RE: 2021 Diocese of Central Florida Cafeteria Plan

Annual Enrollment Period for 2021 is Nov 12, 2020 through Dec 21, 2020

Participants have to enroll every year for this plan; 2020 enrollments expire 12/31/2020.

If you do not enroll for the 2021 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: 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 2021 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 2021 Cafeteria Plan Election/Waiver form for the 2021 Year Plan*

**Step 2: TREASURER/PARISH ADMINISTRATOR PAPERWORK**

Church Treasurer/Parish Administrator reviews and signs the 2021 Cafeteria Plan Election/Waiver Forms, coordinates the execution of the deductions from the employees' paychecks and sends copies of the enrollments to the Diocese.