

Lay: Termination Checklist

Please note: It is best practices to review and report changes in the Employee Roster (ER)! **Click here** for more information on gaining access and using the ER.

Name:	Date of Termination:
Employer Name:	City:

This checklist and the guidelines on the following pages provide general directions for when a lay employee'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 an employee's retirement.

Use this table to track progress on benefit terminations:

Plan/Products	Date Communicated to Lay Employee	Termination Deadline	Date Terminated
Group Medical Coverage*			
Group Dental Coverage			
Group Life Insurance			
Disability Coverage:			
Short-Term Disability			
Long-Term Disability			
The Episcopal Church Lay Employees' Defined Contribution Retirement Plan (Lay DC Plan)			
Other employee products:			
The Episcopal Church Lay Employees' Retirement Plan (Lay DB Plan) and The Episcopal Church Lay Employees' Death Benefit Plan (Lay Death Benefit Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products employee may purchase:			
Supplemental Group Life Insurance			
Annuities			
Individual Life Insurance			

**Medical Coverage generally includes prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing health care.*

Unless otherwise noted, websites referenced herein that are outside the **www.cpg.org** domain are not associated with CPG and CPG is not responsible for the content of any such website.

Please note that this document is provided for informational purposes only and should not be viewed as investment, tax, health or other advice. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, without notice and for any reason.

Lay: Termination Guidelines

Group Medical/Dental

Deadline: 30 days from date of termination.

<p>1. If lay employee was eligible for Medical/Dental benefits, provide lay employee with medical and/or dental Extension of Benefit information</p>	<ul style="list-style-type: none"> • Explain to lay employee 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 lay employee upon notification of coverage termination by the administrator • Direct employee to call Client Services 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. Necessary Actions</p>	<ul style="list-style-type: none"> • Diocesan/group administrators terminate coverage through MLPS (a tutorial is available in MLPS) <p>Note: at this time, employe must be terminated in both MLPS and the Employee Roster.</p>

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 lay employee with group life insurance information</p>	<ul style="list-style-type: none"> • The employee will be sent 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 • Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Services at (855) 215-5990, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
<p>2. Necessary Actions</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 <p>Note: at this time, employe must be terminated in both MLPS and the Employee Roster.</p>

Short-Term Disability

Deadline: Immediate

1. Notify lay employee that Short-term disability coverage is terminated	<ul style="list-style-type: none">• Employees whose employment has been terminated are not eligible for Short-Term Disability coverage.
2. Necessary Actions	<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 <p>Note: at this time, employe must be terminated in both MLPS and the Employee Roster.</p>

Review the **Short-Term Disability: Plan for Lay Employees** and **Short-Term Disability: Certificate for Lay Employees** for additional plan details..

Long-Term Disability (LTD only)

Deadline: Immediate

1. Notify lay employee that long-term disability coverage is terminated	<ul style="list-style-type: none">• Employees 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 <p>Note: at this time, employe must be terminated in both MLPS and the Employee Roster.</p>

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

Except for The Church Pension Fund Clergy Short Term Disability Plan, which is a self-funded benefit provided by The Church Pension Fund, short term and long term disability insurance policies are underwritten and issued to eligible clergy and lay employees by Liberty Life Assurance Company of Boston (Liberty Mutual), NAIC No. 261925, Boston, Massachusetts as Policy Number GD3-810-261925-02/GF3-810-261925-04. Such disability policies do not provide basic hospital, basic medical or major medical insurance.

Lay DB Plan and Lay Death Benefit Plan, Lay DC Plan, or RSVP

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

1. Provide lay employee with the Lay DB and Lay Death Benefit Plan, Lay DC, or RSVP information	<p>Lay DB Plan and Lay Death Benefit Plan</p> <ul style="list-style-type: none">• Direct employee to contact Client Services at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) for any questions regarding how the benefits provided through the Church Pension Fund will be affected upon termination of employment.• Refer to the A Guide to Benefits Under the Lay Defined Benefit Plan for additional plan details.• Notify the lay employee that they will no longer be eligible for the Lay Death Benefit Plan upon termination of employment.• Direct the employee to the Lay Defined Benefit page on www.cpg.org for more information. <p>Lay DC Plan and RSVP</p> <ul style="list-style-type: none">• Direct employee to contact Fidelity for retirement and distribution options at (877) 208-0092, Monday – Friday, 8:30AM – 12:00AM ET (excluding holidays) or visit www.netbenefits.com.• For information on distribution options, refer retired employee to RSVP & Lay DC Plan: Employee Guide for more details.• Direct the employee to the Lay Defined Contribution or Retirement Savings Plan page on www.cpg.org for more information.
2. Necessary Actions	<ul style="list-style-type: none">• Terminate the employee through the Employee Roster<ul style="list-style-type: none">– You may also submit a Lay Participant Change Form as noted on the form• Ensure that all contributions are sent to Fidelity prior to submitting the Lay Participant Change Form

Review the **RSVP & Lay DC Plan: Employer Guide** and **A Guide to Benefits Under the Lay Defined Benefit Plan** for additional details on the Lay DC Plan, RSVP, or the Lay DB Plan and Lay Death Benefit Plan.

Other employee products

Deadline: Varies

Supplemental Group Life	<ul style="list-style-type: none"> Lay employee 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 <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> 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 Services at (888) 735-7114, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) to speak to a licensed specialist or schedule a discussion
Individual Life**	<p>If applicable, update beneficiary information by completing the <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> form.</p> <ul style="list-style-type: none"> Employees may purchase individual whole, universal, or term life insurance for themselves or eligible dependents. Additional information may be found at <i>Individual Life</i>. 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.

†Guarantees are based on the claims-paying ability of Church Life Insurance Corporation. Subject to surrender charges if greater than 10% of the IRA is surrendered within 7-10 years. After the second anniversary of the contract, you can convert (or annuitize) through Church Life and begin receiving a steady stream of annuity payments without incurring any surrender charges. May be subject to Internal Revenue Code provisions including limitations on modified adjusted gross income limits. May be subject to surrender fees in certain states if annuitant dies within the first two years. Like most annuity contracts, Church Life’s annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. For complete details of coverage, including exclusions, limitations and restrictions, please consult the actual annuity contract. Products and features may not be available in all states.

**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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