

Roman Catholic Diocese of Boise

Summary of Benefits

Group Term Life and Accidental Death & Dismemberment Benefit

Class 3 – All Other Employees working a minimum of **30 hours** per week are eligible.

Employee Life and Accidental Death & Dismemberment Benefit: **\$ 50,000**

Benefits reduce to 65% at age 65 and to 50% at age 70. Benefits terminate at retirement.

Conversion Privilege – An Insured Employee may convert Group Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

Waiver of Premium - If an Insured Employee becomes totally disabled prior to attainment of age 60 and if disability lasts 9 months or more, no further premiums will be required for the Employee during the continuance of total disability.

Accidental Death & Dismemberment Insurance – Payable when an Insured Employee suffers a loss* as a result of an accidental bodily injury or death sustained in an accident.

*A table outlining the description of Loss and payable benefit can be found in the group's complete certificate of coverage.

Long Term Disability

Class 3 – All Other Employees working a minimum of **30 hours** per week are eligible.

A *monthly* benefit payable to an insured employee in the event they become disabled due to sickness or injury and are unable to perform one or more of the essential duties of his/her regular occupation for **24 months**. The insured employee must be earning less than 80% of his/her pre-disability earnings.

This benefit will pay the insured employee **60%** of their pre-disability gross monthly earnings to a maximum benefit of **\$5,000 per month**. **The duration of payments is based on the insured's age when disability occurs.** For a complete table of your benefit duration period, please refer to the certificate of coverage.

Elimination Period

An elimination period of **90 days** after disability begins must be met before benefits are payable.

This Benefit Summary is not part of your group's Policy or the Certificate of Coverage. The policy and certificate may contain certain Limitations and Exclusions not stated in this Benefit Summary. Please see the issued Policy and Certificate of Coverage for specific plan information.



Roman Catholic Diocese of Boise

Summary of Benefits

Group Term Life and Accidental Death & Dismemberment Benefit

Class 1 – All Non Fica Exempt Priests working a minimum of **30 hours** per week are eligible.

Class 2 – All Fica Exempt Priests working a minimum of **30 hours** per week are eligible.

Employee Life and Accidental Death & Dismemberment Benefit: **\$ 50,000**

Benefits reduce to 65% at age 65 and to 50% at age 70. Benefits terminate at retirement.

Conversion Privilege – An Insured Employee may convert Group Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

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Long Term Disability

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Class 2 – All Fica Exempt Priests working a minimum of **30 hours** per week are eligible.

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