

Quick Guide to Lay Employee Benefits after the End of Employment

This document provides general explanation related to lay employee pension and employee benefits after the end of employment due to termination or resignation. It was created for institution administrators to use with the checklist "[Terminating an Employee's Benefits after the End of Employment](#)." It may also be used to help communicate benefits information to the affected lay employee.

For information on benefits upon retirement, see "[Quick Guide to Lay Employee Benefits upon Retirement](#)."

CPG Benefit	Extendable?	Key Dates to extend coverage	Additional Information
Active Group Medical and Dental	Yes, for up to 36 months after end of employment.	The recipient of the Extension of Benefits (EOB) letter has 21 calendar days to respond from the day the offer is mailed by CPG. If accepted, coverage begins the first day of the month following the termination date.	<ul style="list-style-type: none"> Administrators should refer to the Administrative Policy Manual for more information. The lay employee will receive an Extension of Benefits letter in the mail from CPG Client Services. Call Client Services for more information, Monday - Friday, 8:30AM - 8:00PM ET. <ul style="list-style-type: none"> Administrators: Call (855) 215-5990 Lay employees: Call (800) 480-9967
Employer-Provided Group Life Insurance and associated Supplemental Life Insurance Policies	Yes, if converted to an individual policy.	Complete conversion within the period detailed in the conversion letter	<ul style="list-style-type: none"> Refer to Employer Provided Group Life for more information. Refer to Supplemental Group Life for more information. The lay employee will receive a Conversion letter in the mail from CPG Client Services with instructions on how to convert to an individual policy. Failure to meet the prescribed timeline will result in a loss of the right of conversion.
Short-Term and Long-Term Disability	No.	N/A	<ul style="list-style-type: none"> Disability coverage is discontinued after the last day of employment.
Lay Defined Benefit Plan (Lay DB Plan)	No, but vested employees receive some benefits.	N/A	<ul style="list-style-type: none"> Refer to A Guide to the Lay Defined Benefit Plan for more information.
Lay Employees' Defined Contribution Retirement Plan (Lay DC Plan) and	No.	N/A	<ul style="list-style-type: none"> Refer to RSVP & Lay DC Plan: Employee Guide for more information. Contact Fidelity for retirement and distribution options. <ul style="list-style-type: none"> Call (877) 208-0092, Monday - Friday, 8:30AM - 12:00AM ET.

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Episcopal Retirement Savings Plan (RSVP)			<ul style="list-style-type: none"> ○ Visit Fidelity's NetBenefits website.

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