

**DIOCESE OF WINONA-ROCHESTER**  
**TERM LIFE INSURANCE and**  
**LONG TERM DISABILITY (LTD) INSURANCE**  
**Participation and Form Directions**

Administered by Unum Provident

Eligible employees are those who work at least 20 hours a week or at least one-half academic load during the plan year. Temporary employees are not eligible. All eligible employees **must** be enrolled in the Life and LTD insurance. The premium is paid 100% by the employer. Employees are insured on the 1<sup>st</sup> of the month coincident with or following the date of hire.

**FORM REQUIRED TO ENROLL AN EMPLOYEE:**

**1. Group Enrollment Form B-1**

PURPOSE: To provide information to participate in the life and disability plans.

Please enter the name of your parish/school/institution in “Division,” the employee’s wage listed in “Salary,” and also fill in the date of hire. The employee should complete the remaining boxes on the top of the form, list beneficiary information, and sign/date at the bottom. The employee’s life benefit will be 1.5 times their annualized wage with a maximum benefit of \$50,000.

**2. Summaries**

Each employee should be given the “Benefits at a Glance” handouts for the Life and LTD Plans (in Life/LTD/AD&D tab). Detailed Summary Plan Booklets that outline the Life and LTD benefits are available on the diocesan website at <https://www.dowr.org/offices/human-resources/index.html> in the Human Resources department.

**FORMS REQUIRED FOR CHANGES TO EXISTING EMPLOYEES:**

**1. Group Enrollment Form B-1**

PURPOSE: To change designated person(s) to receive benefits upon death of policy holder or to change employee’s name.

Employee should complete a new Group Enrollment Form (B-1). Forms should be returned to the Diocese of Winona-Rochester Benefits.

**2. Salary Changes**

Upload any changes in employee annual salary as needed and at least annually to the Diocese of Winona-Rochester Benefits.

**FORM REQUIRED TO FILE LIFE AND LTD CLAIMS:**

**Claim for Life Insurance Benefits or LTD Benefits**

The employer should contact the diocese and the appropriate claim for benefits form will be provided.

**TERMINATING EMPLOYEES:**

PURPOSE: The Diocese of Winona-Rochester's third party vendor (Alerus) informs employees of their rights pertaining to the term life policy and to confirm their decision to elect continued coverage or terminate coverage. This only applies to the life insurance. LTD is not continued and will end when the employee's employment terminates.