

Frequently Used Acronyms, Abbreviations, and Terms

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- 311** A reference to the group life insurance benefit provided to all eligible clergy under The Church Pension Fund Clergy Life Insurance Plan.
- 401(a)** A type of defined contribution retirement plan that holds contributions on a tax-deferred basis. One of The Church Pension Fund's lay direct contribution plans is a 401(a) plan, and it holds after-tax employee and employer contributions.
- 401(k)** A type of defined contribution retirement plan in which an employee can make contributions either before or after tax, depending on the options offered under the plan. A 401(k) plan is also a type of 401(a) plan. Neither of The Church Pension Fund's lay direct contribution plans or the RSVP is a 401(k) plan.
- 403(b)** A type of defined contribution retirement plan offered by certain tax-exempt organizations. One of The Church Pension Fund's lay direct contribution plans and The Episcopal Church Retirement Savings Plan (the RSVP) are 403(b) plans, and both plans hold employee salary deferrals as well as employer contributions.
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- A138** A resolution from the 2009 General Convention titled "Amend Canons 1.8.1 and 1.8.3 to Establish a Mandatory Lay Employee Pension System." See *The Episcopal Archives, The Acts of Convention*.
- A147** A resolution from the 2006 General Convention titled "Study the Costs and Issues of Healthcare Benefits for All Clergy." See *The Episcopal Archives, The Acts of Convention*.
- A177** A resolution from the 2009 General Convention titled "Amend Canon 1.8 to Establish a Denominational Health Plan." See *The Episcopal Archives, The Acts of Convention*.
- A181** A resolution from the 2015 General Convention titled "Study Costs of Pension Benefits in Foreign Dioceses." See *The Episcopal Archives, The Acts of Convention*.
- ACH** **Automated Clearing House** An electronic funds transfer system that deals with payroll, direct deposits, tax refunds, and other payments.
- ARC** **Administrators' Resource Center** See www.cpg.org/arc
- ACA** **Affordable Care Act** A comprehensive federal healthcare reform law enacted in March 2010. See hhs.gov.

B

Benefits Account	The account (and associated identification number) for institutions contracting with CPG for employee group health, life, and/or disability benefits (usually dioceses, affiliated Episcopal employers, and other large Episcopal institutions).
Billing Account	The identification number for local institutions receiving group health, life, and/or disability benefits through CPG (usually congregations under the authority of a diocese, or entities under the responsibility of Episcopal Camps and Conference Centers). Also known as “Listbill ID.”
BRM	Benefits Relationship Management A CPG business unit that provides account management and training support to employee benefits clients. In addition, BRM supports in-person seminars and conferences and provides resources for administrators, active and retired clergy and lay employees.

C

CDHP	Consumer-Directed Health Plan. Also known as a high-deductible health plan. Typically includes a health savings account. See <i>Plan Types</i> .
CIC	The Church Insurance Companies. See <i>Church Insurance</i> .
CLIC	Church Life Insurance Corporation. Also referred to as Church Life. See <i>Church Life Insurance Corporation</i> .
COLA	Cost-of-Living-Adjustment A discretionary pension payment increase that is intended to offset the annual rate of inflation.
CPF	The Church Pension Fund. See <i>The Church Pension Fund</i> .
CPG	Church Pension Group. See <i>Our Lines of Business</i> .
CPI	Church Publishing Incorporated See <i>Church Publishing Incorporated</i> .
CPPR	Clergy Pension Plan Revisions. Changes to The Church Pension Fund Clergy Pension Plan and related plans, effective January 1, 2018. See <i>Clergy Pension Benefits</i> .
CREDO	A CPG program that includes conferences and resources for eligible clergy.

D

DB Plan	Defined Benefit Plan. A traditional pension plan that provides a benefit based on a formula that includes factors such as salary, age, and years worked. The plan sponsor assumes the investment and longevity risks.
DC Plan	Defined Contribution Plan A retirement plan in which the employee and the employer contribute to the employee’s individual retirement account. The participant assumes the investment and longevity risks.
DFMS	Domestic and Foreign Missionary Society. The corporate and legal entity of The Episcopal Church.
DHP	Denominational Health Plan The health plan administered by The Church Pension Fund that provides healthcare benefits through The Episcopal Church Medical Trust.

E

EBAC	Episcopal Business Administration Conference A CPG-sponsored educational event for administrators and other Church leadership.
ECCE	Episcopal Camps and Conference Centers The organization that oversees all camps and conference centers of the Episcopal Church.
ECD	The Episcopal Clerical Directory Published every two years by Church Publishing, the directory contains biographical information about Episcopal clergy.
ECCEBT	The Episcopal Church Clergy and Employees' Benefit Trust A voluntary employees' beneficiary association that holds the assets for the medical plans offered by The Episcopal Church Medical Trust.
ECMT	The Episcopal Church Medical Trust The sponsor of the medical plans offered to the Church. See <i>The Episcopal Church Medical Trust</i> .
EHP	Episcopal Health Plan A program of medical and dental plans through which the Episcopal Church Medical Trust provides health benefits.
Eligible Individual	An employee normally scheduled to work 1,000 or more compensated hours per plan year, or who is treated as a full-time employee under the employer shared responsibility provisions of the Affordable Care Act, but only for the applicable stability period.
EYR	Enriching Your Retirement A program offered in cooperation with dioceses and Chaplains to the Retired intended to help employees and their spouses achieve their retirement goals.

F

FLSA	Fair Labor Standards Act See <i>Department of Labor</i> .
FMLA	Family and Medical Leave Act See <i>Department of Labor</i> .
FSA	Flexible Spending Account An account that allows employees to deduct a portion of their salary on a pre-tax basis for eligible health and/or dependent care expenses that are not covered or reimbursed by other benefit plans.

G

GMA	Group Medicare Advantage A type of group health plan that follows rules set by Medicare. The Episcopal Church Medical Trust provides eligible retirees and their eligible dependents with health and prescription drug coverage through a <i>UnitedHealthcare Group Medicare Advantage (PPO)</i> plan.
Group Administrators	An administrator type in My Admin Portal (MAP) with specified access/permissions. Group Administrators manage benefits for benefits associations such as Episcopal Camps and Conference Centers.

H

HAC	Highest Average Compensation One of the factors used to determine pension benefits provided by The Church Pension Fund. See <i>A Guide to Clergy Benefits</i> or <i>A Guide to the Lay Defined Benefit Plan</i> .
HIPAA	Health Insurance Portability and Accountability Act See <i>Department of Health and Human Services</i> .
HSA	Health Savings Account An account used in conjunction with a consumer-directed health plan. See <i>Plan Types</i> .

I	Institution Administrator	An administrator type in My Admin Portal (MAP) with specified access/permissions. Institution administrators manage benefits for local institutions such as parishes, schools, and hospitals.
L	Lay DC Plan	The Episcopal Church Lay Employees' Defined Contribution Retirement Plan Refers to the plan that holds both employee (pre- and post-tax) and employer contributions, and The Episcopal Church Lay Employees' Defined Contribution Retirement Plan (401(a)), which holds post-tax employee and employer contributions. Depending on when an employer adopted the Lay DC Plan, it may have adopted both plans or only the 403(b) plan.
	Listbill ID	The Episcopal Church Medical Trust account number for a diocese or large group. See <i>Billing Accounts</i> .
	LPS	Lay Employee Pension System See A138 for more information.
M	MAP	My Admin Portal CPG's secure, online application for managing employment, benefits, and institutions. See <i>MAP</i> .
	MSP SEE	Medicare Secondary Payer Small Employer Exception See <i>Medical Plans</i> .
N	NAO	New Administrator Onboarding CPG's training curriculum for new administrators. See <i>ARC</i> .
P	PC	Partnership Conference A learning event that covers new features of CPG benefit plans and property and casualty insurance.
	P&C	Property and Casualty Insurance See <i>The Church Insurance Companies</i> .
	PCP	Primary Care Physician A healthcare provider practicing general medicine.
	PFW	Planning for Wellness Conference A CPG-sponsored conference that focuses on financial education and physical and psychological well-being. See <i>Planning for Wellness</i> .
	PHI	Protected Health Information A class of personal information relating to health as defined in the Health Insurance Portability and Accountability Act of 1996 (HIPAA). See <i>Department of Health and Human Services</i> .
	POA	Power of Attorney Grants authority to act for another person in specified legal or financial matters.
	Post-Retirement Health Subsidy	A monthly subsidy provided by The Church Pension Fund to eligible retired clergy and their eligible spouses or surviving spouses. The subsidy may be used only for a medical or dental plan offered by The Episcopal Church Medical Trust.
	PSW	Plan Sponsor WebStation Fidelity Investment's online tool for employers to transmit contributions electronically for the Lay Defined Contribution Plan and Retirement Savings Plan. See <i>contribution remittance</i> .

Q

QDRO **Qualified Domestic Relations Order** A court order approved by The Church Pension Fund that is used to divide a retirement plan benefit with an alternate payee (usually a former spouse). Email gdro@cpfg.org for more information.

R

Red Book The Episcopal Church Annual. A comprehensive directory of provinces, dioceses, and churches including contact information and listings of active clergy.

RSVP **The Episcopal Church Retirement Savings Plan** A 403(b) plan that holds both employee and employer contributions.

S

SCP **Simplified Contribution Platform** Fidelity's online tool for employers to transmit contributions electronically to the Lay Defined Contribution Plan and Retirement Savings Plan. See *contribution remittance* for more information.

T

TAC **Total Assessable Compensation** Used to determine assessments payable to The Church Pension Fund. See *A Guide to Clergy Benefits* or *A Guide to the Lay Defined Benefit Plan*.

V

VEBA **Voluntary Employees' Beneficiary Association** A tax exempt trust under Internal Revenue Code section 501 (c)(9). The Episcopal Church Medical Trust's plan assets are held in a VEBA called The Episcopal Church Clergy and Employees' Benefit Trust.

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