

Lay Employee: New Hire Enrollment Checklist
For Congregations of the Diocese of Fond du Lac
(Revised December 2021)



When a Lay Employee is to be hired, contact the Diocesan Office as soon as possible for assistance.
They are the human resource specialist for congregations.

A Lay Employee may be eligible for benefits provided through the Church Pension Group. Eligibility depends on time worked. This list is to assist in developing a position and offering appropriate options to a Lay Employee. Detailed descriptions of the benefits are available at cpg.org. Forms and publications may be found at diofdl.org/tw.

Employment

Each position is to have a written **Job Description** which includes time expectations (hours /week or FTE - Full Time Equivalency); classification (exempt or non-exempt from overtime rules); position summary (broad overview); essential duties and responsibilities (specific tasks); supervisor (who they answer to); qualifications, education and experience; terms and conditions (rate or pay, benefits, reimbursable expenses).

A written **Letter of Acceptance** is to be signed by the Lay Employee and church employer. The background check warranted depends on the responsibilities of the position. There are no-cost or low-cost methods available at diofdl.org/prevention. For in-depth checks, contact the Diocesan Office.

There is to be an **orientation** for each Lay Employee to include completion of necessary employment and benefit forms (I-9, W-4, WT-4, etc...), training for basic job duties, tour of the church facility, and written information to help them understand their position and the congregation.

A confidential **personnel file** is to be made and kept in a secure place not accessible by the public. Records related to the employment of the Lay Employee need to be kept in the file for both administrative and legal reasons.

Benefits Process

Step 1: Governmental Agency Forms

1. Employee completes Form W-4. Used for payroll. Employer keeps on file.
2. Employee completes Form WT-4. Employer provides copy to State then keeps on file.
3. Employee and Employer complete Form I-9. Employer keeps on file.

Step 2: Benefits – Lay Pension Plan

To provide Lay Pension benefits, each congregation must adopt a [Lay Pension plan](#) before enrolling an employee. Contact the Diocesan Office if you have not already done so. A Defined Contribution (DC) and Defined Benefit (DB) plan are available. Diocesan policy only recommends the DC plan so this list is for the DC plan, a 403(b).

1. Eligibility: Lay Employee.
2. Contributions:
 - a. Employee less than 1,000 hours/year (1/2 time) may make voluntary contributions.
 - b. Employee at or over 1,000 hours/year (1/2 time),
 - i. Requires employer to contribute 5% of gross wages
 - ii. Requires employer to match employee voluntary contributions of up to 4% (e.g. a 1% employee contribution would yield a 6% employer contribution).
 - iii. Employee may voluntary contribute any amount up to the maximum IRS allowance.
3. Enrollment:
 - a. Within 30 days of date of hire or eligibility.
 - b. Diocesan Office will provide Enrollment Forms for completion once notified.
4. Payment:
 - a. Management through a third-party vendor - Fidelity.
 - b. Congregation to enroll in Simplified Contribution Plan (SCP) with Fidelity. Diocesan Office will provide details for establishment once notified.

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Step 3: Benefits – Medical Insurance and Dental Insurance

Employers are required to offer coverage to all eligible employees, although an employee may decline coverage. There are three options for **Medical** coverage (includes prescription drugs, vision, Employee Assistance Program, Health Advocate, global travel assistance, and hearing health care) and three options of **Dental** coverage available. Rates and plan details available at diofdl.org/tw.

1. Eligibility:
 - a. Any Employee scheduled to work at or over 1,000 hours/year (1/2 time).
 - b. Employee may voluntary decline coverage. Employer enrolls those declining in Employee Assistance Program for \$5 per month.
2. Premium:
 - a. Employer pays 100% for full-time employee or portion for an employee working less than full-time, following diocesan policy.
 - b. Employee working less than full-time pays portion, following diocesan policy.
3. Enrollment:
 - a. Within 30 days of date of hire or eligibility.
 - b. Contact Diocesan Office for Enrollment Forms.
4. Billing: Monthly to congregation.

Step 4: Additional Benefits

1. **Group Term Life** \$10,000 coverage. Employee may access additional group term coverage, individual life and annuities on a voluntary basis.
 - a. Eligibility: Any Employee compensated for a minimum of 20 hours per week.
 - b. Premium: Employer pays 100% of premium (\$7.10 per month in 2021).
 - c. Enrollment:
 - i. Within 60 days of date of hire or eligibility.
 - ii. Contact Diocesan Office for Enrollment Forms.
 - d. Billing: Monthly to congregation.
2. **Disability, Short-Term** (up to six-months). NOTE: Churches are legally prevented from participating in State Unemployment Insurance system. Every congregation should provide this benefit.
 - a. Eligibility: Lay Employees compensated for a minimum of 20 hours per week.
 - b. Premium:
 - i. Employer or Employee.
 - ii. Varies by compensation: \$ 0.456 per \$100 of monthly payroll (example: \$1,000 per month = \$4.56 per month premium)
 - c. Enrollment:
 - i. Within 30 days of date of hire or eligibility.
 - ii. Contact the Diocesan Office for Enrollment Forms.
 - d. Billing: Monthly to congregation.
3. **Disability, Long-Term** (over one-year).
 - a. Eligibility: Lay Employees compensated for a minimum of 20 hours per week.
 - b. Premium:
 - i. Employer or Employee.
 - ii. Varies by compensation: \$ 0.373 per \$100 of monthly payroll (example: \$1,000 per month = \$3.73 per month premium)
 - c. Enrollment:
 - i. Within 30 days of date of hire or eligibility.
 - ii. Contact the Diocesan Office for Enrollment Forms.
 - d. Billing: Monthly to congregation.

This list was prepared by Mr. Matthew P. Payne, Lay Canon for Administration of the Diocese of Fond du Lac. To contact the Diocesan Office, call 920-830-8866. Due to the complexity of these issues, a phone call is preferred to an email.