Clergy/Lay Employee: Salary Change Checklist

Cleric/Lay Employee Name: ___________________________ Date of Salary Change: ___________________________

Employer Name: ___________________________ City: ___________________________

This checklist and the guidelines on the following pages provide general directions for when the salary paid to a cleric or lay employee changes and will provide guidance on what actions you must take to report the salary change to The Church Pension Fund and its affiliates (referred to as “the Church Pension Group” or “CPG”).

Use this table to track progress on benefits and information disseminated to the employee:

<table>
<thead>
<tr>
<th>Plan/Products</th>
<th>Date Communicated to Cleric/Lay Employee:</th>
<th>Deadline (if applicable):</th>
<th>Date Action Taken:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Medical Coverage*</td>
<td></td>
<td>(see plan guidelines)</td>
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<tr>
<td>Group Dental Coverage</td>
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<td>(see plan guidelines)</td>
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<tr>
<td>Group Life Insurance</td>
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<td>(see plan guidelines)</td>
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<tr>
<td>Disability Coverage:</td>
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<tr>
<td>Short-Term Disability</td>
<td></td>
<td>(see plan guidelines)</td>
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<tr>
<td>Long-Term Disability</td>
<td></td>
<td>(see plan guidelines)</td>
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<tr>
<td>The Church Pension Fund Clergy Pension Plan (Clergy Pension Plan)</td>
<td></td>
<td>(see plan guidelines)</td>
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<tr>
<td>The Episcopal Church Lay Employees’ Defined Contribution Retirement Plan (Lay DC Plan)</td>
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<tr>
<td>The Episcopal Church Lay Employees’ Retirement Plan (Lay DB Plan) and</td>
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<td>(see plan guidelines)</td>
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<tr>
<td>The Episcopal Church Lay Employees’ Death Benefit Plan (Lay Death Benefit Plan)</td>
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<tr>
<td>The Episcopal Church Retirement Savings Plan (RSVP)</td>
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<td>(see plan guidelines)</td>
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<tr>
<td>Other employee products:</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 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/Lay Employee: Salary Change Guidelines**

### Group Medical/Dental

**Deadline: 30 days from date of salary change**

1. Provide cleric/lay employee with medical and/or dental benefit information
   - A change in salary (which may have resulted from a change in hours worked or a change in employment status) may impact eligibility for medical/dental benefits. Please see the *Medical Trust Administrative Policy Manual* for more information.
   - Direct employee to call Client Engagement for more information at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)

2. Necessary Actions
   - If the salary change results in the cleric/lay employee becoming eligible for coverage, follow the guidelines on the New Hire Checklist/Guidelines
   - If the salary change results in the cleric/lay employee losing coverage, follow the guidelines on the Termination Checklist/Guidelines

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.

### Employer-Provided Group Life

**Deadline: 60 days from date of salary change**

1. Provide cleric/lay employee with group life insurance information
   - Consult with your diocesan or group administrator to determine if a salary change will change the coverage amount
   - Communicate coverage amount to cleric/lay employee
   - Notify the employee of the potential annual imputed income that will be reported on the employee’s Form W-2 if he/she is eligible for Group Term Life insurance in excess of $50,000
   - Direct employee to call Client Engagement for more information at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)

2. Necessary Actions
   - Salary changes can be handled by either the diocesan/group or parish/organization administrator:
     - Diocesan/group administrators make changes via MLPS
     - Parish/organization administrators make changes by submitting the *Data Collection Form*
   - Salary changes may impact premium amount

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

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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.
### Short-Term Disability

**Deadline:** **60 days** from date of salary change

1. Provide cleric/lay employee with disability coverage information
   - Consult with your diocesan or group administrator to determine how a salary change will change the coverage amount
   - Communicate change in coverage amount to cleric/lay employee
   - Direct employee to call Client Engagement for more information at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)

2. Necessary Actions
   - Employer-provided short-term disability salary changes can be handled by either the diocesan/group or parish/organization administrator:
     - Diocesan/group administrators make changes via MLPS
     - Parish/organization administrators make changes by submitting the Data Collection Form
   - Salary changes may impact premium amount
   - No action is required for clergy participating in The Church Pension Fund Clergy Short-Term Disability Plan

Review the **Guide to the Short-Term Disability Benefit** (clergy) or the **Short-Term Disability Plan Highlights** (lay) for additional plan details, including how to apply for benefits if a cleric or lay employee becomes disabled.

### Long-Term Disability (LTD only)

**Deadline:** **60 days** from date of salary change

1. Provide cleric/lay employee with disability coverage information
   - Consult with your diocesan or group administrator to determine how a salary change will change the coverage amount
   - Communicate change in coverage amount to cleric/lay employee
   - Direct employee to call Client Engagement for more information at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays)

2. Necessary Actions
   - Salary changes can be handled by either the diocesan/group or parish/organization administrator:
     - Diocesan/group administrators make changes via MLPS
     - Parish/organization administrators make changes by submitting the Data Collection Form
   - Salary changes may impact premium amount

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

### Clergy Pension Plan, RSVP, Lay DC Plan, Lay DB Plan and Lay Death Benefit Plan

**Deadline:** **None**

1. Provide cleric/lay employee with the applicable pension plan information
   - In order to receive all benefits provided to active participants, the employer is required to make all necessary assessment payments and contributions
   - Notify eligible participants in either the Clergy Pension Plan or the Lay DB Plan how the salary change may impact the life insurance or death benefit
   - To make personal contribution changes in the Lay DC Plan or RSVP, the cleric/lay employee may call Fidelity at (877) 208-0092 or visit [www.netbenefits.com](http://www.netbenefits.com)
2. Necessary Actions

**Clergy Pension Plan**
- Parish/organization administrator submits the salary change on Section 3 of the Pension Assessment Notice or *Change in Compensation Form*

**Lay DB Plan/Lay Death Benefit Plan**
- Parish/organization administrator submits the salary change on Section 3 of the Pension Assessment Notice or *Participant Change Form*

**RSVP and Lay DC Plan**
- Parish/organization administrator submits a *Participant Change Form* reporting the salary change

Review the:

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

*Employer’s Guide: Retirement Savings Plan* for complete details on the RSVP.

*Employer’s Guide: Lay Defined Contribution Retirement Plan* for complete details on the Lay DC Plan

*Guide to Benefits Under the Lay Pension Plan* for complete details on the Lay DB Plan and Lay Death Benefit Plan

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**Other employees products**

**Deadline:** *Varies*

<table>
<thead>
<tr>
<th>Product</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Supplemental Life</strong></td>
<td><em>If applicable, update beneficiary information by completing the <a href="#">Life/Annuities Beneficiary Form - Group &amp; Individual Life and Annuities Only form</a></em></td>
</tr>
</tbody>
</table>

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<tr>
<th><strong>Annuities</strong></th>
<th><em>If applicable, update beneficiary information by completing the <a href="#">Life/Annuities Beneficiary Form - Group &amp; Individual Life and Annuities Only form</a></em></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employees 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>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</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Individual Life</strong></th>
<th><em>If applicable, update beneficiary information by completing the <a href="#">Life/Annuities Beneficiary Form - Group &amp; Individual Life and Annuities Only form</a></em></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employees may purchase individual whole, universal or term life insurance for themselves or eligible dependents. Additional information may be found at <a href="#">Individual Life</a>.</td>
</tr>
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<td></td>
<td>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</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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