

ARCHDIOCESE OF LOUISVILLE
Basic Benefit Information for all Departing Employees
or Employees No longer Eligible for Benefits

For complete details refer to the Archdiocese of Louisville Employee Benefits Program and Summary Plan Description booklet (SPD). You may obtain a copy from your local bookkeeper or locate an electronic copy at archlou.org under Human Resources. All benefits end on the last day of the month of your last day worked or the last day of your contract for school contract employees.

Medical Plan

Your Christian Brothers Employee Benefit Trust medical plan coverage ends on the last day of the month of last day worked. If you are eligible, you may be able to continue coverage under the Archdiocese of Louisville plan under Extension of Benefits provisions. Extension of Benefits information regarding continued coverage will be mailed from Christian Brothers. Please respond to that mailing once you receive it. If you have reached age 65, carry Medicare benefits and choose to elect Extension of Benefits, Medicare becomes your primary coverage and Extension of Benefits becomes your secondary coverage.

If you have ten years of continuous employment with the Archdiocese, are 55 years of age or older and have carried our medical plan for at least three years, you can elect to go into the Early Retiree Group (Page 16 of the SPD) until age 65. Christian Brothers will invoice you at the group rate. You may also want to check out your options on www.kynect.ky.gov

Dental Insurance

Your Humana coverage ends on the last day of the month of last day worked. You will receive information from Christian Brothers concerning your Extension of Benefits rights (Pages 13 - 15 of SPD).

Vision Insurance

Your Humana coverage ends on the last day of the month of last day worked. You will receive information from Christian Brothers concerning your Extension of Benefits rights (Pages 13 – 15 SPD).

Flexible Spending Accounts

You will have 60 days from the end of month when you ended your employment in which to submit claims with AIM. Expenses must have been incurred while you were still actively employed (Page 7 - 11 of SPD).

Retirement Plan

If the loss of your position is due to reduction in workforce and you are an eligible participant but currently not 100% vested in the 401k, this action will move you to 100% vested.

If you need information on your retirement plan, you can contact the Office of Human Resources at 502-585-3291.

If you need to withdraw or rollover your vested account balance you can contact Empower Retirement at 866-467-7756. Please wait to contact Empower until after you have received your final pay from your parish, school or agency. If your vested account balance is less than \$5,000 you will receive an email and/or letter from Empower Retirement with options on taking a distribution or moving your monies into Millennium Trust.

ARCHDIOCESE OF LOUISVILLE
Basic Benefit Information for all Departing Employees
or Employees No longer Eligible for Benefits
Page 2

Portability or Conversion of Basic Term Life Insurance

If your coverage ends because you terminate employment, you may be eligible to continue your basic term life insurance coverage under the portability or conversion provisions of the plan. Coverage is limited to the current level of coverage only. **Archdiocesan group premium rates do not apply** to converted or ported coverage (premium for coverage may significant).

An employee who wants to continue their current life insurance coverage after termination must contact Reliance Standard within 15 days after benefits end at 1-800-644-1103 or 1-800-351-7500 for details. Participants electing life insurance conversion/portability policies are billed direct at their home address and receive information regarding the plan from the insurance company along with instructions for making monthly premium payments. You will need to refer to the Policy for The Roman Catholic Bishop of Louisville, Policy No. GL 149201.

Portability for Supplemental Life Insurance

If your coverage terminates because you terminate employment prior to the time the policy terminates or your dependent reaches the maximum age you may elect to continue the coverage in effect prior to ceasing to be eligible, up \$200,000, whichever is less. Dependent coverage may be ported independent of your coverage. To be eligible to have coverage ported, you must have been covered for at least 12 months, not approved for Waiver of Premium, terminated under Waiver of Premium for age and portability must be elected within (31) days from the date coverage terminates.

Provided premium payments are made, ported insurance will terminate on the first of the following to occur:

1. The date you are covered under another group plan
2. The date you reach age 65

Premiums for this coverage will be based on the rates charged for ported coverage and billed directly to you on a quarterly basis. An employee who wants to continue current life insurance coverage after termination must contact Reliance Standard within 15 days after benefits end at 1-800-644-1103 or 1-800-351-7500 for details. You will need to refer to the Policy for The Roman Catholic Bishop of Louisville, Policy No. GL 159750