

Diocese of Central Florida Cafeteria Plan

The 2024 Cafeteria Plan expires 12/31/2024. If you do not enroll in the 2025 Cafeteria Plan, your pre-tax deductions are invalid.

The Annual Enrollment Period for 2025 is [12/13/2024-01/17/2025](#)

Employees who want to avail of these benefits need to enroll each year. The plan resets for each calendar year. In order to participate, you have to enroll for every year you want to participate.

What is the Diocese of Central Florida Cafeteria Plan?

A benefit mechanism wherein eligible employees can use pre-tax dollars to fund:

- their portion of the premiums for their Episcopal Church Medical Trust (ECMT) group medical and dental insurance plans;
- their contribution to a Health Savings Account (HSA) **paired with a Consumer Driven Health Plan (CDHP) 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 regularly scheduled to work at least 1000 hours per year may participate. They also must be enrolled in an ECMT group medical or dental plan.

How much does it cost to participate?

The Diocese has paid the fees to establish the plan. Therefore, there is no cost for employees of the churches and to take advantage of this plan.

How to Enroll

Step 1: ELIGIBLE EMPLOYEES PAPERWORK

The 2025 DCF Cafeteria Plan Enrollment form is attached to this email.

If any eligible employee enrolls in the 2025 Cafeteria Plan at your church, all other eligible employees also need to fill out the 2025 Cafeteria Plan.

Eligible employees who do not want to participate in the plan can check the waiver box on the top of the second page of the enrollment form. All eligible employees must fill

out a form so that the church can prove that all eligible employees were allowed to use the plan.

Step 2: TREASURER/PARISH ADMINISTRATOR PAPERWORK

Church Treasurer/Parish Administrator reviews and signs the 2025 Cafeteria Plan Election/Waiver Forms and **sends copies of the enrollments to the Diocese.**

Please send copies of the 2025 Cafeteria Plan Forms to, Beverly Jennings at bjennings@cfdiocese.org

Then the Church Treasurer/Parish Administrator coordinates the execution of the benefits through the paychecks.

Note: If no eligible employees at your location want to participate in the Cafeteria Plan, no one at your church needs to submit forms to the church Treasurer nor Diocese.