RE: 2020 Diocese of Central Florida Cafeteria Plan

Annual Enrollment Period for 2020 is Dec 12, 2019 through Dec 27, 2019

Participants **have to enroll every year for this plan**; 2019 enrollments expire 12/31/19.

If you don't enroll for the 2020 plan year your pre-tax deductions are invalid.

**What is the Diocese of Central Florida Cafeteria Plan?**

A benefit mechanism wherein eligible employees can use pre-tax dollars\(^1\) to fund:

- their portion of the premiums for their Episcopal Church Medical Trust (ECMT) group medical and/or dental insurance plans; and/or
- their contribution to a Health Savings Account (HSA) **paired with a Consumer Driven Health Plan (CDHP)**, formerly referred to as a **High Deductible Health plan (HDHP)**, thru the ECMT.
  - These HSA’s are established and maintained outside of this Cafeteria Plan with the Employee’s HSA trustee/ custodian.
  - The annual maximum is the applicable statutory maximum for the employee’s HDHP coverage type (i.e. single or family).

**Who is eligible to participate?**

Employees of the Diocese of Central Florida and its participating member organizations who are regularly scheduled to work at least 20 hours per week and are enrolled in a group medical and/or dental plan through the ECMT.

**How much does it cost to participate?**

The Diocese has paid the fee to establish the plan and there is no cost for either the church or the employees to take advantage of this plan.

Instructions for Enrollment are attached to this email.

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\(^{1}\) Pre-tax dollars means Pre-FICA/SECA and Pre-Federal
\(^{2}\) If no eligible employees at your location want to participate in the Cafeteria Plan no one needs to submit forms.
How to Enroll

**Step 1: LEGAL PAPERWORK**

- The employing member organization’s board of directors (i.e. the vestry for a church) must adopt a CERTIFICATION OF RESOLUTION OF SECRETARY and record that into the corporate minutes.

  - Here are links to the plan documents so the vestry can see what they are adopting:
    - The **2016 restated cafeteria plan summary plan description**, a summary of key points regarding this plan can be viewed/downloaded by clicking here:
      - Cntrl+Click to follow link [2016 summary plan description](#).
    - The **2016 Restated Diocese of Central Florida cafeteria plan document** can be viewed/downloaded by clicking here:
      - Cntrl+Click to follow link [2016 plan document](#).

- A corporate officer (i.e Rector/Vicar, Sr. Warden, Jr. Warden, Treasurer, or Secretary) must sign a PARTICIPATION AGREEMENT and send that document to the Diocese of Central Florida.

  - Those documents were distributed in 2015 to all diocesan locations when the Diocese restated the plan for 2016. If your location did not adopt the resolution nor sign and return the Participation agreement they should complete those steps. If the paperwork has been lost contact Earl Pickett at the Diocese of have it resent 407-206-4436.

*Note: if your church adopted the Certification of Resolution of Secretary and submitted the Participant Agreement forms for the 2016 Restated Plan you DO NOT have to do it again for 2020.*

If you don’t know whether or not this paperwork has been submitted, call Earl at the Diocese.

**Step 2: ELIGIBLE EMPLOYEES PAPERWORK**

*All eligible employees* (those regularly scheduled to work at least 20 hours per week and enrolled in a group medical and/or dental plan through the ECMT) at the workplace must fill out the attached **2020 CAFETERIA PLAN ELECTON/WAIVER FORM**.

Employees who are eligible but don’t want to participate should check the waiver box on the top of page 2 to indicate that the plan was offered to them but they chose not to participate.

*Note: all eligible employees at the location need to complete a 2020 Cafeteria Plan Election/Waiver form for the 2020 Year Plan*.

**Step 3: TREASURER/PARISH ADMINISTRATOR PAPERWORK**

Church Treasurer/Parish Administrator reviews and signs the 2020 Cafeteria Plan Election/Waiver Forms, coordinates the execution of the deductions from the employees' paychecks and sends copies of the enrollments to the Diocese.