>
<p>3. Enroll lay employee</p>	<ul style="list-style-type: none"> <li>• The lay employee's <b>Institution Officer</b> must inform the desired enrollment to the institution's Diocesan or Group Administrator.</li> <li>• Enrollments are then handled by the institution's <b>Diocesan</b> or <b>Group Administrator</b> using MAP.</li> <li>• The employee 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 their insurance within 31 days of becoming eligible, the member will be insured on the day they are enrolled. If a member is enrolled more than 31 days after the day they become eligible, the member will be not insured until we are satisfied of the member's good health. The member may be asked to have a health examination at their own expense.*

*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.*

## Short-Term Disability

**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

1. Determine that lay employee is eligible for benefits	<ul style="list-style-type: none"> <li>• Understand which type of short-term disability coverage is offered to employees:             <ul style="list-style-type: none"> <li>– <i>Employer-Provided coverage</i> (paid for by the employer)</li> <li>– <i>Employee-Paid (Voluntary) coverage</i> (paid for by the employee)</li> </ul> </li> <li>• Employers who are unsure whether or not they have adopted this coverage may contact their Diocesan or Group Administrator, or Client Services at</li> <li>• (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> <li>• Lay employees are eligible if they have met all necessary eligibility requirements in the policy and are working and compensated for a minimum of 1,000 hours per plan year.</li> </ul>
2. Provide lay employee with disability coverage information	<ul style="list-style-type: none"> <li>• If applicable, <i>communicate information</i> for Employer-Provided or Employee-Paid (Voluntary) coverage to the lay employee.</li> <li>• Communicate tax impact of paying with pre-tax versus after-tax dollars.</li> <li>• Refer the employee to the appropriate <i>Employer-Provided Short-Term Disability Insurance Plan Summary or Voluntary Short-Term Disability Insurance Summary</i> for additional details.</li> <li>• Direct the employee to <i>Disability Insurance</i> for detailed information.</li> <li>• Direct the employee to call Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET, for further assistance.</li> </ul>
3. Enroll lay employee	<ul style="list-style-type: none"> <li>• The employee's <b>Institution Officer</b> must inform the institution's Diocesan or Group Administrator of the desired enrollment.</li> <li>• The <b>Diocesan</b> or <b>Group Administrator</b> enrolls the individual using MAP.</li> </ul>

Review *Short-Term Disability* 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.

*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.*

## 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 lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> <li>• Refer to <a href="#">A Guide to the Lay Defined Benefit Plan</a> to understand the Disability Retirement benefit available to lay employees enrolled in the Defined Benefit Plan</li> <li>• Understand which type of long-term disability coverage is offered to lay employees:             <ul style="list-style-type: none"> <li>– <a href="#">Employer-Provided coverage</a> (paid for by the employer)</li> <li>– <a href="#">Employee-Paid (Voluntary) coverage</a> (paid for by the employee)</li> </ul> </li> <li>• Employers who are unsure whether or not they have adopted this coverage may contact their Diocesan or Group Administrator, or Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> <li>• Lay employees (exempt or non-exempt) are eligible if they have met all necessary eligibility requirements in the policy and are working and compensated for a minimum of 20 hours per week.</li> </ul>
<p>2. Provide lay employee with group disability coverage information</p>	<ul style="list-style-type: none"> <li>• If applicable, communicate <a href="#">Employer-Provided or Voluntary Coverage Information</a> to the lay employee.</li> <li>• Communicate the tax impact of paying with pre-tax versus after-tax dollars.</li> <li>• Refer the employee to the <a href="#">Summaries of Benefits</a> for the Employer-Provided Long-Term Disability Insurance Plan or the Employee-paid (Voluntary) Long-Term Disability Insurance Plan for additional details.</li> <li>• Direct the employee to <a href="#">Disability Insurance</a> for detailed information.</li> <li>• Direct the employee to call Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul>
<p>3. Enroll lay employee</p>	<p>The lay employee's <b>Institution Officer</b> must inform the desired enrollment to the institution's <b>Diocesan or Group Administrator</b>.</p> <p>Enrollments are then handled by the institution's <b>Diocesan or Group Administrator</b> using MAP.</p>

Review [Employer-Provided Long-Term Coverage](#) and [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.

*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.*

## Lay DC Plan

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

1. Determine that lay employee is eligible for benefits	<ul style="list-style-type: none"> <li>• Determine if your institution has adopted the Lay Defined Contribution (DC) Retirement Plan.             <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 Lay DC Plan, the lay employee is eligible to participate if all minimum requirements are met on your Plan Adoption Agreement.</li> <li>– Call Client Services at (855) 215-5990, Monday through Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul> </li> <li>• All employees are eligible to make personal contributions.</li> </ul>
2. Provide lay employee with the Lay DC Plan information	<ul style="list-style-type: none"> <li>• Direct the lay employee to the <a href="#">RSVP &amp; Lay DC Plan: Employee Guide</a>.</li> <li>• Employer contributions and matching contributions are made to eligible employees' accounts pursuant to the terms of the employer's adoption agreement.</li> <li>• Direct the employee to call Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul>
3. Enroll lay employee	<ul style="list-style-type: none"> <li>• Institution and Diocesan Administrators enroll the lay employee using MAP</li> <li>• Maintain a record of employee elected contributions; we recommend using the <a href="#">Employee Enrollment Form Defined Contribution (RSVP and Lay CD) Plans</a> for your records.</li> <li>• The employer and the employee will both receive a confirmation of enrollment.</li> <li>• The employee will receive a welcome letter from Fidelity that includes additional information.</li> </ul>

Review additional information for the [RSVP](#) and the [Lay DC Plan](#).

Employers use a contribution remittance form either provided or generated through Fidelity's [Plan Sponsor Webstation \(PSW\)](#) or the [Simplified Contribution Platform \(SCP\)](#).

Regular bills/invoices are not sent. Employer and employee contributions can be independent but should be made, in either case, on a timely basis.

## Lay DB Plan and the Death Benefit Plan

**Deadline** to enroll: Enrollment in the Lay DB Plan will be effective on the first of the month after CPG receives the employee's enrollment information. Enrollment in the Death Benefit Plan is automatic once the employee becomes an active participant in the Lay DB Plan.

1. Determine that lay employee is eligible for benefits	<ul style="list-style-type: none"> <li>• Determine if your institution has adopted the Lay DB Plan.             <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 Lay DB Plan, the employee is eligible to participate if all minimum requirements are met on your Plan Adoption Agreement.</li> <li>– Call Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li> </ul> </li> <li>• If your institution participates in the Lay DB Plan, the employee is eligible to participate if they meets the plan's minimum requirements.</li> </ul>
2. Provide lay employee with the Lay DB Plan information	<ul style="list-style-type: none"> <li>• Direct employee to <a href="#">A Guide to the Lay Defined Benefit Plan</a>.</li> <li>• Contributions are made by the employer in the amount of 9% of the employee's earnings.</li> <li>• Employees cannot contribute personally to the Lay DB Plan.</li> <li>• In general, the Lay DB Plan has a five-year vesting schedule.</li> <li>• Direct the employee to call Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET for more information.</li> </ul>
3. Enroll lay employee	<ul style="list-style-type: none"> <li>• Enroll the lay employee using MAP by following the on-screen instructions and Support and Guidance.</li> <li>• Both the employer and the employee will receive a confirmation of enrollment.</li> </ul>

Review [A Guide to the Lay Defined Benefit Plan](#) for complete details on the Lay DB Plan. Billing is monthly. Remittance information is located on the bill.

The Lay DB Plan's financial condition is disclosed in the Church Pension Group Annual Report, which is located on our website at [cpg.org](#). Like many defined benefit plans, the Lay DB Plan currently is not fully funded. CPF, as sponsor of the Lay DB Plan, continues to monitor the plan's funding status and reserves the right to change the employer assessment rate at any time.

## RSVP

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

1. Determine that lay employee is eligible for benefits	<ul style="list-style-type: none"><li>• Determine if your institution has adopted the <a href="#">Retirement Savings Plan (RSVP)</a>.</li><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 employee is eligible to participate if all minimum requirements are met on your Plan Adoption Agreement.</li><li>• Call Client Services at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET for further assistance.</li></ul>
2. Provide lay employee with information about the RSVP	<ul style="list-style-type: none"><li>• Direct the lay employee to <a href="#">RSVP &amp; Lay DC Plan: Employee Guide</a>.</li><li>• Direct the employee to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET.</li></ul>
3. Enroll lay employee	<ul style="list-style-type: none"><li>• Enroll the lay employee using MAP by following the on-screen instructions and Support and Guidance.</li><li>• Maintain a record of employee elected contributions; we recommend using the <a href="#">Employee Enrollment Form for Defined Contribution (RSVP and Lay DC) Plans</a> for your records.</li><li>• Both the employer and the employee will receive a confirmation of enrollment.</li><li>• The employee will receive a welcome letter from Fidelity that includes additional information.</li></ul>

Review additional information for the [RSVP](#) and the [Lay DC Plan](#).

Employers use a contribution remittance form either provided or generated through Fidelity's [Plan Sponsor Webstation \(PSW\)](#) or the [Simplified Contribution Platform \(SCP\)](#).

## Other Products Lay Employees May Purchase

**Deadline** to enroll: Varies

Supplemental Group Life*	<ul style="list-style-type: none"><li>• Lay employees 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 lay-employee <a href="#">Supplemental Group Life Insurance</a>.</li><li>• Lay employees who have previously been enrolled in an employer-paid group life insurance plan through CPG are not eligible for additional Supplemental Group Life.</li><li>• Lay employees 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>
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\*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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