



The Episcopal Diocese of Georgia On-boarding Clergy Guide

Points of Contact:

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This is a guide to provide general direction for hiring and enrolling new clergy into the benefits programs offered through The Church Pension Group (CPG).

Step 1: Employee Enrollment

- [Add the cleric to your institution by submitting an Employment Change form](#) to Daniel Garrick at dgarrick@gaepiscopal.org
- If you have access to the My Administrator Portal (MAP) on www.cpg.org, you can submit the same information online and expedite enrollment. Please reach out to Canon Easterlin or Daniel Garrick for access.
- This document will also enroll the cleric in the [Clergy Pension Plan](#)

Step 2: Benefits Enrollment

Deadline to enroll: 30 days from the date of hire or date of eligibility for health insurance and 60 days for life insurance and disability coverage.

IMPORTANT: Coverage is effective the first of the month following the date of hire. For example, if the cleric is hired on June 15th, then their coverage is effective July 1st. Please submit information prior to start date to ensure coverage on 1st day of employment.

Group Health & Dental

- Provide cleric with medical and/or dental benefit information
 - [Summary of Benefits and Coverage](#)
 - [Employee Group Medical and Dental Enrollment form](#)

- Provide cleric with the required legal notices
 - [Joint Notice of Privacy Practices](#)
 - [HIPPA Notice of Special Enrollment Rights](#)
 - [Children's Health Insurance Program](#)
 - [Women's Health and Cancer Rights Act](#)

- Clerics must communicate the medical/dental plan of choice to the diocesan administrators for enrollment in MAP, our online enrollment system.
 - Clergy should receive their health benefits ID cards within 15 business days of enrollment.
 - [HSA overview with Health Equity](#)
 - [Vendor apps](#) employees can use to help view and manage benefits

Diocesan Health Insurance Policy can be found here: <https://gaepiscopal.org/medical-insurance/>

- Create a mycigna.com log-in to access information about benefits
- If you are enrolled in the plan with an HSA- please create a Health Equity online account to access information
 - For more information on [Health Equity](#)

- [EAP](#): The enclosed listing is just a small sampling of the support available to you at no additional cost with your Employee Assistance & Work/Life Support Program.
- CPG provides an additional service called Health Advocate. They can aid with the coordination of care and handling challenging billing issues. To start a claim call: (866) 695-8622
 - For more information on [Health Advocate](#)

Employer-Provided Group Life

Clergy are provided life insurance through the Pension Plan: <https://www.cpg.org/active-clergy/retirement/clergy-pension-benefits/>

Enrollments for Group Life insurance will be handled by the diocesan administrators

- Determine that the cleric is eligible for benefits
 - Clergy are eligible if they meet all applicable eligibility requirements in the Group Life policy and are working and compensated for a minimum of 20 hours per week. Seminarians, postulants, and Members of Religious Orders who meet all applicable eligibility requirements in the Group Life policy are also eligible.
- Diocesan administrators will enroll clerics via MAP
- Submit [Data Collection](#) form to Diocesan Administrators

Short-term Disability

Automatic enrollment if the cleric is enrolled in [Clergy Pension Plan](#) and assessments are timely paid

The Short-term Disability Plan is intended to provide an income replacement benefit to assist employers with expenses incurred if the cleric is unable to work due to a short-term disability. To qualify, the cleric must be an Active participant in the Clergy Pension Plan immediately prior to the time they become disabled, the cleric's physician must certify that they are disabled, and CPF's Medical Board, designated as Aflac, must also concur. CPF may require that any determination of disability be made by an appropriate provider of CPF's

choosing and at CPF's expense. CPF may also require treatment by what is determined to be an appropriate provider.

Long-term Disability

Enrollments processed after 30 days from the date of hire or date of eligibility will be subject to medical underwriting and coverage is not guaranteed. More information can be found in [Clergy Pension Plan](#)

Clergy are automatically enrolled in the [Long-term Disability Plan](#). Enrollments for either Employer-provided or Voluntary coverage can be handled by the diocesan administrators.

Clergy Pension Plan

Deadline to enroll: CPG recommends that clergy are enrolled within 30 days from the date of hire to ensure eligibility for Clergy Pension Plan benefits, including survivor and disability benefits

When submitting the [Employment Change Form](#), clerics are enrolled in the [Clergy Pension Plan](#)

If this is the first time your organization is enrolling a cleric into the Clergy Pension Plan, a billing record needs to be set up. Please contact CPG at (855) 215-5990 to make billing arrangements. Enrollments into the Clergy Plan cannot be made until this step is taken. If you do not see the Clergy Pension Plan listed in the Employee Roster, either under the Institution Tab or Enrollment section in the cleric's record, then this step hasn't been taken.

For those recently ordained, the Clergy Information Request Form, which is completed by the cleric, needs to be sent to the Recorder of Ordinations (along with notification from the Diocesan Ordination Officer). A cleric's enrollment into the Clergy Pension Plan will not be possible until these Items are on file with the Recorder of Ordinations.

RSVP (Episcopal Church Retirement Savings Plan)

Deadline to enroll: Enrollment in the plan will be effective on the first of the month after CPG receives the cleric's enrollment information

When submitting the [Employment Change Form](#), clerics are enrolled in the [Clergy Pension Plan](#)

If your institution participates in the RSVP, clergy are eligible to participate if they meet the minimum requirements selected on your Plan Adoption Agreement; participation is optional.

- To enroll in RSVP please complete the [Employee Enrollment Form Defined Contribution Plan Form](#)

More information can be found through the [RSVP Plan: Employee Guide](#)

Step 3 Supplemental

Clergy are eligible to purchase supplemental insurance and additional programs. Enrollment deadlines vary. For more information see below:

- Clergy who are enrolled in an employer-paid group life insurance plan will be sent information from Church Life with an offer to purchase additional (supplemental) group life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-clergy/insurance/life/supplemental-life/
- Clergy may purchase individual annuities for guaranteed retirement income. Additional information may be found at www.cpg.org/annuities
- Clergy may purchase individual whole, universal, or term life insurance for themselves or eligible dependents. Additional information may be found at www.cpg.org/active-clergy/insurance/life/overview/
 - Clergy who are interested should call Client Services at (888) 735-7114, Monday – Friday, 8:30 AM – 8:00 PM ET (excluding holidays), to speak to a financial education specialist or schedule a complimentary discussion

Step 4: Clergy Tax Guide

CPG provides a thorough guide for some of the most important changes to tax laws that could have significant implications on income through church employment. More information can be found in the [CPG Tax Guide](#)

CPG provides Clergy Tax experts as a resource. They can be contacted at:

- Nancy Fritschner, CPA (877) 305-1414
 - Mary Ann Hanson, CPA (877) 305-1415
 - Dolly Rios,* CPA (833) 363-5751
- *Fluent in English and Spanish

Step 5: Beneficiary

An important step to completing the benefits process is to understand and communicate to beneficiaries of the rules for what to do next. Listed below are some resources on how to best navigate through this process:

- [CPG Beneficiary Resource Center](#)
- [What To Do After A Loss](#)
- [Retirement Savings Plan Beneficiary Designation Form](#)
- [Common Questions](#)