

Quick Guide to Clergy Benefits after the End of Employment

This document provides general information of what happens to clergy pension and benefits after the end of employment due to termination or resignation. It was created for institution administrators to use with the checklist [Terminating an Employee's Benefits after the End of Employment](#). It may also be used to help communicate benefits information to the affected clergyperson.

For information on benefits upon retirement, see [Quick Guide to Clergy Benefits upon Retirement](#).

CPG Benefit	Extendable?	Key Dates to extend coverage	Additional Information
Active Group Medical and Dental	Yes, for up to 36 months after end of employment.	The recipient of the Extension of Benefits (EOB) letter has 21 calendar days to respond from the day the offer is mailed by CPG. If accepted, coverage begins the first day of the month following the termination date.	<ul style="list-style-type: none"> Administrators should refer to the Administrative Policy Manual for more information. The clergyperson will receive an Extension of Benefits letter in the mail from CPG Client Services. Call Client Services for more information, Monday - Friday, 8:30AM - 8:00PM ET. <ul style="list-style-type: none"> Administrators: Call (855) 215-5990 Clergy: Call (800) 480-9967
Employer-Provided Group Life Insurance and associated Supplemental Life Insurance Policies	Yes, if converted to an individual policy.	Complete conversion within the period detailed in the conversion offer letter.	<ul style="list-style-type: none"> Refer to Employer Provided Group Life for more information. Refer to Supplemental Group Life for more information. The clergyperson will receive a Conversion letter in the mail with instructions on how to convert to an individual policy. Failure to meet the prescribed timeline will result in a loss of the right of conversion.
CPF-Provided Short-Term and Long-Term Disability	Generally, yes, at the clergyperson's expense.	Coverage terminates when the clergyperson has an <i>inactive</i> status under the Clergy Pension Plan	<ul style="list-style-type: none"> Disability coverage is discontinued when a clergyperson becomes inactive under the Clergy Pension Plan. Refer to the Guide to Clergy Benefits for more information about when a clergyperson is active or inactive. If eligible, the clergyperson may pay personal assessments to CPF in order to maintain their active status under the Clergy Pension Plan.
Clergy Pension Plan	If eligible, a clergyperson can earn up to 24 months of	N/A	<ul style="list-style-type: none"> The clergyperson will receive a letter in the mail with information about how the clergyperson can continue accruing Credited Service personally.

CPG Benefit	Extendable?	Key Dates to extend coverage	Additional Information
	credited service following a termination of employment.		<ul style="list-style-type: none"> • Call Client Services for more information, Monday - Friday, 8:30AM - 8:00PM ET. <ul style="list-style-type: none"> ○ Administrators: Call (855) 215-5990 ○ Clergy: Call (866) 802-6333 • Refer to A Guide to Clergy Benefits for more information.
Retirement Savings Plan (RSVP)	No.	N/A	<ul style="list-style-type: none"> • Refer to RSVP & Lay DC Plan: Employee Guide for more information. • Contact Fidelity for retirement and distribution options. <ul style="list-style-type: none"> ○ Call (877) 208-0092, Monday - Friday, 8:30AM - 12:00AM ET. ○ Visit Fidelity's NetBenefits website.

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