



The Episcopal Diocese of California
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WELCOME TO THE DIOCESAN INSURANCE PROGRAM

What Does the Entire Benefit Program Include?

The complete Diocesan benefit plan includes medical (choice of Kaiser HMO, Blue Shield HMO or Blue Shield PPO); an employee assistance plan (Concern); dental (Cigna); basic term life \$50K (U.S. Life); short and long term disability (Prudential for laity – CPG for clergy); and salary continuation/unemployment insurance. Lay personnel are also offered a Defined Contribution Retirement (Lay Pension) plan. Employees who will be on payroll through the Diocese may also use the Diocesan Flexible Spending plan to cover uninsured medical or dependent care expenses with pre-tax income.

Who is Eligible for the Entire Insurance Plan?

Lay and clergy employees working from **20 up to 29** hours a week are covered by disability and unemployment insurance programs and for the lay pension plan, but are not eligible to be covered under other portions of the plan.

Anyone working **30 or more** hours per week in one of the missions, parishes, or institutions of the Diocese 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). Employees can be covered immediately** (without a waiting period), if the employer wishes and the employment is intended to be permanent.

Full-time employees **MUST** be covered under the benefits program, the employee may elect to waive medical or dental coverage. In this case, the employee must sign a waiver of insurance, listing all persons (employee and any dependents) for whom coverage is waived.

The effective date for medical insurance coverage is **the first of the month following the event date (event date = date of hire, or date of change from part to full-time employment). If you were hired on Jan 12 your effective date for coverage would be Feb. 1. NOTE: The employee has 30 days from the event date to return completed enrollment forms – forms received after the 30 days jeopardizes eligibility for coverage.

How Is the Insurance Paid For?

All insurance premiums, including those for dependent coverage, are billed by the Diocese to your employer. Your employer may require a reimbursement from you for costs above the lowest medical insurance plan rate. If your employer has established a cost-share plan for medical ins., employee contributions can be processed via payroll deductions on a pre-tax basis, contact payroll office for payroll deduction forms.

How Do I Enroll?

Please review the insurance materials, including plan comparisons and costs, fill out the appropriate forms, and return them to the Treasurer’s Office within 30 days of your event date (full-time hire date). Delays in returning forms to the Diocese can delay and/or jeopardize enrollment eligibility.

What If I Have Questions?

Each Treasurer or Administrator of a Church, School or Institution has received the reference materials for each of our benefit programs for you to review. Please check with them for detailed information. If you have questions on details of plans you may contact the member services department or search the carrier’s website:

Plan	Member Services	Group Policy #
Blue Shield HMO & PPO	1-800-424-6521 www.mylifepath.com	HMO H 10725 PPO 930856
Kaiser HMO	1-800-464-4000 www.kaiserpermanente.org	9652-0000
Cigna Dental	1-800-CIGNA24	2108595
Concern Employee Assistance Plan	(800) 344-4222 http://www.concern-eap.com	

We’re glad you’re with us!

Overview of Benefits of Employment

If you work 20 or more hours per week you are eligible for:	Unemployment Insurance	Automatic	
	Short- and Long-Term Disability Insurance	Automatic Lay employees coverage w/ Prudential	Automatic Clergy coverage w/ Church Pension Fund
	Lay Pension Plan (lay employees only)	Complete all forms. Send payroll deduction form to payroll office. All other enrollment forms are sent to the Pension Group.	
If you work 30 or more hours per week, you are also eligible for Employer provided group coverage:	Medical Insurance (can cover you, your partner/spouse, and your dependents)	Available medical coverage as follows: Kaiser HMO Blue Shield HMO or PPO Complete enrollment forms 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 Complete enrollment form or submit the Waiver of Coverage	
	U.S. Life Insurance	Complete & submit the enrollment form	
	UNUM Long-Term Care Insurance	This benefit is self paid via payroll deductions. Premium not paid by employer (except for CSB) Complete the enrollment forms	
If you are paid via the Diocesan payroll system, you are eligible for:	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	