

## Changing Benefits when an Employee Ends a Marriage or Domestic Partnership

### Overview

This checklist provides an overview of the steps to make changes to an employee's (clergy or lay) benefits offered through The Church Pension Fund ("CPF") and its affiliates (collectively referred to as the "Church Pension Group" or "CPG") when the clergy person or lay employee ("employee") ends a marriage or domestic partnership. These steps apply in the event of a divorce, legal separation, or annulment of a marriage, or in the event of a dissolution of a domestic partnership.

### Before You Begin

Complete the following steps:

<p>Confirm you have access to My Admin Portal (MAP).</p>	<p>Log into MAP at <a href="https://cpg.org/map">https://cpg.org/map</a></p> <p>If you cannot access MAP, employee benefits administrators can request access from your Institution Administrator or your institution's Diocese Administrator. If you do not know who that person is, call CPG's Client Services at (855) 215-5990.</p>
<p>Gather list of health benefits and premium changes.</p>	<ul style="list-style-type: none"> <li>• Ex-spouses, ex-domestic partners, and any dependent children of such ex-spouse or ex-domestic partner (who are not also the children of the employee, whether by birth or adoption) are no longer eligible for health benefits under the Episcopal Church Medical Trust (the "Medical Trust") medical and/or dental plan(s) in which the employee participates. They will be offered an "Extension of Benefits."</li> <li>• There is no impact to the eligibility of dependent children of the employee (whether they are children by birth or adoption). The employee may change their plan and/or tier of coverage due to the end of a marriage or domestic partnership, or they may keep their current coverage with no changes (other than ending coverage for those who are no longer eligible).</li> <li>• As a result of this Significant Life Event, if the employee was covered under their ex-spouse or ex-domestic partner's health coverage, they may be eligible to enroll in a Medical Trust plan outside of the annual enrollment period.</li> <li>• If you are unsure what benefit options are available to the employee or the costs of those options, contact your Institution Administrator or your institution's Diocese Administrator. If you do not know who that person is, call CPG's Client Services at (855) 215-5990.</li> </ul>
<p>Gather list of Beneficiary Designation Forms.</p>	<p>Upon ending a marriage or domestic partnership, an employee may also wish to change or add beneficiaries to pension benefits, life insurance policies, and retirement plans. The employee can submit the appropriate Beneficiary Designation Form(s) listed in the Employee Communications section below to make any beneficiary changes.</p>

## Employee Communications

As a first step, you will communicate with the employee to obtain the information needed to change the employee's health benefits enrollment due to the end of a marriage or domestic partnership. Please note that a "Qualified Domestic Relations Order" (a "QDRO") is needed if the employee is required to split any retirement benefits with their ex-spouse or ex-domestic partner and the employee would like CPF to make direct payments to such person.<sup>1</sup>

<p>Provide relevant benefits information to the employee.</p>	<ul style="list-style-type: none"> <li>• Send the employee the list of available medical and dental benefits that you prepared earlier.</li> <li>• Direct the employee to the medical and/or dental <a href="#">Summary of Benefits and Coverage</a> and <a href="#">Plan Document Handbooks</a>.</li> <li>• Ending a marriage or domestic partnership does <b>NOT</b> automatically remove the ex-spouse or ex-domestic partner from the employee's beneficiaries. Suggest that the employee update beneficiary information using the following forms: <ul style="list-style-type: none"> <li>○ <a href="#">Life Insurance Beneficiary Designation Form</a> (group and supplemental)</li> <li>○ For pension related beneficiary designation, <a href="#">see the form</a> related to the employee's pension plan.</li> <li>○ <a href="#">RSVP Beneficiary Designation Form</a></li> </ul> </li> </ul>
<p>Communicate deadlines and receive necessary information.</p>	<p>Clearly state the date you need their elections. Timing is critical to be sure employees can enroll in benefits. Once you receive the benefit elections, you are ready for the next step.</p>

## Update the Employee's Benefits

Institution Administrators can update information about the employee and marital or relationship status. Diocese or Group Administrators can update group health benefits.<sup>2</sup> After updating the employee's marital status and dependents, Institution Administrators contact their Diocese or Group Administrator with the information below and the Diocese or Group Administrator will make the updates.

### Institution Administrators:

<p>Update the employee's relationship status and dependent information.</p>	<ul style="list-style-type: none"> <li>• Log into MAP at <a href="https://cpog.org/map">https://cpog.org/map</a></li> <li>• From the MAP main landing page, click the "People" tab.</li> <li>• From the "People" landing page, <b>for spouses</b>, click on the "Update Marital Status" quick action button. <b>For domestic partners</b>, click on the "View Relationships" quick action button.</li> <li>• If you are responsible for multiple institutions, select the employing institution from the "Select an institution" screen, and then select the employee from the "Employees" screen.</li> <li>• Follow the onscreen instructions to change relationship status.</li> <li>• Refer to the "Support and Guidance" links onscreen for assistance and additional information.</li> </ul>
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<sup>1</sup> A QDRO is a special court order that grants someone (usually a former spouse or domestic partner) a right to directly receive all or a portion of the retirement benefits that a participant has earned under an employer-sponsored retirement plan. See "[A Guide to Clergy Benefits](#)" or "[A Guide to the Lay Defined Benefit Plan](#)" for details. See also "Splitting Your Pension Upon Divorce" for [clergy](#) and [lay](#).

<sup>2</sup> In some cases, Institution Administrators can also manage benefit enrollments in MAP.

<p>Communicate information to your Diocese or Group Administrator.</p>	<ul style="list-style-type: none"> <li>Employee's full legal name and either their date of birth or Social Security Number/Individual Tax ID Number.</li> <li>Employer's name and location (city, state).</li> <li>The relationship changes and identifying information such as the Full Legal Name of the ex-spouse or ex-domestic partner.</li> <li>The employee's new medical/dental plan elections, if applicable.</li> </ul> <p>Note: An ex-spouse's child(ren) not adopted by the employee receiving benefits is/are no longer eligible for health benefits. The ex-spouse and child(ren) will receive an Extension of Benefits (EOB) offer. The employee's dependents (natural or adopted) continue to be otherwise eligible. Send your diocese or group administrator the names and dates-of-birth for any non-eligible dependents for termination of health benefits.</p>
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### Diocese or Group Administrators:

<p>Update employee benefits due to Significant Life Event (end of marriage or domestic partnership).</p>	<p>After receiving the employee's enrollment changes from the Institution Administrator, Diocese or Group Administrators complete enrollments/terminations in group health benefits, if applicable.</p> <ul style="list-style-type: none"> <li>Log into MAP at <a href="https://cpg.org/map">https://cpg.org/map</a></li> <li>From the MAP main landing page, click the "People" tab.</li> <li>From the "People" landing page, click on the "View Coverage" quick action button.</li> <li>If you are responsible for multiple benefits groups, select the benefit group from the "Select a Benefits Group" screen.</li> <li>Select the employing institution from the "Select an institution" or "Billing Accounts" screen.</li> <li>Select the employee from the list.</li> <li>Follow the on-screen instructions to update coverage.</li> <li>Refer to the "Support and Guidance" links onscreen for assistance and additional information.</li> </ul>
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### Post-Enrollment

<p>Keep a record of employee benefits enrollment information.</p>	<p>Record should include employee information, type of relationship change, and benefit elections and enrollments.</p>
<p>Communicate enrollment completion to employee.</p>	<p>Contact the employee to communicate that all necessary changes have been completed.</p> <p>Note: CPG will send the employee a letter confirming enrollment changes.</p> <p>Note: The employee can review and update personal information, including dependents, and view benefits enrollment in their MyCPG account.</p>
<p>Provide employee with required documentation.</p>	<p>Provide the employee a medical and dental <a href="#">Summary of Benefits and Coverage</a> (SBC) and a <a href="#">Notice of Special Enrollment</a> for each applicable plan (if the employee lost coverage under their ex-spouse or ex-domestic partner's plan). <b>These documents must be provided within 90 days of enrollment due to a Significant Life Event</b> – such as divorce, legal separation or the termination of a domestic partnership.</p>

## Disclaimers

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