

## Lay Employee Benefits at-a-Glance

This table provides a general overview of key information related to lay employee benefits offered through The Church Pension Fund & its affiliates (the Church Pension Group or CPG). Note that not all benefits may be offered by the employing institution, and the specific plans or products available will vary based on the diocese's or group's elections.

This document was created for institution administrators to use with the checklist "[Enrolling a new employee in benefits.](#)" It may also be used to help when communicating detailed benefits information to the new employee.

Benefit	Key Dates	Additional Information
<p><b>Group Medical and Dental</b></p>	<p>Enroll generally within <b>30 days</b> of hire or date of eligibility <b>or 60 days</b> if the change relates to loss or eligibility for Medicaid Plan or State child healthcare plan.</p> <p>Coverage is effective on the first of the month following the date of hire or eligibility (unless the hire date is the 1st of the month in which case coverage would begin on the hire date).</p>	<ul style="list-style-type: none"> <li>• Medical coverage generally includes additional benefits such as prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing benefits.</li> <li>• Administrators: A list of specific medical and/or dental plans offered through your diocese/group for the current year and the cost of each plan can be found by contacting your Diocese or Group Administrator.</li> <li>• Find Summaries of Benefits &amp; Coverage, Plan Handbooks, and Health Plan Information on the <a href="#">CPG Health Plan Information Page</a>.</li> </ul> <p>Additional Resources for administrators:</p> <ul style="list-style-type: none"> <li>• Refer to the Medical Trust <a href="#">Administrative Policy Manual</a> for more information and eligibility rules</li> <li>• <a href="#">Denominational Health Plan</a></li> <li>• See <a href="#">Regulatory Notices</a> for employees</li> </ul> <p>Additional Resources for employees:</p> <ul style="list-style-type: none"> <li>• eLearning Course: <a href="#">Your Healthcare Benefits</a></li> </ul>
<p><b>Employer-Provided Group Life Insurance</b></p>	<p>Enroll within <b>31 days</b> of hire or date of eligibility without underwriting.</p>	<ul style="list-style-type: none"> <li>• Group Life Insurance and/or Accidental Death &amp; Dismemberment benefits may be offered by your institution as a benefit to eligible lay employees. Should the employee die or become dismembered before retirement, the person's beneficiary may receive a benefit.</li> <li>• Administrators: Ask your Diocese or Group Administrator if Employer-Provided Group Life coverage and Accidental Death &amp; Dismemberment benefits are offered to your lay employees.</li> <li>• Lay employees are eligible for Group Life Insurance if they are actively working for an institution of or affiliated with the Episcopal Church and compensated for a minimum of 20 hours per week (about 1,000 hours annually).</li> </ul> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Group Life Insurance</a> for more information and eligibility rules.</li> </ul>

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<p>Supplemental Group Life Insurance</p>	<p>Deadline to enroll varies.</p> <p>Deadline information can be found in the offer letter sent to the employee.</p>	<ul style="list-style-type: none"> <li>• Supplemental Group Life Insurance is optional.</li> <li>• Lay employees 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.</li> </ul> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Supplemental Group Life Insurance</a> for more information.</li> <li>• Lay employees can call Client Services at (855) 215-5990, Monday - Friday, 8:30AM - 8:00PM ET to speak to a financial education specialist or schedule a complimentary discussion.</li> </ul>
<p>Short-Term Disability</p>	<p>Enroll within <b><u>31 days</u></b> from date of hire or eligibility for guaranteed issuance.</p> <p><b><u>For employee-paid coverage, issuance is not guaranteed if enrollment is completed after 31 days and may require medical underwriting.</u></b></p>	<ul style="list-style-type: none"> <li>• The Short-Term Disability Policy provides income replacement to the employee if they are unable to work due to a short-term disability.</li> <li>• Depending on the institution, coverage may be Employer-Provided coverage (paid for by the employer) or Employee-Paid (Voluntary) coverage (paid for by the employee).</li> <li>• To qualify, the employee must be actively working for an institution of or affiliated with The Episcopal Church and compensated for a minimum of 1,000 hours/year excluding seasonal or temporary workers.</li> </ul> <p>For employee-paid plans, premiums for coverage may be paid with pre-tax or post-tax dollars. Employees should consult their tax advisor to determine if paying with pre-tax dollars will result in tax savings.</p> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Short-Term Disability</a> for more information.</li> <li>• <a href="#">Evidence of Insurability form</a> is required for Medical Underwriting.</li> </ul>
<p>Long-Term Disability</p>	<p>Enroll within <b><u>31 days</u></b> from date of hire or eligibility for guaranteed issuance.</p> <p><b><u>For employee-paid coverage, issuance not guaranteed if enrollment is completed after 31 days and may require medical underwriting.</u></b></p>	<ul style="list-style-type: none"> <li>• Depending on the institution, coverage may be Employer-Provided coverage (paid for by the employer) or Employee-Paid (Voluntary) coverage (paid for by the employee).</li> <li>• Refer to <a href="#">Employer-Provided Plan</a> or <a href="#">Employee Paid (Voluntary) Plan</a> for information specific to each plan.</li> <li>• To qualify, the employee must be actively working for an institution of or affiliated with The Episcopal Church and compensated for a minimum of 1,000 hours/year.</li> <li>• For Employee-Paid plans, premiums for coverage may be paid with pre-tax or post-tax dollars. Employees should consult their tax advisor to determine if paying with pre-</li> </ul>

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		<p>tax dollars will result in tax savings.</p> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Long-Term Disability</a> for more information.</li> <li>• <a href="#">Evidence of Insurability form</a> is required for Medical Underwriting.</li> </ul>
<p>Lay Defined Benefit Plan and Lay Employees' Death Benefit Plan</p>	<p>No deadline (but retroactive plan adoption is not allowed).</p> <p>Participation in the plans is generally effective on the first of the month following enrollment and payment of the first Assessment.</p>	<ul style="list-style-type: none"> <li>• The Lay Defined Benefit Plan is designed to offer a source of income in retirement. It is a pension plan that provides a benefit based on a predefined formula that takes into account the employee's years of service with a participating employer in The Episcopal Church and compensation history.</li> <li>• The Lay Defined Benefit Plan is provided to eligible employees who are scheduled to work a minimum of 1,000 hours per year for an institution of or affiliated with The Episcopal Church.</li> <li>• The Lay Employees' Death Benefit Plan provides a separate death benefit to active participants in the Lay Defined Benefit Plan. It is not part of the Lay Defined Benefit Plan.</li> <li>• Benefits for both plans are funded by employer contributions called Assessments. The employer contributes 9% of each participating lay employee's eligible compensation. Employees cannot contribute personally.</li> <li>• In most cases, employees are vested under the Lay Defined Benefit Plan after five years of service.</li> </ul> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">A Guide to the Lay Defined Benefit Plan</a> for more information.</li> </ul>
<p>Retirement Savings Plan (RSVP) (403b)</p>	<p>No deadline (but retroactive plan adoption and employee enrollment are not allowed).</p> <p>Participation in the plan is generally effective on the first of the month following enrollment.</p>	<ul style="list-style-type: none"> <li>• The RSVP is a defined contribution plan. The recordkeeper is Fidelity Investments.</li> <li>• The plan is primarily funded by the employee with pre-tax dollars.</li> <li>• Some institutions may make employer and/or matching contributions, subject to IRS limits.</li> <li>• Institutions must adopt this plan before employee contributions can be made. See <a href="#">Adoption</a> for more information.</li> </ul> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• eLearning Course: <a href="#">The Episcopal Church Retirement Savings Plan (RSVP)</a></li> <li>• Refer to <a href="#">Retirement Savings Plan (RSVP)</a> for more information.</li> </ul>

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<p>Lay Employees' Defined Contribution Retirement Plan</p> <p>(Lay DC Plan)</p>	<p>No deadline (but retroactive plan adoption and employee enrollment are not allowed).</p> <p>Participation in the plan is generally effective on the first of the month following enrollment.</p>	<ul style="list-style-type: none"> <li>• The Lay DC Plan is a defined contribution plan. The recordkeeper is Fidelity Investments.</li> <li>• An employer that is subject to the authority of The Episcopal Church typically contributes a base of 5% of an eligible employees' annual compensation, and also typically matches an eligible employees' contributions up to 4% of their compensation.</li> <li>• General <a href="#">Convention Resolution 2009-A138</a> requires a <a href="#">participating employer</a> under the authority of the Church in the Lay DC Plan to contribute an amount equal to at <u>least</u> 5% of an eligible employee's annual compensation, and to match the employee's own contribution up to 4% of the employee's compensation. The employee is not limited to contributing 4% of his or her compensation, and the employer can contribute above these minimums.</li> <li>• Employee contributions are generally made with pre-tax dollars and can be adjusted up or down within the IRS annual limit.</li> <li>• Institutions must adopt this plan before employee contributions can be made. See <a href="#">Adoption</a> for more information.</li> </ul> <p>Additional Resources:</p> <ul style="list-style-type: none"> <li>• eLearning Course: <a href="#">The Episcopal Church Lay Employees' Defined Contribution Retirement Plan</a></li> <li>• Refer to <a href="#">Lay DC Plan</a> for more information.</li> </ul>

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