

Clergy: Termination Checklist

Cleric Name:

Date of Termination:

Employer Name:

City:

This checklist and the guidelines on the following pages provide general directions for when a cleric's employment is terminated and how it affects benefits provided by The Church Pension Fund and its affiliates (referred to as "the Church Pension Group" or "CPG") plans below and will guide you to:

1. Provide direction on where to obtain detailed benefit plan information
2. Terminate plan participation and benefit coverage

Note that this checklist and guidelines are for termination prior to retirement. Please refer to the separate retirement checklist and guidelines for information relating to cleric's retirement.

Use this table to track progress on benefit terminations:

Plan/Products	Date Communicated to Cleric	Termination Deadline	Date Terminated
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term Disability	<i>(see plan guidelines)</i>		
Long-Term Disability			
The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other employee products:			
Supplemental Group Life Insurance			
Annuities			
Individual Life Insurance			

**Medical Coverage generally includes Prescription Drugs, Vision, Employee Assistance Program and Health Advocate.*

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Clergy: Termination Guidelines

Group Medical/Dental

Deadline: 30 days from date of termination

<p>1. If cleric was eligible for Medical/Dental benefits, provide cleric with medical and/or dental Extension of Benefit information</p>	<ul style="list-style-type: none"> • Explain to cleric that an Extension of Benefits through the Medical Trust may be offered for 36 months • Extension of Benefit offer letters will be sent to the cleric upon notification of coverage termination by the administrator • Direct cleric to call Client Engagement for more information on Extension of Benefits for medical and dental plans (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>2. Terminate coverage</p>	<ul style="list-style-type: none"> • Diocesan/group administrators terminate coverage through MLPS (a tutorial is available in MLPS)

Review the **Medical Trust Administrative Policy Manual** provided to you or refer to your diocesan/group administrator for complete details on the Medical Trust’s policies and eligibility guidelines.

Refer to the **Summary of Benefits and Coverage** for additional plan details.

Employer-Provided Group Life

Deadline: within 60 days from date of termination

<p>1. Provide cleric with group life insurance information</p>	<ul style="list-style-type: none"> • Cleric 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
<p>2. Terminate coverage</p>	<ul style="list-style-type: none"> • Terminate active coverage • Terminations for active coverage 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

Review the **Church Life Administrative Guidelines** for additional details on Church Life Group Insurance. Group Life Insurance is an employer-paid benefit.

Short-Term Disability

Deadline: None

1. Provide cleric with disability coverage information	<ul style="list-style-type: none">• Eligibility for Short-Term disability benefits will terminate 6 months after the last required assessment payment is made to the Clergy Pension Plan. The cleric may have the option of extending the eligibility period for this benefit by paying personal assessments to the Clergy Pension Plan after termination of employment.• Direct cleric to call Client Engagement for more information on Extension of Benefits for medical and dental plans (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) to learn more about this option.
2. Terminate coverage	<ul style="list-style-type: none">• Short-Term Disability coverage through the Church Pension Fund is automatically terminated when the cleric is no longer eligible for the benefit.

Review the **Guide to the Short-Term Disability Benefit** for additional plan details.

Long-Term Disability (LTD only)

Deadline: 60 days from date of termination

1. Notify the cleric that long-term disability is terminated	<ul style="list-style-type: none">• Cleric whose employment has been terminated are not eligible for Long-Term Disability coverage
2. Terminate coverage	<ul style="list-style-type: none">• Terminations for either Employer-provided or Voluntary coverage 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

Review the guides for **Employer-provided Long-Term Coverage** and for the **Voluntary Long-Term Coverage** for additional plan details.

Clergy Pension Plan

Deadline: CPG recommends that clergy are terminated from the Clergy Pension Plan within 30 days from date of termination

1. Provide cleric with the Pension Plan information	<ul style="list-style-type: none">• Cleric may be offered the option to earn credited service by paying their own assessments for up to one year. A letter will be sent to the cleric by the Church Pension Fund upon notification of employment termination by the administrator.• Direct cleric to contact Client Engagement at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) for any questions regarding how the benefits provided through the Clergy Pension Plan will be affected upon termination of employment.• Refer to the Guide to Benefits Under the Clergy Pension Plan for complete plan details
2. Terminate plan participation	<ul style="list-style-type: none">• Parish/organization administrator submits the termination date on Section 3 of the Pension Assessment Notice

Review the **Guide to Benefits Under the Clergy Pension Plan** for complete details on the Clergy Pension Plan.

RSVP

Deadline: **CPG recommends that clergy are terminated within 30 days from date of termination**

1. If enrolled, provide cleric with the RSVP information	<ul style="list-style-type: none"> • Cleric may not make contributions to the RSVP unless they are actively employed within The Episcopal Church or self-employed and serving the Episcopal Church. • Direct cleric to Your Guide to Getting Started (RSVP) for information on the available distribution options. • Direct cleric to call Fidelity for distribution information (877) 208-0092, Monday – Friday, 8:30AM – 12:00AM ET (excluding holidays)
2. Terminate plan participation	<ul style="list-style-type: none"> • Parish/organization administrator submits a Participant Change Form reporting the date of termination • Ensure that all contributions are sent to Fidelity prior to submitting the Participant Change Form • NOTE: this form needs to be completed in addition to the notice on the Pension Assessment Notice noted in the Clergy Pension Plan section above

Review the **Employer's Guide: Retirement Savings Plan** for additional RSVP details.

Other employee products

Deadline: **Varies**

Supplemental Life	<ul style="list-style-type: none"> • Cleric will receive a conversion letter from Church Life with the option to convert any active group life insurance coverage into an individual life insurance policy
Annuities*	<ul style="list-style-type: none"> • If applicable, update beneficiary information by completing the Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only form. • 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 Engagement 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"> • If applicable, update beneficiary information by completing the Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only form • Employees may purchase individual whole, universal or term life insurance for themselves or eligible dependents. Additional information may be found at Individual Life. • Employees who are interested should call Client Engagement at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) to speak to a licensed specialist or schedule a consultation.

*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.

**Individual life insurance is offered through Church Life Insurance Corporation, under contract with The Church Insurance Agency Corporation ("CIAC"), agent for Protective Life Insurance Company ("Protective Life"), Birmingham, Alabama. Protective Life refers to Protective Life Insurance Company and its affiliates, including Protective Life & Annuity Insurance Company. Insurance products are issued by Protective Life Insurance Company in all states except New York and in New York by Protective Life & Annuity Insurance Company. Both companies are located in Birmingham, AL. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are subject to the claims paying ability of the issuing company. Neither Church Life nor any of its affiliates, including CIAC, assumes any responsibility or liability for the obligations of Protective Life 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.

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