



The Episcopal Diocese of California  
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## OVERVIEW of 2026 EMPLOYEE BENEFITS PROGRAM

This document 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, but fewer than 30, hour 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.

Part-time benefit eligible employees may opt to enroll in medical or dental benefits. The cost of PTBE medical or dental is dependent upon each employer's annual benefits policy. Employee may be responsible for 0-100% of the cost of coverage. Please refer to employer's local policy.

**Full-time benefit eligible (FTBE) employee:** clergy or lay person working at least 30 hours 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). All dependents are 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 1<sup>st</sup> 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 and avoid the need for Statement of Health.

### **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 (in lieu of State Disability Ins.), Salary Continuation (in lieu of State Unemployment Ins.), employee assistance plan, \$50K Group Term Life, dental and medical.

Those enrolled in a medical plan also have a bundle of "additional benefits" through CPG that includes: mental health, vision benefits, 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 qualified 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 all benefits. If an 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, visit [www.diocal.org/pba](http://www.diocal.org/pba) 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](http://www.diocal.org/employeebenefits) to review the plan comparisons and obtain current year enrollment form. Employee should complete and return the form(s) to the employer within 30days of the hire or change of status date. Delays in submitting 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

Category of Employee	Benefit	Enrollment Process
Clergy, regardless of schedule	Pension & Disability	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
	Lay Retirement Defined Contribution Plan	Eligible employees are automatically enrolled in the plan by Diocese. The employer makes a base contribution of 5% of compensation to the plan. If employee contributes, employer matches those funds (dollar to dollar) 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 <a href="http://www.diocal.org/employeebenefits">www.diocal.org/employeebenefits</a> 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 PPO 80 or PPO 90 <b>Complete <a href="#">enrollment form</a> or submit the <a href="#">Waiver of Coverage</a>.</b>
	Dental Insurance (can cover employee, partner/spouse, children)	Delta Dental Premium <b>Complete <a href="#">enrollment form</a> or submit the <a href="#">Waiver of Coverage</a>.</b>
	\$50K Life Insurance	<b>Automatically provided to all employees working 30+ hours per week.</b>
If you are paid via the Diocesan payroll system, you are eligible for:	Direct Deposit Paperless Payroll	Enrollment form required for new hires: <a href="http://www.diocal.org/pba">www.diocal.org/pba</a> or self-enroll after hire through <a href="http://www.paychexflex.com">www.paychexflex.com</a>
	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 <a href="http://www.diocal.org/pba">www.diocal.org/pba</a> 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](http://www.diocal.org/employeebenefits) for details on the benefits provided in lieu of State programs.