

**LIFE INSURANCE**

The Diocese provides Group Life and Accidental Death and Dismemberment Insurance for all regular full-time lay employees (see policy 4142). The insurance becomes effective the first day of the month next following or coinciding with the date of employment, provided that the Life Insurance Beneficiary Card is forwarded to the diocesan Office of Financial Administration prior to the effective date. Coverage under the Diocesan plan ceases 31 days after the first of the month following or coinciding with the date of termination. During this period, employees may convert to an individual life insurance plan without medical examination.

In the case of leaves of absence, coverage will continue, as provided for under the Personal Illness, Leave for Child-bearing, or Family Leave policies, , provided that written notification has been received in the diocesan Office of Financial Administration prior to the effective date.

The amount of death benefit provided is approximately equal to the annual rate of basic pay.

An employee with at least twenty years of service who is working at age 62 is entitled to extended life insurance coverage under the diocesan group plan when she/he retires. Each year the amount of coverage decreases by 10% until, at the completion of ten years of retirement, a residual amount of \$2,000.00 is maintained for life.

The school pays the full cost of the Life Insurance Plan; consequently, employee contributions are neither required nor permitted. No reimbursement will be made to employees who elect to waive coverage under the Diocesan Life Insurance Plan.

A booklet containing a description of the Diocesan Life Insurance Plan is provided for each employee.

Except as provided for above, the specific provisions of the Official Plan Document shall govern the administration of the Plan. The Official Plan Document is on file in the diocesan Office of Financial Administration.

An employee covered under this Plan shall continue to be covered in the event an employee terminates employment from one Diocesan entity and immediately thereafter (normally not in excess of thirty days) accepts employment at another Diocesan entity. It shall be incumbent upon the "terminating" employer and the "hiring" employer to notify immediately the diocesan Office of Financial Administration of such change in employment status on the part of the employee so that full coverage under the Plan will continue as provided for herein.

Benefit

Revised: January 1, 1999

NCD/Bishop of Harrisburg