Clergy: Retirement Checklist

Cleric Name: Date of Retirement: 
Employer Name: City: 

This checklist and the retirement guidelines on the following pages provide general directions in the event a cleric retires and is eligible for benefits from one of the plans or policies listed below that are sponsored or administered by The Church Pension Fund and its affiliates (referred to as “the Church Pension Group” or “CPG”) and will guide you to:
1. Provide direction on where to obtain detailed benefit plan information
2. Terminate plan participation and benefit coverage

Use this table to track progress on benefit enrollments:

<table>
<thead>
<tr>
<th>Plan/Products</th>
<th>Date Communicated to Cleric</th>
<th>Termination Deadline</th>
<th>Date Terminated</th>
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</thead>
<tbody>
<tr>
<td>Group Medical Coverage*</td>
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<tr>
<td>Group Dental Coverage</td>
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<td>Group Life Insurance</td>
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<tr>
<td>Disability Coverage:</td>
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<tr>
<td>Short-Term Disability</td>
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<tr>
<td>Long-Term Disability</td>
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<tr>
<td>The Church Pension Fund Clergy Pension Plan</td>
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<tr>
<td>(Clergy Pension Plan)</td>
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<tr>
<td>The Episcopal Church Retirement Savings Plan</td>
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<td>(RSVP)</td>
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<tr>
<td>Other products cleric may purchase:</td>
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<tr>
<td>Supplemental Group Life Insurance</td>
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<tr>
<td>Annuities</td>
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<tr>
<td>Individual Life Insurance</td>
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</tbody>
</table>

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

Unless otherwise noted, websites referenced herein that are outside the [www.cpg.org](http://www.cpg.org) domain are not associated with The Church Pension Fund and its affiliates (collectively, the “Church Pension Group”) and the Church Pension Group is not responsible for the content of any such website.
Clergy: Retirement Guidelines

**Group Medical/Dental**

**Deadline: 30 days from date of retirement**

1. Provide cleric with medical and/or dental benefit information

- Eligible clergy retiring before age 65 and their eligible dependents may purchase pre-65 medical/dental coverage. The plan choices are equivalent to those for active employees.
- Eligible clergy retiring at age 65 and over, or who are Medicare eligible, may purchase a Medicare Supplement Plan through the Episcopal Church Medical Trust.
- Direct cleric to the **Summary of Benefits and Coverage** (pre-65) and the **Medicare Supplement Handbook** (post 65 and Medicare Eligible) or visit [www.cpg.org](http://www.cpg.org) for more detailed information about our Medicare Supplement and dental plans.
- Clergy who work for the Episcopal Church after retirement may be eligible for active coverage and should first speak to their employer about eligibility guidelines for work after retirement. See the **Guidelines to Work After Retirement** on [www.cpg.org](http://www.cpg.org).
- Direct cleric to call Client Engagement for more information on post-retirement medical and dental plans at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays).

2. Necessary Actions

- 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 Medical Trust’s policies and eligibility guidelines.

Refer to the **Summary of Benefits and Coverage** and **Medicare Supplement Handbook** for additional plan details.
**Employer-Provided Group Life**

**Deadline: 60 days from date of retirement**

1. **Provide cleric with group life insurance information**
   - Clergy 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
   - Consult with your diocesan or group administrator to determine if Employer-Provided Group Life Insurance is offered to retired clergy*
   - Employers who are unsure whether or not they have adopted this coverage may contact their diocesan/group administrator or Client Engagement at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
   - Communicate the life insurance coverage amount to the cleric, (if applicable)
   - Notify the cleric of the potential annual imputed income that will be reported on the cleric’s Form W-2 if he/she is eligible for group term life insurance in excess of $50,000 (including any coverage provided by the Church Pension Fund, if eligible)

2. **Necessary Actions**
   - Terminate active coverage
   - Enroll retired cleric into retiree coverage (if applicable)
   - Terminations for active coverage and enrollments for retiree coverage can be handled by either the diocesan/group or parish/organization administrator:
     - Diocesan/group administrators enroll cleric via MLPS
     - Parish/organization administrators submit the *Data Collection Form*

*Note: It is important to understand the Group Life benefit that is also provided to eligible retired clergy who have participated in the Clergy Pension Plan. Refer to the *Guide to Benefits Under the Clergy Pension Plan* for further information. If eligible, the retired cleric will be automatically enrolled in this group life benefit.

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

Billing is monthly; these bills include Medical, Dental, Group Life and Group Disability benefits (if applicable). Remittance information is located on the bill.

**Short-Term Disability**

**Deadline: None**

1. **Provide cleric with disability coverage information**
   - Retired clergy are not eligible for Short-Term Disability coverage

2. **Necessary Actions**
   - Short-Term Disability coverage through the Church Pension Fund is automatically terminated upon retirement

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

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Life insurance is 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. Life insurance policies contain exclusions, limitations and restrictions for keeping them in force. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate should be consulted. If the descriptions of the insurance products in this document conflict with the terms of the actual life insurance policy, then the terms of the actual life insurance policy shall govern.
**Long-Term Disability (LTD only)**

**Deadline: 60 days from date of retirement**

1. Provide cleric with group disability coverage information
   - Retired clergy are not eligible for Long-Term Disability coverage

2. Necessary Actions
   - Terminations for either Employer-Provided or Voluntary coverage can be handled by either the diocesan/group or parish/organization administrator:
     - 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. These can be found on [www.cpg.org](http://www.cpg.org).

**Clergy Pension Plan**

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

1. Provide cleric with the Pension Plan information
   - Direct cleric to call Client Engagement for more information at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) at least 3 months prior to retirement
   - Refer to the **Guide to Benefits Under the Clergy Pension Plan** for complete plan details
   - Provide cleric with information on the Clergy Pension Plan work after retirement restrictions. See the **Guide to Benefits Under the Clergy Pension Plan** or visit **Work After Retirement** for plan details.

2. Necessary Actions
   - Parish/organization administrator submits the retirement/termination date on Section 3 of the Pension Assessment Notice.

**RSVP**

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

1. Provide cleric with the RSVP information
   - Clergy may not participate in the RSVP unless they are actively employed within the Episcopal Church
   - Clergy who work after retirement for a different employer may submit an **Employee Application for Membership Form** through their new employer to reinstate active participation
   - Direct cleric to call Client Engagement for more information on continued participation at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)
   - Direct cleric to **Your Guide to Getting Started (RSVP)** for information on the available distribution options.
   - Direct cleric to call Fidelity for distribution information at (877) 208-0092, Monday – Friday, 8:30AM – 12:00AM ET (excluding holidays)
2. Necessary Actions

- Parish/organization administrator submits a Participant Change Form reporting the date of retirement
- 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


Other employee products

Deadline: Varies

<table>
<thead>
<tr>
<th>Supplemental Life</th>
<th>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</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annuities*</td>
<td>If applicable, update beneficiary information by completing the Life/Annuities Beneficiary Form - Group &amp; Individual Life and Annuities Only form</td>
</tr>
<tr>
<td></td>
<td>Clergy may purchase individual annuities for guaranteed retirement income. Additional information may be found at <a href="http://www.cpg.org/annuities">www.cpg.org/annuities</a>.</td>
</tr>
<tr>
<td></td>
<td>Clergy 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</td>
</tr>
<tr>
<td>Individual Life**</td>
<td>If applicable, update beneficiary information by completing the Life/Annuities Beneficiary Form - Group &amp; Individual Life and Annuities Only form</td>
</tr>
<tr>
<td></td>
<td>Clergy may purchase individual whole, universal or term life insurance for themselves or eligible dependents. Additional information may be found at Life Insurance.</td>
</tr>
<tr>
<td></td>
<td>Clergy 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</td>
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**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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