

Lay Employee: 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.

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 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 employee into a benefit plan

Use this table to track progress on benefit enrollments:

Plan/Products	Date Communicated to 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 (Lay Death Benefit Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products employee 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 health care

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 CPG and CPG 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.

Lay Employee: New Hire Enrollment Guidelines

Add the employee 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 lay employee 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 lay employee with medical and/or dental benefit information</p>	<ul style="list-style-type: none"> • Provide 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 • Direct employee 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 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"> – 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 employee to call Client Services for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</p>	<ul style="list-style-type: none"> • The employee or employee’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 employee, and if applicable, their dependents through MLPS • Note: at this time, the employee must be entered in both MLPS and the Employee Roster. • Employees 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 lay employee 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 employees • 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) • Employees (exempt or non-exempt) 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. <ul style="list-style-type: none"> – Check your group contract for maximum age limits for enrollment
<p>2. Provide lay employee with group life insurance information</p>	<ul style="list-style-type: none"> • Communicate coverage amount to employee • Notify the employee of the potential annual imputed income that will be reported on the employee’s Form W-2 if he/she is eligible for group term life insurance in excess of \$50,000. Click here to view the <i>Federal Reporting Requirements for Episcopal Churches</i> • Direct employee to call Client Services for more information (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</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 employee via MLPS – Parish/organization administrators enroll employee by submitting the Data Collection Form Note: at this time, the employee must be entered in both MLPS and the Employee Roster. • Employee will receive a Welcome Packet from Church Life Insurance Corporation (Church Life), which includes beneficiary forms

**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.*

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

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: 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 lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> • Understand which type of short-term disability coverage is offered to employees: <ul style="list-style-type: none"> – Employer-provided coverage (paid for by the employer) – Voluntary coverage (paid for by the employee) • 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) • Employees (exempt or non-exempt) are eligible if they have met all necessary eligibility requirements in the policy are working and compensated for a minimum of 20 hours per week in the U.S.
<p>2. Provide lay employee with disability coverage information</p>	<ul style="list-style-type: none"> • Direct employee to information about short-term disability coverage, which can be found in the Short-Term Disability: Plan for Lay Employees and Short-Term Disability: Certificate for Lay Employees located at www.cpg.org • Direct employee to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</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 use MLPS – Parish/organization administrators submit the Data Collection Form Note: at this time, the employee must be entered in both MLPS and the Employee Roster.

Review the **Short-Term Disability: Plan for Lay Employees** and **Short-Term Disability: Certificate for Lay Employees** 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.

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 lay employee is eligible for benefits</p>	<ul style="list-style-type: none"> • Refer to <i>A Guide to Benefits Under the Lay Defined Benefit Plan</i> to understand the Disability Retirement benefit available to lay employees enrolled in the Defined Benefit Plan • Understand which type of long-term disability coverage is offered to employees: <ul style="list-style-type: none"> – <i>Employer-provided coverage</i> (paid for by the employer) – <i>Voluntary coverage</i> (paid for by the employee) • 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) • Employees are eligible if they are working and compensated for a minimum of 20 hours per week in the U.S.
<p>2. Provide lay employee with group disability coverage information</p>	<ul style="list-style-type: none"> • If applicable, communicate <i>Employer-provided</i> or <i>Voluntary coverage</i> to employee • Communicate tax impact of paying with pre-tax versus after-tax dollars (referenced in the guides) • Refer employee to the <i>Employer-Provided Long-Term Disability Insurance Plan Summary</i> or the <i>Voluntary Long-Term Disability Insurance Summary</i> for additional details • Direct employee to <i>www.cpg.org</i> for detailed information • Direct employee to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>3. Enroll lay employee</p>	<ul style="list-style-type: none"> • Enrollments for either <i>Employer-provided</i> or <i>Voluntary coverage</i> 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 <i>Data Collection Form</i> Note: at this time, the employee must be entered in both MLPS and the Employee Roster.

Review the guidelines for ***Employer-provided Long-Term Coverage*** and for the ***Voluntary Long-Term Coverage*** for additional plan details. These can be found on ***www.cpg.org***.

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.

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 the lay employee is eligible for benefits	<ul style="list-style-type: none">• Determine if your institution has adopted the Lay Defined Contribution (DC) Retirement Plan<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 Lay DC Plan, the employee is eligible to participate if he/she participate meets the minimum requirements selected on your Plan Adoption Agreement– All employees are eligible to make personal contributions
2. Provide lay employee with the Lay DC Plan information	<ul style="list-style-type: none">• Direct employee to <i>RSVP & Lay DC Plan: Employee Guide</i>• Employer contributions and matching contributions are made to eligible employee’s accounts pursuant to the terms of the employer’s adoption agreement• Direct employee to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none">• Enroll the lay employee through the Employee Roster<ul style="list-style-type: none">– You may also submit a <i>Defined Contribution Retirement Plan Employee Application for Membership</i> as noted on the form• Maintain a record of employee elected contributions; we recommend using the <i>Defined Contribution Plan Employee Application for Membership Form</i> to keep for your records• Employer and employee will both receive a confirmation of enrollment <p>Employee will receive the <i>RSVP & Lay DC Plan: Employee Guide</i> from Fidelity, which includes additional information</p>

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

Employers use a contribution remittance form (either provided or generated through Plan Sponsor Webstation). 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 Lay 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 Lay Death Benefit Plan is automatic once the employee becomes an active participant in the Lay DB Plan.

1. Determine that the lay employee is eligible for benefits	<ul style="list-style-type: none">• Determine if your institution has adopted the Lay Defined Benefit Retirement Plan<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 Lay DB Plan, the employee is eligible to participate if he/she meets the plan’s minimum requirements
2. Provide lay employee with the Lay DB Plan information	<ul style="list-style-type: none">• Direct employee to <i>A Guide to Benefits Under the Lay Defined Benefit Plan</i>• Contributions are made by the employer in the amount of 9% of the employee’s total compensation• Employees cannot contribute personally to the Lay DB Plan• In general, the Lay DB Plan has a five-year vesting schedule• Direct employee to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none">• Enroll the lay employee through the Employee Roster<ul style="list-style-type: none">– You may also submit a <i>Lay Defined Benefit Retirement Plan Employee Application for Membership Form</i> as noted on the form• Employer and employee will both receive a confirmation of enrollment

Review ***A Guide to Benefits Under the Lay Defined Benefit Plan*** for complete details on the Lay DB Plan.

Billing may be monthly or quarterly. Remittance information is located on the bill.

The Lay DB Plan is a qualified plan under Section 401(a) of the Internal Revenue Code, but as a church plan, it is not subject to the Employee Retirement Income Security Act of 1974, as amended. An independent audit of the Lay DB Plan’s financial condition is disclosed in the Church Pension Group Annual Report, which is located on our website at www.cpg.org. The Church Pension Fund, as sponsor of the Plan, continues to monitor the funding status closely. Like many defined benefit plans, the Lay DB Plan currently is not fully funded. The Church Pension Fund retains the right to amend, terminate, or modify the terms of the Lay DB Plan, including the employer assessment rate, without notice and for any reason.

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 the lay employee 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, the employee is eligible to participate if he/she meets the minimum requirements selected on your Plan Adoption Agreement
2. Provide lay employee with information about the RSVP	<ul style="list-style-type: none">• Direct employee to RSVP & Lay DC Plan: Employee Guide• Direct employee to call Client Services for more information (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
3. Enroll lay employee	<ul style="list-style-type: none">• Enroll the lay employee through the Employee Roster<ul style="list-style-type: none">– You may also submit The Episcopal Church Retirement Savings Plan Lay Employee Application for Membership as noted on the form• Maintain a record of employee elected contributions; we recommend using the Episcopal Church Retirement Savings Plan Employee Application for Membership Form to keep for your records• Employer and employee will both receive a confirmation of enrollment• Employee 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). Regular bills/invoices are not sent. Employer and employee contributions can be independent but should be made, in either case, on a timely basis.

Other Products Lay Employees May Purchase

Deadline to enroll: Varies

Supplemental Group Life	<ul style="list-style-type: none"> • 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. Additional information may be found at www.cpg.org/active-lay-employees/insurance/life/supplemental-life/ • Employees who are interested should call Client Services at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a discussion
Annuities*	<ul style="list-style-type: none"> • 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 Services at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a consultation
Individual Life**	<ul style="list-style-type: none"> • Employees may purchase individual whole, universal, or term life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-lay-employees/insurance/life/overview/ • Employees who are interested should call Client Services at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays), to speak to a licensed specialist or schedule a 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.

[†]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.

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.