



The Episcopal Diocese of Georgia On-boarding Lay Employee Guide

Points of Contact:

Katie Easterlin, Canon for Administration – keasterlin@gaepiscopal.org

Daniel Garrick, Administrative Assistant – dgarrick@gaepiscopal.org

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

Step 1: Employee Enrollment

- [Add the lay employee to your institution by submitting an Employment Change form](#) to Daniel Garrick at dgarrick@gaepiscopal.org
- If you have access to 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.

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 employee is hired on June 15th, then their coverage is effective July 1st. Please submit information prior to the start date to ensure coverage on 1st day of employment.

Group Health & Dental

- Provide employees with medical and/or dental benefit information
 - [Summary of Benefits and Coverage](#)
 - [Employee Group Medical and Dental Enrollment form](#)
- Provide employees 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](#)
- Employees must communicate the medical/dental plan of choice to the diocesan administrators for enrollment in MLPS, our online enrollment system.
 - Employees should receive their health benefits ID cards within 15 business days of enrollment. They may also access or request an ID card through their respective member portals. Members could also download smartphone apps from the carriers to access virtual ID cards.
 - [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

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

- Determine that the employee is eligible for benefits
 - Employees (exempt or non-exempt) 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
- Diocesan administrators will enroll employees via MAP
- Submit [Data Collection](#) form to Diocesan Administrators

Short-term Disability

Deadline to enroll: 30 days from the date of hire or eligibility for guaranteed issuance 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

To be eligible for [short-term disability benefit](#), you must be:

- Actively working for the Episcopal Church
- Employed at least 20 hours per week in a paid position

If you meet these conditions and your employer provides the benefit, you are covered from the first day of employment. If you purchase short-term disability coverage from your employer, you are covered from the first day you enroll in the plan.

Employer-Provided Plan

New eligible lay employees must be enrolled within 31 days of becoming eligible. Medical underwriting (generally a medical exam and an analysis of medical information) will not be required.

Voluntary (Employee-Paid) Plan

If you elect coverage during the initial open enrollment period, medical underwriting (generally a medical exam and an analysis of medical information) will not be required. If you are an eligible employee and do not elect coverage during the initial open enrollment period, you will have the ability to choose coverage during subsequent annual enrollment periods, but you will need to undergo a medical underwriting.

If you enroll after 31 days:

- An [Evidence of Insurability \(EOI\) Form](#) is required and must be processed and approved by Aflac.
 - Enrollment is not guaranteed.
- Please contact Daniel for enrollment in short-term disability

Long-term Disability

Deadline to enroll: 30 days from the date of hire or eligibility for guaranteed issuance. 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.

[Long-term Disability Plan](#)- Enrollments for either Employer-provided or Voluntary coverage can be handled by the diocesan administrators through MAP. Not all employers offer long-term and/or short-term disability coverage.

Defined Contribution Plan

Deadline to enroll: CPG recommends that Lay Employees are enrolled within 30 days from date of hire to ensure eligibility for the Defined Contribution Plan benefits, including survivor and disability benefits.

When submitting the [Employment Change Form](#), Lay Employees are enrolled into the [Defined Contribution Plan](#).

How it works:

- Your employer typically contributes a base contribution equal to at least 5% of your compensation.²
- You may contribute up to the limits set by the IRS.
- Your employer may match your contribution. This matching contribution, when added to the employer base contribution, typically should be equal to at least 9%.²
- Your pre-tax contribution reduces your current income for federal income tax purposes.
- You are not required to contribute. However, you will lose out on the employer match if you choose not to contribute.²
- You elect the amount you wish to defer to the plan.
- You choose the investment options for your account.

Step 3 Supplemental

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

- Lay employees 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. See additional information for lay-employee Supplemental Group Life Insurance <https://www.cpg.org/active-lay-employees/insurance/life/supplemental-life/>
- Lay employees who have been previously enrolled in an employer-paid group life insurance plan through CPG are not eligible for additional Supplemental Group Life.
- Lay employees who are interested should call Client Services at (888) 735-7114, Monday to Friday, 8:30 AM to 8:00 PM ET to speak to a financial education specialist or schedule a complimentary discussion.

Step 4: Beneficiary

An important step to completing the benefits process is to understand and communicate to beneficiaries 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](#)

Resource Links/Numbers:

Medical: <https://gaepiscopal.org/medical-insurance/>

Client Service Numbers:

CPG Medical- (800) 480-9967

CPG Pension- (866) 802-6333

Health Advocate- (866) 695-8622

EAP- (866) 395-7794