



## Hartford Basic Life Insurance and AD&D Benefits

<b>The Plan</b>	Archdiocese of St. Louis benefit eligible employees are provided a Hartford basic life and accidental death & dismemberment benefits (AD&D). These benefits are provided by the employer at no cost to the employees.
<b>Eligibility</b>	Archdiocese parish, school, and office benefit eligible active employees working a minimum of 1,000 hours a year or more, a teacher with a half-time contract or more, a married priest, or a Catholic Charities* benefit eligible active lay employee working a minimum of 35 hours a week or more.
<b>Benefit Amount</b>	The life and AD&D benefit is one times the employee's basic annual earnings, rounded to the next higher \$1,000, if not already a multiple thereof, to a maximum of \$250,000.
<b>When can I enroll?</b>	Eligible employees are automatically covered by the Hartford basic life and AD&D insurance; they do not have to enroll.
<b>When is it effective?</b>	Coverage goes into effect subject to the terms and conditions of the policy. New hires would be covered the first day of work. There is no waiting period. The employee must be actively at work with his/her employer on the day the coverage takes effect.
<b>Is this a taxable benefit?</b>	The Life Insurance is a tax-free benefit in amounts up to \$50,000. As employer paid life insurance, coverage above \$50,000 will generate a taxable income event for the employee.
<b>Will Benefits Reduce?</b>	Life and AD&D benefits will reduce by 50% rounded to the next higher \$500, if not already a multiple of \$500, on July 1 following the date the employee attains age 70. All coverage cancels at termination.
<b>How do I assign a Beneficiary?</b>	The beneficiary is the person (or persons) or legal entity (entitles) who receives a benefit payment if the employee dies while covered by the policy. The assigned beneficiary designation is legally binding. The employee should assign a beneficiary and may change the beneficiary at any time online via ArchHR.
<b>When does the life and AD&amp;D insurance end?</b>	Coverage will end on the earlier of a) the last day of the month following the date employment terminates or are no longer eligible or b) the last day of the month following the date the employee is no longer actively at work unless continued in accordance with the Continuation Provisions noted in the policy booklet.
<b>Can I keep my life coverage if I leave my employer?</b>	Subject to the contract, the covered employee has the option to convert the group life coverage to your own individual policy. To access a <a href="#">Notice of Conversion/Portability Form</a> , go to the <a href="#">Archdiocesan Benefits website</a> and click the Life Insurance link. The employee should submit the completed form within 31 days of canceling the group life coverage. If the employee has questions about this information, eligibility, or status of a request, the employee contacts a Hartford representative at 1.877.320.0484.
<b>AD&amp;D</b>	AD&D insurance does not cover losses caused by or contributed by: <ul style="list-style-type: none"> <li>• sickness; disease; or any treatment for either;</li> <li>• any infection, except certain ones caused by an accidental cut or wound;</li> <li>• intentionally self-inflicted injury, suicide or suicide attempt;</li> <li>• war or act of war, whether declared or not;</li> <li>• injury sustained while in the armed forces of any country or international authority;</li> <li>• taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li> <li>• injury sustained while committing or attempting to commit a felony;</li> <li>• injury sustained while intoxicated</li> </ul>
<b>Questions</b>	Questions regarding the basic life and AD&D insurance coverage can be directed to: <ul style="list-style-type: none"> <li>• Your parish, school, office, agency local benefits/HR contact.</li> <li>• The Archdiocese Office of Human Resources at <a href="mailto:AskHR@archstl.org">AskHR@archstl.org</a>.</li> <li>• A Hartford representative: 1.800.523.2233.</li> </ul>

\*Catholic Charities administration, St. Patrick Center, Child Center Marygrove, St. Louis Counseling, LAMP, Queen of Peace Center, Good Shepherd Children & Family Services, and St. Martha's Hall.

