

Clergy Benefits at-a-Glance

This table provides a general overview of key information related to clergy 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](#).

Benefit	Key Dates	Additional Information
<p>Group Medical and Dental</p>	<p>Enroll within 30 days of hire or date of eligibility or 60 days 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"> • Medical coverage generally includes additional benefits such as prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing benefits. • 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. • Find Summaries of Benefits & Coverage, Plan Handbooks, and Health Plan Information on the CPG Health Plan Information Page. <p>Additional Resources for administrators:</p> <ul style="list-style-type: none"> • Refer to the Medical Trust Administrative Policy Manual for more information and eligibility rules. • Denominational Health Plan • See Regulatory Notices for employees <p>Additional Resources for clergy:</p> <ul style="list-style-type: none"> • eLearning Course: Your Healthcare Benefits
<p>Employer-Provided Group Life Insurance</p>	<p>Enroll within 31 days of hire or date of eligibility.</p>	<ul style="list-style-type: none"> • Ask your Diocese or Group Administrator if additional Employer-Provided Group Life coverage is offered to your clergy. <ul style="list-style-type: none"> ○ Clergy are eligible if they meet all applicable eligibility requirements in the Group Life policy and are working and compensated for a minimum of 20 hours per week (about 1,000 hours annually). ○ Seminarians, postulants, and Members of Religious Orders who meet all applicable eligibility requirements in the Group Life policy are also eligible. <p>Additional Resources:</p> <ul style="list-style-type: none"> • Refer to Clergy Life Insurance for more information.

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<p>CPF-Provided Life Insurance</p>	<p>No action needed (other than enrollment in the Clergy Pension Plan)</p> <p>Clergy are automatically eligible if they have an active status under the Clergy Pension Plan (or retire from active status).</p>	<ul style="list-style-type: none"> The beneficiaries of eligible clergy receive a one-time payment upon the clergyperson's death. Imputed income reporting: Please note, because the value of the group term life insurance provided to eligible clergy by the Church Pension Fund (CPF) through the Church Life Insurance Corporation (Church Life) is greater than \$50,000, there is imputed income related to this insurance that must be reported on your clergy employee(s) IRS Form W-2. CPF and Church Life will provide this information to diocesan and certain other administrators to be distributed to institutional employers under your responsibility. <p>Additional Resources:</p> <ul style="list-style-type: none"> Refer to Group Life Insurance for more information Consult the A Guild to Clergy Benefits for more information
<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 clergyperson.</p>	<ul style="list-style-type: none"> Supplemental Group Life Insurance is optional. Clergy 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. <p>Additional Resources:</p> <ul style="list-style-type: none"> Refer to Supplemental Group Life Insurance for more information. Clergy 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.
<p>CPF-Provided Short-Term Disability</p>	<p>No action needed (other than enrollment in the Clergy Pension Plan).</p> <p>Clergy are automatically eligible if they have an active status under the Clergy Pension Plan.</p>	<ul style="list-style-type: none"> The Short-Term Disability Plan generally reimburses employers to assist them with expenses incurred if an eligible clergyperson is unable to work due to a short-term disability. To qualify, the clergyperson must be an active participant in the Clergy Pension Plan immediately prior to the time they become disabled. The clergyperson's physician must certify that they are disabled, and CPF's Medical Board, designated as Aflac, must also concur. <p>Additional Resources:</p> <ul style="list-style-type: none"> Refer to Clergy Short-Term Disability (offered through the Clergy Pension Fund) for more information. Consult the Guide to Clergy Benefits for more information.

Benefit	Key Dates	Additional Information
<p>CPF-Provided Long-Term Disability</p>	<p>No action needed (other than enrollment in the Clergy Pension Plan).</p> <p>Clergy are automatically eligible if they have an active status under the Clergy Pension Plan.</p>	<ul style="list-style-type: none"> • If a clergyperson is disabled for more than 26 weeks, that person may be eligible for benefits under the Long-Term Disability Plan. (The 26-week period is the elimination period for long-term disability and is equal to the maximum short-term disability period.) • To qualify, the clergyperson must be an active participant in the Clergy Pension Plan immediately prior to the time they become disabled under the Short-Term Disability plan. The clergyperson's physician must certify that they are disabled, and CPF's Medical Board, designated as Aflac, must also concur. <p>Additional Resources:</p> <ul style="list-style-type: none"> • Refer to Long-Term Disability for more information. • Consult the Guide to Clergy Benefits for more information.
<p>Fully Insured Short-Term and Long-Term Disability Options</p>	<p>See "Additional Information" column</p>	<ul style="list-style-type: none"> • Like lay employees, there is an option for an employer to provide clergy with additional short-term and long-term disability coverage. This coverage will be in addition to the CPF-provided coverage. • Additional Short-Term Disability and Long-Term coverage, which is subject to its own eligibility and enrollment requirements, may be available: <ul style="list-style-type: none"> ○ Employer-Provided coverage (paid for by the employer) ○ Employee-Paid (voluntary) coverage (paid for by the clergyperson) • Fully insured disability policies are managed by AFLAC. <p>Additional Resources:</p> <ul style="list-style-type: none"> • Refer to Short-Term Disability for more information. • Refer to Long-Term Disability for more information. • Refer to Brochures and Summaries of Benefits.
<p>Clergy Pension Plan</p>	<p>Enrollment within 30 days is recommended.</p>	<ul style="list-style-type: none"> • The Clergy Pension Plan is designed to offer a dependable source of income replacement in retirement for clergy. This is a defined benefit pension plan, which provides a benefit based on a predefined formula that takes into account the clergyperson's years of service with The Episcopal Church and compensation history. • The Clergy Pension Plan is provided to eligible Episcopal clergy serving in a domestic institution of or affiliated with The Episcopal Church. • The benefits are funded by employer contributions called Assessments. The employer contributes 18% of each participating clergyperson's eligible compensation.

Benefit	Key Dates	Additional Information
		<p>Additional Resources:</p> <ul style="list-style-type: none"> Refer to Clergy Pension Plan and A Guide to Clergy Benefits for more information.
<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"> The RSVP is a defined contribution plan that gives clergy in the Clergy Pension Plan the option of contributing their own money toward their retirement savings. The recordkeeper is Fidelity Investments. The plan is primarily funded by the employee with pre-tax dollars. Institutions may make employer and/or matching contributions, subject to IRS limits. Institutions must adopt this plan before employee contributions can be made. See Adoption for more information. <p>Additional Resources:</p> <ul style="list-style-type: none"> eLearning Course: The Episcopal Church Retirement Savings Plan (RSVP) Refer to Retirement Savings Plan (RSVP) for more information.

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