

Benefits and resources available to manage loss of life during COVID-19



Audience: Human Resources, HR Service Center

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Our Ministry is committed to proactively working together to respond to the global spread of COVID-19 (also known as coronavirus) and ensuring that we take care of our patients, communities and each other. Considering the rapidly-evolving coronavirus spread, we are taking steps to help the families of our colleagues who may succumb to this illness.

This update serves as a reminder of all available resources and the benefits available in times when our colleagues or their family members could be faced with loss of life or loss of a loved one.

Employee Assistance Program (EAP) – provided through Carebridge

Carebridge EAP services are available at no cost for 18 months to colleague's spouse/eligible adult, dependent children and person's living in their household. Carebridge is available 24 hours a day, seven days a week by calling 800-437-0911 or online at www.myliferesource.com. To access these resources, please enter the Trinity Health access code: BKKR5.

Bereavement pay available in the event a colleague experiences a loss

Benefit-eligible colleagues are eligible for a bereavement benefit in the event they experience the loss of a close relative or loss of pregnancy. Details can be found in the bereavement policy.

Life status change in the event of death of a covered dependent

If a colleague is faced with the loss of a covered dependent, either spouse/other eligible adult or child, the colleague has 30 days from the date of death to notify the HRSC or local benefit representative to make changes to his/her benefits and remove the dependent from benefit coverage.

Workers Compensation (if applicable)

Death benefits under Workers' Compensation vary widely by state. There may be survivorship benefits for the spouse or dependent children (until the age of 18, and older if disabled or enrolled in an educational institution). Burial costs are also covered up to state maximums. For additional information, please contact Rose Wohlgemuth 734.343.1311 or Ellyse Sites 734.343.1960 in Insurance & Risk Management.

In the event a colleague loses his/her life

The chart below outlines how benefits are handled in the unfortunate event of a colleague's death.

Benefit	End date
Medical and Prescription Drug, Dental, and Vision <i>Note: while medical benefits remain active, enrolled spouse/other eligible adult will continue to have access to the Live Your Whole Life platform and resources to assist during this difficult time.</i>	<ul style="list-style-type: none"> Coverage for enrolled family members of the colleague will extend for 90 days from date of colleague's death. This temporary extension will be in place through Aug. 2020. Enrolled family members will not be required to make contributions during this time. The option to continue coverage through COBRA will be provided at the end of the 90-day period. If enrolled in the Health Savings Medical Plan, beneficiary will want to contact Health Equity at 866.212.4721 to discuss health saving account options.
Basic Life/AD&D, Supplemental Colleague Life / AD&D, and Dependent Life, provided through The Hartford	<ul style="list-style-type: none"> Coverage ends as of the date of the colleague's death Beneficiary must notify HR Service Center or local benefit representative to initiate a life claim If colleague has dependent/spouse life insurance coverage, enrolled dependent(s) may have the option to convert coverage from a group policy to an individual life policy or to port all or part of the coverage to a group life policy. Medical Underwriting does not apply. Certain restrictions apply to each coverage. To continue coverage, dependent(s) must mail complete and mail/fax the Notice of Conversion and/or Portability Rights within 91 days from the coverage termination date. Dependent(s) can contact The Hartford's Portability and Conversion Unit at 877.320.0484 to discuss options.
Short- and Long-Term Disability (where available)	<ul style="list-style-type: none"> Coverage ends as of the date of the colleague's death
Voluntary benefits	<ul style="list-style-type: none"> Coverage ends as of the date of the colleague's death Beneficiaries must contact Farmington Company at 866.251.9529 to submit for any claims or continuation opportunities, where applicable.
Healthcare and Dependent Care Flexible spending accounts (HCSA and DCSA)	<ul style="list-style-type: none"> Coverage ends as of the date of the colleague's death
Health savings account	<ul style="list-style-type: none"> Coverage ends as of the date of the colleague's death Beneficiary must contact Health Equity at 866.212.4721 for account information and next steps
Trinity Health Pension Plan or Catholic Health East Employee Pension Plan	<ul style="list-style-type: none"> A participant who has a benefit will become immediately vested upon death. Questions about death benefits under the Trinity Health Pension Plan or Catholic Health East Employee Pension Plan benefit or death benefits under another pension plan of Trinity Health or one of its affiliates, please contact the Trinity Health Pension Plan Office at 800.793.4733.
Retirement Savings Plans	<ul style="list-style-type: none"> A participant who dies while employed by Trinity Health or one of its affiliates will become immediately vested in the applicable Retirement Savings Plan. Questions about death benefits should be directed to Fidelity Retirement Benefits line at 800-343-0860.

Life insurance claims for colleague or covered dependent

- If a colleague or a dependent covered by dependent life dies, the beneficiary should contact the HR Service Center or local benefit representative to begin the life claim process.
- Trinity Health will supply the beneficiary with a claim form as well as send the necessary documents to The Hartford to initiate the life claim.
- The Hartford also has value added resources that are available to assist the family during their time of need. The additional programs include Hartford's Culture of Caring, Care Advocacy, Beneficiary Assist and

Everest Funeral Planning Concierge services. While we can't always predict, we can prepare, and The Hartford is a trusted advisor during these difficult times.

- To obtain additional information on Funeral Planning and Concierge Services, the family can call 866-854-5429 Or visit www.everestfuneral.com/hartford and use this code: HFEVLC.