

The entire Benefits Booklet series can be found at [www.archindy.org/intranet/shared/hr/index.html](http://www.archindy.org/intranet/shared/hr/index.html).



# Life Insurance, Disability and Work & Family Benefits Plans

## 2010 Benefits Booklet

Providing a new perspective on  
Catholic employment.

The Benefits Booklet is an interactive series of three documents:

1. Health Plans
2. Life Insurance, Disability and Work & Family Benefits
3. Retirement Plans

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ARCHDIOCESE OF INDIANAPOLIS

*The Church in Central and Southern Indiana*



# Contents

## Life Insurance, Disability and Work & Family Benefits Plans



**Our mission reminds us that we are to “serve human needs.” We see adequate benefits as a “human need” of the employees and families of the parishes, schools and agencies of the Archdiocese. So we strive to offer benefits that are affordable and provide a “safety net” of protection for employees and their families.**

We are also called by our values to be compassionate, to share responsibility, to demonstrate pro-active leadership and to be good stewards. We believe that the benefit plans offered here demonstrate these values.

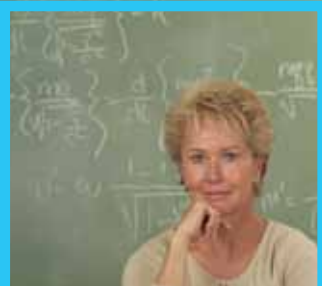
We pray that each employee and family will benefit from the coverage provided. We also ask that you take time to read this information carefully and educate yourself about the options available to you. We ask that you continue to work with your parish, school or agency to be good stewards of the gifts that God has provided for us.

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# Life Insurance Plans

## Basic Term Life and Accidental Death and Dismemberment Insurance (Life and AD&D Insurance)

### Benefits

The Archdiocese provides Basic Term Life and AD&D Insurance to employees who work at least 1,500 hours per year...

- The benefit is equal to 1 times your annual base pay.
- The maximum level of coverage is \$200,000.
- If you are age 65 to age 70, there is a 35% reduction in coverage. If you are age 70 or over, there is a 50% reduction in coverage.
- Enrollment /Beneficiary forms should be completed and maintained at your parish, school or agency.

### Your Costs

The Archdiocese pays the full cost to provide coverage of 1 times your annual base pay!

### Basic Term Life Insurance and the IRS

The IRS has set a limit on the amount of group term life insurance you may have through an employer's plan without being taxed. You may have up to \$50,000 of group term life insurance before this benefit affects your taxes. However, if you have more than \$50,000 in coverage, the 'value' of the coverage in excess of \$50,000 will be taxed because the IRS considers this 'value' to be taxable income. (The 'value' is determined from an IRS valuation table using age and amount of insurance.) If this applies to you, on the first pay of each month the 'value' of your life insurance in excess of \$50,000 will appear on your pay stub and will be added to your taxable income. Appropriate federal, state, and local income taxes and Social Security and Medicare taxes will be withheld.

**You have several life insurance options through the Archdiocesan benefits program. You may purchase term or universal life insurance and you may cover yourself and your dependents. Term Life Insurance is life insurance that covers you while you are employed by the Archdiocese, but does not have a cash value. Universal Life Insurance generally has a cash value and is portable.**

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Voluntary Term Life Insurance is additional term life insurance you may purchase at group rates as an employee of the Archdiocese. Term life insurance coverage is only effective during the term of your employment.

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# Life Insurance Plans

## Voluntary Term Life Insurance

### Benefits

Coverage amounts are determined by the amount you elect and remain in effect throughout the plan year. You may purchase voluntary term life insurance in amounts from \$10,000 to \$500,000 in \$5,000 increments. You may elect coverage or change your coverage amounts each year during annual benefits enrollment with proof of good health. New employees may elect up to a \$50,000 benefit without proof of good health (guaranteed issue) during the first year of employment. Your voluntary life insurance benefits are provided through American United Life (AUL), our life insurance provider.

### Increasing Your Coverage

If you elect or increase coverage after your first year of employment, then proof of good health is required. Upon approval, your coverage and payroll deductions take effect.

### Special Features

If you become ineligible for benefits or leave the Archdiocese, your voluntary term insurance benefits may be convertible.

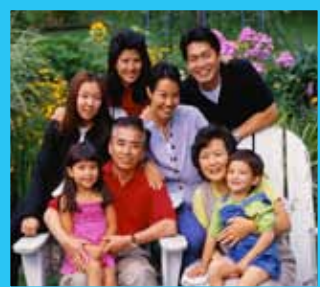
You may convert all or a portion of this coverage to an individual whole life policy. The rates for converted coverage will most likely be higher than you will pay under the Supplemental Life Plan. You may continue a whole life policy even after you reach age 65.

### Voluntary Term Life Insurance Payroll Deductions

Your payroll deductions are based on your age and pay. AUL will quote your individual rates for each option. Your payroll deductions are after-tax.



**Download Beneficiary Forms from:**  
[archindy.org/intranet](http://archindy.org/intranet)



# Life Insurance Plans

## Dependent Term Life Insurance

None of us wants to consider the loss of a loved one. But even during the saddest times of our lives, there are financial considerations. To help you prepare for those financial concerns now, the Archdiocese offers Dependent Term Life Insurance through American United Life (AUL).

### Benefits

The Voluntary Dependent Life Insurance Plan offers several coverage options for your family's needs. You may elect to cover your family even if you do not elect to cover yourself under the Voluntary Life Plans. Keep in mind that Dependent Life Insurance is also term insurance and only continues for the term of your employment.

### Coverage amounts:

- You may select coverage for your spouse of \$5,000, \$10,000 or \$20,000.
- You may select coverage for your children of \$2,500, \$5,000, or \$10,000.

\*When you select coverage for your children, you are covering each of your dependent children for this amount regardless of the number of children you have. Remember, dependents include children under age 19 or age 25 if a full-time student.



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# Life Insurance Plans

## Voluntary Term and Universal Life Insurance

Through our relationship with AUL, you may also purchase universal life insurance for yourself and/or your family. AUL offers many products including several that build cash value on a tax-deferred basis at competitive interest rates. These products are also portable which allows you to take this benefit

### Electing Voluntary Insurance

You may enroll for Voluntary Term and Universal Life Insurance during annual benefits enrollment in October.

### Getting More Information

To find out more about the products and life insurance coverage, please contact Darrel Fitch, our insurance agent, at (317) 285-4806.

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## Issues to Consider

### Beneficiary Designations

It's important to review your beneficiary designations each year. Our lives and families change and grow - please take the time to make sure that your family is provided for in the event of your death.

### Determining How Much Life Insurance You Need

How much life insurance is enough can be a difficult question to answer. To help, AUL has a needs assessment calculator available online at [www.oneamerica.com](http://www.oneamerica.com)





# Disability Plans

## Illness and Short Term Disability Insurance

We don't like to think about our health and safety in these terms, but it's important to recognize that we are more likely to be hurt or injured in an accident than we are likely to die suddenly. You and your family continue to require income even when you can't work. So you and your local parish, school or agency work together to provide opportunities to replace a portion of your income for those times when you are unable to work.

### Brief Illnesses

When you need to take a few days off for illness, your local parish, school or agency provides sick days. Sick days vary within the Archdiocese, so please consult with your supervisor for details of your plan.

### Eligibility for the Short Term Disability Plan

Full-time employees working at least 1,500 hours per year may elect the Voluntary Short Term Disability Plan. This plan is available as a purchase option. The Short Term Disability Plan is designed to lessen the financial impact of any non-work-related illness or injury that prevents you from working. You may purchase this coverage when you are hired or during the annual benefits enrollment in October each year.

### Benefits

The Short Term Disability benefit is 60 percent of your base pay and may begin as early as the 16th or 31st day of disability depending on the plan you select. If the disability continues beyond 90 calendar days, then you may qualify for Long Term Disability benefits.

### Your Costs

You pay the full cost of the short term disability plan. The cost varies for each person and is determined by your age and pay and may include a medical review.



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You may also be eligible for Family and Medical leave. See page 9

# Disability Plans

## Long Term Disability Insurance

The Long Term Disability Plan provides income replacement if you become ill or injured (non-work-related) and are unable to work.

### Eligibility for the Long Term Disability Plan (LTD)

Full-time employees working at least 1,500 hours per year are eligible for the Long Term Disability Plan. If you are eligible, **this plan is provided automatically by the Archdiocese at no cost.**

### Benefits

After 90 calendar days of disability, you may be eligible to receive LTD benefits. Your LTD benefit is 60% of your base pay up to a maximum benefit of \$5,000 per month. Until your LTD benefit begins, you may use your sick days, vacation time and any short-term disability benefits to replace your income. If you are age 69.5 or older, long-term disability benefits are limited to 12 months. There is also a 24-month limit for mental/nervous claims, alcohol/substance abuse claims, and special conditions such as musculo-skeletal and corrective disorders of the neck and back, chronic fatigue syndrome, fibromyalgia, carpal tunnel syndrome and environmental allergic illness.

## Issues to Consider

### Offsets

Short Term Disability and Long Term Disability benefits are offset (i.e. reduced) by any other income you receive, including Social Security disability. If you are receiving Social Security retirement benefits, your disability benefits will also be offset by any Social Security and Archdiocesan Lay Retirement Plan benefits.

### Pre-existing Conditions

A pre-existing condition is a sickness or injury for which you receive or should have received medical treatment, consultation, care, services, prescribed drugs or medicines within the three months before your LTD eligibility begins. Therefore, if you become disabled because of a pre-existing condition (as described above), your disability benefits may not begin after 90 days. If you become disabled after you have performed the material duties of your occupation for 12 consecutive months, there will not be a limitation because of a pre-existing condition.

### Work-Related Disabilities

If you suffer a work-related illness or injury, please notify your supervisor immediately.

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# Work & Family Benefits Plans

## Time-off Benefits

Each school, parish and agency observes certain holidays and school breaks. Contact your supervisor or consult the school handbook for a list of these holidays. In addition, you may also receive sick time and/or vacation benefits. Your local parish, school or agency determines these benefits and can provide you with information about your eligibility for these programs.

## Family and Medical Leave

There are times in life when we need to care for a family member or for ourselves. To allow for these absences and your return to work, the Archdiocese provides Family and Medical Leave to employees with 1 year of service and who have worked 1,250 hours or more in the previous 12 months. To be eligible for Family and Medical Leave, your absence must be due to one of the following reasons:

- Birth of a child (you must be the father or mother of the child)
- Adoption or foster care of a child (you must be the father or mother of the child)
- Care of a spouse, child or parent because of a serious health condition
- Your own serious health condition

## Military Family Leave Entitlements

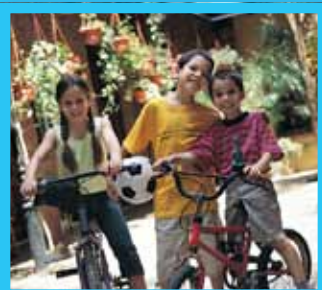
Eligible employees with a spouse, son, daughter, or parent on active duty or called to active duty status in the National Guard or Reserves in support of a contingency operation may use their 12-week leave entitlement to address certain qualifying exigencies. FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered servicemember during a single 12-month period.



If you wish to apply for a Family and Medical Leave, please contact the Human Resources office. They will give you the forms you will need to complete - a Request for Family and Medical Leave form, and for medical leaves, a Certification of Health Care Provider form. You will need to complete the appropriate forms and return them to the Human Resources office. If you have any questions, please contact us at 1-800-382-9836, ext.1594.

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# Work & Family Benefits Plans

## Employee Assistance Plan (EAP)

Working, raising a family, managing a home and finding time for yourself and your spouse become more difficult every year. To help employees and their families cope with the challenges of life, the Archdiocese offers an Employee Assistance Plan. The Employee Assistance Plan offers confidential crisis intervention and counseling to all employees and their family members of up to 7 sessions per life event. These services are available as early as your first day of work and continue for up to six months after your employment ends. The Employee Assistance Plan handles initial counseling and problem evaluation at no cost to you. If a treatment plan is needed, the EAP may refer you to an outside resource for legal services, financial counseling, self-help groups, physicians or specialized treatment services.

### The EAP can help with:

- Alcohol and substance abuse
- Emotional distress
- Marital and family conflicts
- Financial and legal problems
- Work stress

Contact the EAP at 317-338-4900  
or 1-800-544-9412



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# Work & Family Benefits Plans



## Adoption Assistance

Families are important. And so many children need families. Adoption is a wonderful opportunity to grow your family, and the Archdiocese wants to help. Employees must have worked for the Archdiocese for one year and be at least age 21 and be eligible for the Archdiocese of Indianapolis health insurance plans. A home study from a licensed agency is also required.

For eligible employees who are adopting children, the Archdiocese provides up to \$5,000 reimbursement to help pay for adoption expenses. If you are adopting a special needs child, the Archdiocese provides up to \$6,000 reimbursement. To find out more about this benefit and what expenses qualify for reimbursement, call the HR Office at 317-234-1594 or 1-800-382-9836, extension 1594. These benefits may be taxable; please consult your tax advisor.

## US Savings Bonds

There are many ways to save for the future, and US Savings Bonds remain a popular option. US Savings Bonds are a safe investment that protects your savings from inflation for up to 30 years! US Savings Bonds are available through payroll deduction. For more information, you can contact the National Bond & Trust Company in Crown Point, Indiana at 1-800-321-8024.

## Continuation of Benefits after Loss of Coverage

If you and/or your dependents lose coverage as the result of termination of employment, divorce or separation or loss of eligibility, then you may be able to continue your medical, vision and dental coverage. If you elect the Archdiocese Continuation Benefits, then you pay the entire cost of the premium plus a 2% administration fee.

## Credit Unions

The Archdiocese of Indianapolis is a member of several credit unions offering convenient services throughout the state. Simply mention that you are an employee of the Archdiocese and they will take care of the rest!

### Forum Credit Union

1-800-382-5414  
www.forumcu.com

### Teachers Credit Union

1-800-552-4745  
www.tcunet.com

### Indiana Members Credit Union

1-800-556-9268  
www.imcu.com

### Centra Credit Union

1-800-232-3642  
www.centra.org

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# Indiana College Savings Plan (CollegeChoice 529 Direct Savings)

The Archdiocese offers the Indiana College Savings Plan to all associates to help you set aside money for your children's college education. Through this plan, you can save for college with convenient payroll deductions. This plan was created by the Indiana General Assembly. Here are a few more details:

- Parents, grandparents and other relatives may open an account for their loved ones.
- The CollegeChoice 529 Investment Plan allows you to invest a little or a lot – the choice is yours.
- Contributions are made with after-tax dollars, but the earnings grow tax-deferred at the federal and state level.
- Withdrawals are tax-free at the federal and state level when used to pay qualified higher education expenses such as tuition, certain room and board costs and supplies
- A wide variety of investment choices directed by professional investment managers
- Low cost. No annual fee for Indiana taxpayers. (You could further say investment options have asset-based fees ranging from .35 to .95%)
- Easy and convenient ways to make regular payments
- Use assets at any eligible college, trade, or vocational school, not just in Indiana.
- Funds may be withdrawn (with an interest penalty) if the beneficiary chooses not to pursue higher education.

An account can be opened for a child as soon as the child has a social security number. Accounts can also be opened to benefit adults who wish to further their higher education or wish to pursue a degree in a different field. In addition to your contributions, family members and others may contribute to the account.

**For more information or to enroll, visit [www.indianas529.com](http://www.indianas529.com)  
or call 1-866-485-9383.**



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