

Lay: Termination Checklist

Please note: You must review and report changes in *My Admin Portal (MAP)*.

Lay employee 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")'

The checklists and guide will help you to

1. provide direction on where to obtain detailed benefit plan information, and
2. terminate plan participation and benefit coverage, including, as applicable, any Church Pension Fund retirement plan and group health, life, and disability 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.

Plan/Products	Date communicated to lay employee	Retirement deadline	Date retired
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 (the Death Benefit Plan)			
The Episcopal Church Retirement Savings Plan (RSVP)			
Other products lay employee may purchase			
Supplemental Group Life Insurance			
Annuities	No change needed upon termination.		
Individual Life Insurance			

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

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

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund ("CPF") and its affiliates (collectively, "CPG") retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.

Lay: Termination Guidelines

Manage a lay employee's employment termination from your institution in My Admin Portal (MAP).

- Employee benefits administrators who do not have access to MAP may request access from their organization's Institution Administrator or from a diocesan organization's Diocesan Administrator who has access to MAP.
- Please call Client Services at (855) 215-5990 if you do not know who that person is.
- Upon termination of employment, enrollment in all employee benefits automatically ends.
- It is recommended that Institution Administrators inform the institution's Diocesan or Group Administrator of the individual's end of employment and benefits.

Group Medical/Dental

Deadline: within 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 | <ul style="list-style-type: none">• Explain to the lay employee that an Extension of Benefits through The Episcopal Church 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 the employee to call Client Services for more information on Extension of Benefits for medical and dental plans at (800) 480-9967, Monday to Friday, 8:30 AM to 8:00 PMET. |
| 2. Necessary actions | <ul style="list-style-type: none">• Institution or Diocese Administrators terminate the lay employee's employment using MAP. |
-

Review [The Episcopal Church 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 [Health Benefits for Active Lay Employees](#) for additional plan details.

This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.

Employer-Provided Group Life

Deadline: within 60 days from date of termination

-
- | | |
|---|---|
| 1. Provide lay employee with group life insurance information | <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 to Friday, 8:30 AM to 8:00 PMET. |
| 2. Necessary Actions | <ul style="list-style-type: none">• Institution or Diocese Administrators terminate the lay employee's employment using MAP. |
-

Church Life Insurance Corporation, NAIC No. 61875, a New York life insurance company, with its home office located at 19 East 34th Street, New York, New York 10016 ("Church Life"), offers group and, in certain circumstances, individual life insurance and annuities to clergy and lay employees, and their families, in the service of The Episcopal Church. Product availability and features may vary by state, and products may not be available in all states. Church Life is not licensed in all states. Any and all guarantees by Church Life are based on and expressly subject to the claims-paying ability of Church Life. The Church Pension Fund does not guarantee the payment of principal or interest on any Church Life insurance policy or annuity contract. Information and descriptions of products and services are provided solely for general informational purposes and are not intended to be complete descriptions of, or to create a contract or an offer to provide, coverage. For complete details of coverage, including exclusions, limitations and restrictions, please see the actual life insurance policy or annuity contract. If any description of a Church Life product conflicts with the terms of the actual life insurance policy or annuity contract, then the terms of such life insurance policy or annuity contract will govern.

Short-Term Disability

Deadline: Immediate

1. Notify lay employee that short-term disability coverage is terminated	<ul style="list-style-type: none"> Lay 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 Employee-Paid (Voluntary) coverage can be handled as follows: <ul style="list-style-type: none"> Institution or Diocese Administrators terminate the individual's employment using MAP.

Review [Short-Term Disability Plan](#) for additional plan details.

Long-Term Disability

Deadline: Immediate

1. Notify lay employee that long-term disability coverage is terminated	<ul style="list-style-type: none"> Lay 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 Employee-Paid (Voluntary) coverage can be handled as follows: <ul style="list-style-type: none"> Institution or Diocese Administrators terminate the individual's employment using MAP.

Review [Long-Term Disability Plan](#) for additional plan details

Short-term disability and long-term disability insurance products and services are offered by American Family Life Assurance Company of New York, NAIC No. 60526. The information provided here is a summary of the group disability income insurance coverage and is for illustrative purposes only. A certificate with more complete policy information is available upon request. Please refer to the certificate or the group policy for a complete description of coverage, terms, conditions, exclusions, and limitations. If any conflict exists between the certificate and/or policy and the information described here, the terms of the certificate and policy will govern. Other self-funded disability benefits may be provided by The Church Pension Fund.

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

Deadline: within 30 days from date of termination

1. Provide lay employee with the Lay DB Plan and the Death Benefit Plan, Lay DC, or RSVP information	<p>Lay DB Plan and the Death Benefit Plan</p> <ul style="list-style-type: none"> Direct the lay employee to contact Client Services at (866) 802-6333, Monday to Friday, 8:30 AM to 8:00 PM ET 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 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. <p>Lay DC Plan and RSVP</p> <ul style="list-style-type: none"> Direct the lay employee to contact Fidelity for retirement and distribution options at (877) 208-0092, Monday to Friday, 8:30 AM to 12:00 AM ET or visit Fidelity at netbenefits.com. For more information and distribution options, refer the lay employee to RSVP & Lay DC Plan: Employee Guide for more details.
2. Necessary actions	<ul style="list-style-type: none"> Institution or Diocese Administrators terminate the individual's employment using MAP. Upon termination, all benefits are automatically terminated. Ensure that all contributions are sent to Fidelity prior to terminating employment using MAP.

Review the [Lay Employee Pension System](#) for administrators and [A Guide to the Lay Defined Benefit Plan](#) for additional details on the Lay DB Plan and the Death Benefit Plan, and [Your Guide to Getting Started](#) for the Lay DC Plan and RSVP.

Other Employee Products

Deadline: Varies

Supplemental Group Life, Annuities, and Individual Life	<ul style="list-style-type: none">• The 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 and Individual Life	<ul style="list-style-type: none">• If applicable, suggest that the employee update beneficiary information by completing the <i>Life/Annuities Beneficiary Form - Group & Individual Life and Annuities Only</i> form.

Individual life insurance is offered through Church Life Insurance Corporation ("Church Life") and underwritten by Protective Life and Annuity Insurance Company ("Protective Life"), NAIC No. 88536, which is located in Birmingham, Alabama. Product availability and features may vary by state. Protective Life has sole responsibility for all financial obligations in connection with its products. Neither Church Life nor any of its affiliates has any responsibility or liability whatsoever for the obligations of Protective Life. Neither Church Life nor any of its affiliates is affiliated with Protective Life.

This material is provided for informational purposes only and should not be viewed as investment, tax, or other advice. It does not constitute a contract or an offer for any products or services. In the event of a conflict between this material and the official plan documents or insurance policies, any official plan documents or insurance policies will govern. The Church Pension Fund ("CPF") and its affiliates (collectively, "CPG") retain the right to amend, terminate, or modify the terms of any benefit plan and/or insurance policy described in this material at any time, for any reason, and, unless otherwise required by applicable law, without notice.