Lay: Termination Checklist

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:

<table>
<thead>
<tr>
<th>Plan/Products</th>
<th>Date Communicated to Lay Employee</th>
<th>Termination Deadline</th>
<th>Date Terminated</th>
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<tbody>
<tr>
<td>Group Medical Coverage*</td>
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<td>Group Dental Coverage</td>
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<td>Group Life Insurance</td>
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<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 Episcopal Church Lay Employees’ Defined Contribution Retirement Plan (Lay DC Plan)</td>
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<td>Other employee products:</td>
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<tr>
<td>The Episcopal Church Lay Employees’ Retirement Plan (Lay DB Plan) and 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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<tr>
<td>Other products employee 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 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.

*Please note that this document is provided for informational purposes only and should not be viewed as investment, tax 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.

1. If lay employee was eligible for Medical/Dental benefits, provide lay employee with medical and/or dental Extension of Benefit information
   - 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 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)

2. Terminate coverage
   - 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

1. Provide lay employee with group life insurance information
   - 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

2. Terminate coverage
   - Terminate active coverage
   - Terminations for active 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 *Church Life Administrative Guidelines* for additional details on Church Life Group Insurance.

Group Life Insurance is an employer-paid benefit.
Short-Term Disability

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

1. Notify lay employee that Short-term disability coverage is terminated
   - Employees whose employment has been terminated are not eligible for Short-Term Disability coverage.

2. Terminate coverage
   - 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 *Short-Term Disability Plan Highlights* for additional plan details.

Long-Term Disability (LTD only)

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

1. Notify lay employee that long-term disability coverage is terminated
   - Employees whose employment has been terminated are not eligible for Long-Term Disability coverage

2. Terminate coverage
   - 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.

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

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

1. Provide lay employee with the Lay DC or Lay DB and Lay Death Benefit Plan information

   **Lay DC Plan**
   - Direct employee to contact Fidelity for distribution options at (877) 208-0092, 8:30AM – 12:00AM ET (excluding holidays) or visit [www.netbenefits.com](http://www.netbenefits.com) For information on distribution options, refer employee to *Your Guide to Getting Starting* for more details
   - Direct the employee to the Lay Defined Contribution page on [www.cpg.org](http://www.cpg.org) for more information

   **Lay DB Plan and Lay Death Benefit Plan**
   - Direct employee to contact Client Engagement at (866) 802-6333, Monday – Friday, 8:30AM – 8:00PM ET (excluding holidays) for any questions regarding termination
   - Refer to *A Guide to Benefits Under the Lay Defined Benefit Plan* for complete plan details
   - Direct the employee to the Lay Defined Benefit page on [www.cpg.org](http://www.cpg.org) for more information
   - Notify the lay employee that they will no longer be eligible for the Lay Death Benefit Plan upon termination of employment.
2. Terminate plan participation

**Lay DC Plan**
- Parish/organization administrator submits a *Participant Change Form* reporting the date of termination (employee will not have access to withdraw funds until this status change is reported)
- Ensure that all contributions are sent to Fidelity prior to submitting the *Participant Change Form*

**Lay DB Plan**
- Parish/organization administrator submits the termination date on Section 3 of the Pension Assessment Notice.


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**RSVP**

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

| 1. If enrolled, provide lay employee with the RSVP information | • Lay employees may not make contributions to the RSVP unless they are actively employed within The Episcopal Church  
• Direct employee to *Your Guide to Getting Started (RSVP)* for information on the available distribution options.  
• Direct employee to call Fidelity for distribution information (877) 208-0092, Monday – Friday, 8:30AM – 12:00AM ET (excluding holidays) |
|---|---|
| 2. Terminate plan participation | • 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 Lay DB section above. |

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

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**Other employee products**

**Deadline:** Varies

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<thead>
<tr>
<th>Supplemental Life</th>
<th>• 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</th>
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</table>
| Annuities* | • 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](http://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**  

- 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.

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* 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”). 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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