



THE
EPISCOPAL DIOCESE
OF LONG ISLAND

Benefits and Other Employment Matters

Presentation by:

Nancy Signore

Diocesan Human Resources Manager

Pensions

* CPG rules that eligibility for all benefits is working at least 20 or more hours per week and receiving compensation

Lay Pension

- Two options: **Defined Contribution** and **Defined Benefit**
- Each Church adopts a Lay Staff Pension Plan, even if there are no lay staff. Contributions to Lay Pension Plans must be made by the Church/Employer. No Bill will be received.
- Lay Pension is determined by plan adopted by each Church, mandated as of 1 January 2013; Must be a minimum of 5% employee contribution, and a 4% match. No maximum.

Pensions – continued

Clergy Pensions

- Effective October 1, 2025, all bills regarding clergy pension must be paid electronically thru the bill payer portal in CPG.com. Each Church MUST have an individual assigned as a bill payer. Contact HR for more information.
- Bills are generated monthly and calculated using CPG formula
- All changes to compensation must be communicated to CPG via their portal (MAP – My Admin Portal)
- Clergy may contribute to their retirement via RSVP (below)

Retirement Saving Plan (RSVP)

- Vehicle to provide for additional retirement savings
- Administered via Fidelity
- Employer contributions can be for any purpose, usually Equity Allowances
- Employee contributions are via payroll deductions only
- Contributions from payroll must be processed within 45 days of deduction, via Fidelity portal (Fidelity Simplified Contribution Platform)

Medical and Dental

- Effective October 1, 2025, all bills through the Medical Trust must be paid electronically thru the bill payer portal in CPG.com. Each Church MUST have an individual assigned as a bill payer. Contact HR for more information.
- Medical, Dental and Group Life MUST be offered to eligible employees but does not have to be paid for by employer.

Medical

- Bills are available monthly through the Medical Trust
- Premium cost can be shared between employer (church) and employee
- Cost sharing must be consistent among all employees

Dental

- Bills are also available monthly through the Medical Trust
- Follows the same guidelines outlined under Medical

Group Life Insurance

- Effective October 1, 2025, all bills through Church Life Insurance must be paid electronically thru the bill payer portal in CPG.com. Each Church MUST have an individual assigned as a bill payer. Contact HR for more information.
- Must be provided to clergy with a value of \$50,000
- Bills generated monthly through the Medical Trust
- Life insurance for lay employees is at the church's discretion
- If you provide insurance for one eligible lay employee, you must provide it for all eligible lay employees

Supplemental Life Insurance

- Employee paid benefit
- Must be enrolled within the first 60 days of employment
- Payment for this benefit can be handled through a payroll deduction, or can be billed directly to the employee

Note: Supplemental Life premiums increase every 5 years. If paid via payroll deduction, pay close attention to your bills for any increase

Disability Insurance

- Claims can be filed simultaneously for Short-term and NYS Disability
- Short- & Long-Term Disability is available through the Medical Trust and administered through AFLAC
- Paid Family Leave and Worker's Comp cannot coincide with other disability claims

NYS Statutory Disability

- NYS mandate, generally billed through Standard Security
- Standard Security is a new administrator as of 2023 and will bill annually for this benefit in January
- Benefits go into effect on the 8th day of disability
 - Payments can be up to \$650 per week

Paid Family Leave (PFL)

- NYS mandate for all employees
- Billed annually by Standard Security in same bill as NYS Statutory Disability

Note:

Direct any questions/concerns regarding benefits or claims for NYS Disability or PFL to Standard Security directly at 800-477-0087.

Clergy are exempt from NYS Disability and PFL. Contact Human Resources to enroll Clergy.

Worker's Compensation

- Billed through Church Insurance on the same bill as your property insurance
- Claims are handled through Liberty Mutual,

Note: Direct any questions/concerns to Church Insurance

Clergy Compensation

- A Consolidated overview of clergy benefits is available on the Diocese website
- Details of individual clergy compensation is available through Human Resources.
- Guidelines to clergy compensation is approved annually at the Diocesan Convention. These guidelines must be strictly observed in all Clergy Ministry Covenants

Clergy Compensation – continued

- Supply Priests are compensated at a rate of \$250 per service, plus travel
- Cost of Living Adjustment (COLA) - determined by the Diocese annually
- Mileage Rate is payable by reimbursement, at a rate of \$0.725 per mile, or actual cost if public transportation
- Special attention should be paid to the Social Security Offset that is paid to clergy through payroll. This money must be put aside to assist in paying Social Security/Medicare tax each year.

Lay Employee Compensation

- Lay Employees should be paid a minimum of \$17.00/hour
- Hourly employees are entitled to overtime at 1.5 times the hourly rate, for all hours in excess of 40 in any given week
- Salaried (overtime exempt) employees must be paid at least \$66,500 in 2026 to remain exempt from overtime pay
- Sextons and Organists generally do not meet the requirements for Independent Contractors (1099) and should be W2 employees

Diocesan Payroll Services

- All Churches and Institutions are Mandated by Diocesan Convention November 2025 to use the Diocese Payroll System.
 - This holds true for all employees/contractors being paid for ongoing service (W2 or 1099)
- The Diocese Payroll Service has now been enhanced with free guidance on creating an Employee Handbook and background checks. Coming soon will be the ability to have Safe Church Training certificates automatically secured in Paychex.
- If you are still processing payroll manually, please contact our Payroll Processor, Therese Lynaugh at tlynaugh@dioceseli.org for a quote

Diocesan Payroll Services – Added Benefits

Flexible Spending Account

- Which reduces an individual's taxable income and allows you to use tax free dollars to pay for eligible out of pocket medical expenses

Transportation Fringe Benefit

- Allows employees to pay public transportation costs with pre-tax dollars, reducing taxable income

AFLAC

- Supplemental insurance to pay employee directly for expenses related to hospitalization, critical illness, accident, or dental needs
- Supplemental Life Insurance

MASS Mutual Life Insurance

- A new offering available to employees at their own expense

Clergy Housing Resolution

- Should be on file in the Vestry Meeting's minutes
 - For every clergy, whether or not they are provided with housing
- A copy of these minutes should be provided to the clergy for tax purposes

Employment Notes

- All new employees are presented with an Offer Letter when hired.
Sample offer letters are available at Human Resources
- Areas to cover in the offer letter are:
 - Title and start date
 - Work hours, and hourly rate or salary
 - Payday schedule, e.g. normally bi-weekly
 - Required payroll documents
 - Employee benefits including medical & dental, life insurance, pension, vacation, sick time, holidays, etc.
 - Requirements for Safe Church training, background check, conflict of interest
 - Employment is At Will.
 - NEVER USE THE TERM “CONTRACT”!!!
- All employees should be provided with a position description to ensure transparency regarding role requirements and expectations

Employment Notes – continued

- Annual Mutual Ministry reviews should be conducted with all employees
 - To provide both the Supervisor and employee an opportunity to discuss what is working and what may need some improvement
- A background check should be run on all employees, and volunteers who are key-holders
 - Free background checks are available through our payroll service. More information will be coming soon.

Safe Church

- Mandated training for all employees, volunteers, and key holders
- NYS mandates that the modules on Sexual Harassment be taken annually by employees
- Additional modules must be taken every three years
 - Directives to access the modules are available through a designated representative at your church, designated by the Priest in Charge
- Beginning 2026, this will be a HR function, contact Arleen Breen abreen@dioceseli.org for assistance

Corporation for Relief on Widows and Orphans

- A little hidden benefit for active clergy....
- Corporation for Relief on Widows and Orphans **shared through word of mouth**
- Membership eligibility is for those
 - Under 65 years old
 - Canonically resident in NYS
 - Live in NYS
 - Work at least part time in the church
- The annual cost is \$18 to be paid for a maximum of 25 years
- It offers additional support to your spouse and dependent children when you die