

## Clergy: Retirement Checklist

Please note: You must review and report changes for domestic clergy in *My Admin Portal (MAP)*.  
Click here for more information on gaining access and using MAP.

Clergyperson name:	Date of retirement:
Employer name:	City:

This checklist and the retirement guidelines on the following pages provide general directions in the event a clergyperson retires and is eligible for benefits from one of the plans or policies listed below that are sponsored or administered by The Church Pension Fund (CPF) and its affiliates (referred to as “the Church Pension Group” or “CPG”).

### The guide will help you to

1. provide direction on where to obtain detailed benefit plan information, and
2. terminate plan participation and benefit coverage, including, as applicable, any Church Pension Fund retirement plan and group health, life, and disability coverage.

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

Plan/Products	Date Communicated to Clergyperson	Active Clergy Coverage Termination Deadline	Active Clergy Coverage Termination Date
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			
Individual Life Insurance			

*\*Medical Coverage generally includes prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing health care. 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](http://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: Retirement Guidelines

## Manage a clergyperson’s retirement from 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 person is.
- Upon termination of employment, enrollment in all employee benefits automatically ends.
- It is recommended that Institution Administrators inform the institution’s Diocesan or Group Administrator of the individual’s end of employment and benefits.
- Direct the clergyperson to update personal information using MyCPG Accounts

## Group Medical/Dental

**Deadline:** within 30 days from date of retirement

1. Provide clergyperson with medical and/or dental benefit information	<ul style="list-style-type: none"> <li>• Eligible clergy retiring before age 65 and their eligible dependents may purchase pre-65 medical/dental coverage. The plan choices are equivalent to those for active employees at the institution from which the clergyperson retires.</li> <li>• Eligible clergy retiring at age 65 and over, or who are Medicare eligible, and their Medicare-eligible spouse may purchase a <a href="#">Group Medicare Advantage</a> plan through The Episcopal Church Medical Trust (Medical Trust).</li> <li>• A clergyperson who works for The Episcopal Church after retirement and is age 65 or older may be eligible for active coverage and should first speak to their employer about eligibility guidelines. <a href="#">Please review Medicare Secondary Payer</a> for important information about Medicare benefit coverage.</li> <li>• Direct the clergyperson to call Client Services for more information on post-retirement medical and dental plans at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> </ul>
2. Necessary actions	<ul style="list-style-type: none"> <li>• <b>Institution or Diocese Administrators</b> terminate the retiring clergyperson’s employment using MAP.</li> </ul>

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 [Health Benefits for Active Clergy](#) and [Group Medicare Advantage](#) for additional plan details.

*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:** within 60 days from date of retirement

1. Provide clergyperson with group life insurance information	<ul style="list-style-type: none"> <li>• Clergy will receive a conversion letter from Church Life Insurance Corporation (Church Life) with the option to convert any active group life insurance coverage into an individual life insurance policy.</li> <li>• Consult with your diocesan or group benefits administrator to determine if employer-provided group life insurance is offered to retired 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>• Communicate the life insurance coverage amount to the clergyperson (if applicable).*</li> <li>• Notify the clergyperson of the potential annual imputed income that will be reported on the clergyperson’s 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 applicable).</li> </ul>
2. Necessary actions	<ul style="list-style-type: none"> <li>• <b>Institution or Diocese Administrators</b> terminate the retiring clergyperson’s employment using MAP.</li> </ul>

\*Note: It is important to understand the Group Life benefit that is also provided to eligible retired clergy who have participated in the Clergy Pension Plan. Refer to [A Guide to Clergy Benefits](#) for further information. If eligible, the retired clergyperson will be automatically enrolled in this group life benefit.

Billing is monthly; these bills include medical, dental, group life and group disability benefits (if applicable). Remittance information is located

on the bill.

## Clergy Short-Term Disability Plan

**Deadline:** None

1. Provide clergyperson with disability coverage information	<ul style="list-style-type: none"><li>Retired clergy are not eligible for short-term disability coverage.</li></ul>
2. Necessary actions	<ul style="list-style-type: none"><li>None. Short-term disability coverage through The Church Pension Plan is automatically terminated upon retirement.</li><li>Additional employer-provided or voluntary coverage enrollment are automatically ended.</li></ul>

Review [A Guide to Clergy Benefits](#) for additional plan details.

*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*

## Clergy Long-Term Disability Plan

**Deadline:** Immediate

1. Provide clergyperson with group disability coverage information	<ul style="list-style-type: none"><li>Retired clergy are not eligible for long-term disability coverage.</li></ul>
2. Necessary actions	<ul style="list-style-type: none"><li><b>Institution or Diocese Administrators</b> terminate the retiring clergyperson's employment in MAP.</li></ul>

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

Review [Employer-Provided Long Term Disability](#) and [Voluntary Long-Term Disability](#) for additional plan details.

## Clergy Pension Plan

**Deadline:** within 30 days from date of retirement

1. Provide clergyperson with the Pension Plan information	<ul style="list-style-type: none"><li>Direct clergyperson to call Client Services for more information at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET at least <b>three (3) calendar months</b> prior to retirement.</li><li>Refer to <a href="#">A Guide to Clergy Benefits</a> for additional plan details.</li><li>Provide clergyperson with information on the Clergy Pension Plan's Working While Pensioned rules. See <a href="#">A Guide to Clergy Benefits</a> or visit <a href="#">Working after Retirement</a> for more information.</li></ul>
2. Necessary actions	<ul style="list-style-type: none"><li><b>Institution and Diocesan Administrators</b> can terminate the clergyperson's employment using MAP.</li></ul> <p>Note: All retirements are effective the first of the month. Assessments will be charged through the end of the month prior to the retirement effective date.</p>

## RSVP

**Deadline:** within 30 days from date of retirement

1. Provide clergyperson with the RSVP information	<ul style="list-style-type: none"> <li>• Clergy may not participate in the RSVP unless they are actively employed within The Episcopal Church.</li> <li>• Clergy who work after retirement for a different employer may be enrolled using MAP through their new employer to reinstate active participation.</li> <li>• Direct clergyperson to call Client Services for more information on continued participation at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET.</li> <li>• Direct clergyperson to <a href="#">Your Guide to Getting Started</a> for RSVP for information on the available distribution options.</li> </ul>
2. Necessary actions	<ul style="list-style-type: none"> <li>• <b>Institution and Diocesan Administrators</b> can terminate the clergyperson's employment using MAP.</li> <li>• Ensure that all contributions are sent to Fidelity prior to terminating employment using MAP.</li> </ul>

Review the [RSVP & Lay DC Plan: Employee Guide](#) for additional RSVP details.

*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..*

## Other Products Clergy May Purchase

**Deadline:** Varies

Supplemental Life	<ul style="list-style-type: none"> <li>• The clergyperson will receive a conversion letter from Church Life with the option to convert any active group life insurance coverage into an individual life policy.</li> </ul>
Annuities and Individual Life	<ul style="list-style-type: none"> <li>• If applicable, update beneficiary information by completing the <a href="#">Life/Annuities Beneficiary Form</a>. This form is for Group &amp; Individual Life and Annuities only.</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.*

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