



The Episcopal Diocese of California  
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## WELCOME TO THE DIOCESE of CALIFORNIA'S 2021 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 BC/BS PPO 80 or Anthem BC/BS PPO 90); dental/ortho (Cigna); group term life \$50K (Church Life), an employee assistance plan (Cigna Behavioral); short and long term disability (Aflac/Zurich), and salary continuation (501c).

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 hearing aids. Lay employees participate in a Defined Contribution Retirement Plan while clergy participate in the Clergy Pension Plan (both through Church Pension Group, CPG) Employees paid through the Diocese Payroll Service 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 enrolled in the part-time benefits package that includes short- and long-term disability and a salary continuation program in lieu of State program as well as an employee assistance plan. Clergy participate in Clergy Pension and lay employees participate in a Defined Contribution Retirement 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.

The benefits package for full-time employees, those working **30 or more** hours per week on a permanent basis (longer than 90 days) includes salary continuation, disability, employee assistance plan, medical, dental and life insurance effective the first of the month following date of hire, or if DOH is 1<sup>st</sup> 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 elected benefits. If employee 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.

Retirement and pension plans are billed to the employer by the plan managers (Fidelity or CPG)

### **How Do I Enroll?**

Visit [www.diocal.org/employeebenefits](http://www.diocal.org/employeebenefits) to review the plan comparisons, complete and return the enrollment form to your employer within 30days of your hire or change of status date. Delays in returning forms to the Diocese can delay and/or jeopardize enrollment eligibility.

*We're glad you're with us!*

## Overview of Benefits of Employment

<b>If you work 20 or more hours per week you are eligible for:</b>	Unemployment Insurance	Automatic	
	Short- and Long-Term Disability Insurance	Automatic	Automatic
	Lay Pension Plan (lay employees only)	When new hire paperwork with payroll deduction authorization is sent to Diocese employee is enrolled in the plan via CPG's online Employee Roster.	
	Dental or Medical Insurance	Cigna Dental/Ortho and Kaiser or Anthem Blue Cross / Blue Shield medical plans available for purchase at your own expense. Visit <a href="http://www.diocal.org/employeebenefits">www.diocal.org/employeebenefits</a> or contact the Diocesan Benefits office for plan materials and form	
<b>If you work 30 or more hours per week, you are also eligible for Employer provided group coverage:</b>	Medical Insurance (can cover you, your partner/spouse, and your dependents)	Available medical plans include "additional benefits": Kaiser EPO 80, Kaiser EPO High, Anthem BC/BS PPO 80 or PPO 90 <b>Complete enrollment form or submit the Waiver of Coverage</b>	
	EAP Employee Assistance Program	<b>Automatically provided to all employees working 30+ hours per week.</b>	
	Dental Insurance (can cover you, your partner/spouse, and your dependents)	Cigna Dental/Ortho <b>Complete enrollment form or submit the Waiver of Coverage</b>	
	\$50K Life Insurance	<b>Automatically provided to all employees working 30+ hours per week.</b>	
	UNUM Long-Term Care Insurance	This benefit is employee paid via payroll deductions. Premium not paid by employer (except for CSB) <a href="http://unuminform.com/episcopaldioceseca002/index.aspx">http://unuminform.com/episcopaldioceseca002/index.aspx</a>	
<b>If you are paid via the Diocesan payroll system, you are eligible for:</b>	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	