



The Episcopal Diocese of California
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OVERVIEW of 2024 EMPLOYEE BENEFITS PROGRAM

The following summarizes the canonically required employee benefits program for churches, schools and participating institutions in the Episcopal Diocese of California. The following applies equally to clergy or lay in compliance with the parity rules of the [Denominational Health Plan](#) established by General Convention

Who is Eligible for Benefits?

Part-time benefit eligible (PTBE) employee: clergy or lay person working at least 20 hrs but less than 30 hrs per week hired on a long-term basis (employment is expected to exceed 90 days) are eligible for the PTBE package outlined on the next page.

Full-time benefit eligible (FTBE) employee: clergy or lay person working at least 30 hrs per week hired on a long-term basis (employment is expected to exceed 90 days) are eligible for the FTBE package outlined on the next page.

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.

Dependents of eligible employees include spouse by marriage, state registered domestic partners, children (up to age 30) are all eligible for employer provided coverage through Diocesan benefits program.

What is the effective date of coverage?

Employees are eligible for coverage effective the first of the month following their date of hire / first day of work or change of status. However, if the hire or change of status date is the 1st of the month coverage is effective immediately.

Diocesan and National canons, as well as plan rules, do not permit a waiting period for any coverage.

Enrollment forms must be processed within 30 days of hire (or change of eligibility status) to guarantee coverage.

What Does the Employee Benefit Program Include?

The complete Diocese of California's benefit program includes lay defined contribution retirement, clergy pension, short- and long-term disability, Salary Continuation, employee assistance plan, \$50K Group Term Life, dental and medical.

Those enrolled in a medical plan also have a package of "additional benefits" through CPG that includes, mental health vision benefits, Health Advocate, travel assistance and hearing aids.

Eligible lay employees participate in a Defined Contribution Retirement Plan while clergy participate in the Clergy Pension Plan (both through [Church Pension Group](#) aka: 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.

How Is the Insurance Paid For?

The Diocese bills the employer for the full cost of elected benefits. If employee participates in optional medical or dental or enrolls in a medical plan that exceeds employer's coverage the premium difference can be reimbursed 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 To Enroll?

Visit 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 for Part- or Full-Time Employment

Clergy, regardless of schedule	Pension	Automatic enrollment. Employer contributes 18% of compensation to the plan.	
PTBE employee benefits package:	Salary Continuation In lieu of State UI*	Automatic enrollment	
	Short- and Long-Term Disability Insurance In lieu of SDI*	Automatic enrollment	Automatic enrollment
	Lay Retirement Defined Contribution Plan	Eligible employees are automatically enrolled in the plan by Diocese. The employer make a base contribution of 5% of compensation to the plan. If employee contributes, employer matches those funds up to 4% of compensation. To establish personal contributions employee must submit contribution form to the payroll administrator through the employer.	
	EAP Employee Assistance Program	Automatic enrollment	
	Dental or Medical Insurance (can cover employee, partner/spouse, children)	Delta Dental +Premium and Kaiser or Anthem Blue Cross / Blue Shield medical plans are optional enrollment. Employee may be responsible for some, or all, of the cost depending on employer's benefits policy. Visit www.diocal.org/employeebenefits for plan materials and enrollment form.	
FTBE employee benefits package includes all for PTBE plus:	Medical Insurance (can cover employee, partner/spouse, children)	Available medical plans include "additional benefits": Kaiser EPO 80, Kaiser EPO High, Anthem BC/BS PPO 80 or PPO 90 Complete enrollment form or submit the Waiver of Coverage.	
	Dental Insurance (can cover employee, partner/spouse, children)	Delta Dental Premium 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) http://unuminfo.com/episcopaldioceseca002/index.aspx	
If you are paid via the Diocesan payroll system, you are eligible for:	Direct Deposit Paperless Payroll	Enrollment form required for new hires: www.diocal.org/pba or self-enroll after hire through www.paychexflex.com	
	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 or during Annual Enrollment for new year start date. Visit www.diocal.org/pba for info & forms	

* religious non-profit employers are exempt from State Unemployment & Disability Insurance. Employees will not be contributing to SDI or SUI program through their employment in Diocese of California. Visit www.diocal.org/employeebenefits for details on the benefits provided in lieu of State programs.