



The Episcopal Diocese of California
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WELCOME TO THE DIOCESE of CALIFORNIA'S 2018 EMPLOYEE BENEFITS PROGRAM

What Does the Employee Benefit Program Include?

The complete Diocese of California's benefit plan includes medical (choice of Kaiser EPO 80, Kaiser EPO High, Anthem Blue Cross / Blue Shield PPO 80/60 or Anthem Blue Cross / Blue Shield EPO); an employee assistance plan (Cigna Behavioral); dental/ortho (Cigna); basic term life \$50K (Church Life); short and long term disability (Unum for laity – CPG for clergy); and salary continuation/unemployment insurance. Those enrolled in a medical plan also have access to a package of "additional benefits" through CPG that includes EyeMed vision benefits, Health Advocate, travel assistance and discounts for hearing aids. Lay personnel working an average of 20hrs/week are offered a Defined Contribution Retirement plan. Clergy participate in Clergy Pension Fund. Employees who will be on payroll through the Diocese may also participate in a Flexible Spending Account to cover uninsured medical or dependent care expenses with pre-tax income.

Who is Eligible for the Benefits Plan?

Lay and clergy employees working from **20 - <30** hours a week are covered for disability and unemployment insurance programs. Clergy participate in Clergy Pension and lay employees have a Defined Contribution plan with Church Pension Fund. Employees also have the option to enroll in medical or dental coverage – the employer contribution for premiums of the optional medical and dental are established by each organization on an annual basis. Check with local employer or Diocese benefits office for clarification of employer's current benefit policies.

Anyone working **30 or more** hours per week **is considered a full-time employee**, and is eligible for the entire benefit plan, provided the employment is "on a permanent basis" (longer than 90 days). Insurance is effective the first of the month following date of hire, or if DOH is 1st of month coverage begins immediately.

Full-time employees may elect to waive medical or dental insurance if they have coverage elsewhere. In this case, the employee must sign a waiver of insurance, listing all persons (self and any dependents) for whom coverage is waived.

Spouses, state registered domestic partners and children (up to age 30) are all eligible for employer provided coverage through Diocesan benefits program

How Is the Insurance Paid For?

The Diocese bills the employer for the full cost of each benefit. If employee elects to participate in optional medical or dental or enrolls in a plan that exceeds employer's coverage the premium difference can be processed via payroll deductions on a pre-tax basis, contact the payroll office for the appropriate payroll deduction forms.

How Do I Enroll?

Review the benefit materials fill out the appropriate enrollment forms, and once authorized by your employer all forms should be returned to the Diocese Benefits Coordinator within 30 days of your hire date or change of status date. Delays in returning forms to the Diocese can delay and/or jeopardize enrollment eligibility.

What If I Have Questions?

Contact the local administrator or Sarah Crawford, Diocesan Benefits Coordinator, 415-869-7805 or sarahc@diocal.org or www.diocal.org/employeebenefits & www.cpg.org

We're glad you're with us!

Overview of Benefits of Employment

<p>If you work 20 or more hours per week you are eligible for:</p>	Unemployment Insurance	Automatic	
	Short- and Long-Term Disability Insurance	Automatic Lay employees coverage w/ Unum	Automatic Clergy coverage w/ Church Pension Fund
	Lay Pension Plan (lay employees only)	Complete The Episcopal Church Lay Employees Defined Contribution Retirement Plan Employee Application for Membership available online: www.cpg.org . Employer submits application to CPG.	
	Dental or Medical Insurance	Cigna Dental/Ortho and Kaiser or Anthem Blue Shield / Blue Cross medical plans available for purchase at your own expense. Visit www.diocal.org/employeebenefits or contact the Diocesan Benefits office for plan materials and form	
<p>If you work 30 or more hours per week, you are also eligible for Employer provided group coverage:</p>	Medical Insurance (can cover you, your partner/spouse, and your dependents)	Available medical plans include “additional benefits”: Kaiser EPO 80, Kaiser EPO High, Anthem Blue Shield / Blue Cross EPO 90 or PPO 80/60 Complete enrollment form or submit the Waiver of Coverage	
	EAP Employee Assistance Program	Automatically provided to all employees working 30+ hours per week.	
	Dental Insurance (can cover you, your partner/spouse, and your dependents)	Cigna Dental/Ortho Complete enrollment form or submit the Waiver of Coverage	
	\$50K Life Insurance	Automatically provided to all employees working 30+ hours per week.	
	UNUM Long-Term Care Insurance	This benefit is employee paid via payroll deductions. Premium not paid by employer (except for CSB) Complete the enrollment forms	
<p>If you are paid via the Diocesan payroll system, you are eligible for:</p>	Direct Deposit Sign-Up	Enrollment form required	
	Health Care & Dependent Care Flexible Spending Acct. Enrollment	Employee must work at least 20 hours per week to be eligible. Enrollment required prior to the first payroll of employment & renewed prior to first payroll of each calendar year	