THE HARTFORD

Reference Guide

Purpose Driven Insurance

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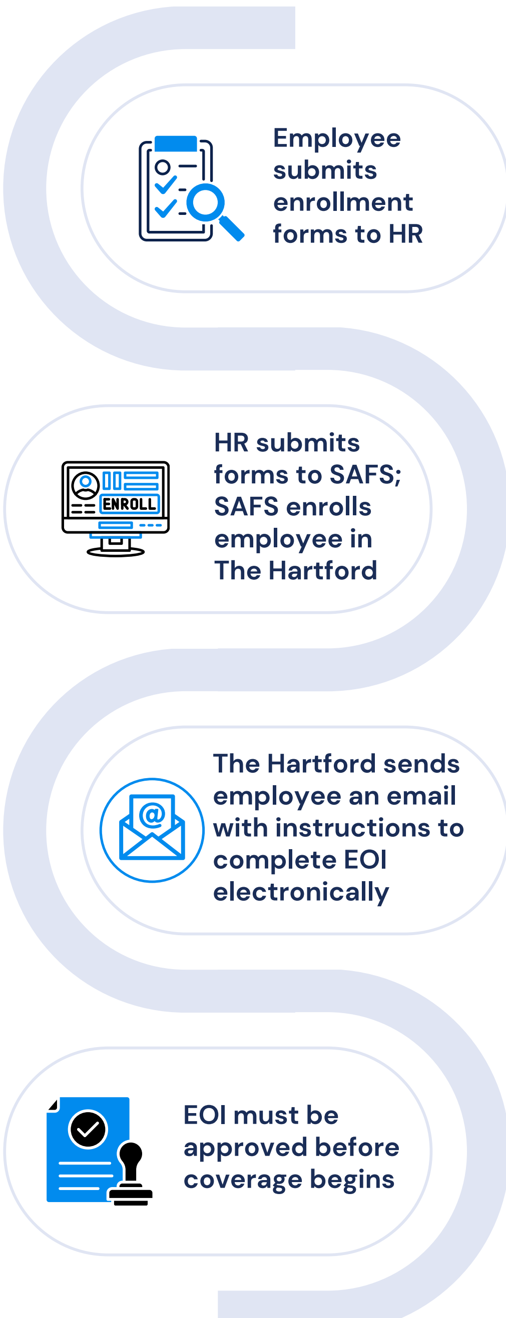
Introduction

This guide is designed to support administrators in managing The Hartford's Voluntary Life Insurance and Long-Term Disability (LTD) products offered to employees of the Diocese of La Crosse. These benefits play a vital role in providing financial protection and peace of mind to our team members, and accurate administration ensures that employees can access coverage when they need it most.

The Hartford is known for its reliable service and user-friendly tools, making benefit management straightforward and efficient. This document outlines key administrative responsibilities, enrollment procedures, and resources to help you navigate these offerings with confidence.

Please refer to this guide throughout the year, especially during open enrollment, onboarding, and when assisting employees with claims or coverage questions.

Enrollment Timing & Evidence of Insurability (EOI)



Employees are encouraged to elect Voluntary Life Insurance and Long-Term Disability (LTD) coverage during their initial eligibility period—**typically at the time of hire**.

If an employee does not enroll during this initial window and later chooses to enroll during Open Enrollment or due to a Qualifying Life Event (QLE), they will be required to complete an Evidence of Insurability (EOI).

This requirement applies to:

- Late enrollees
- Requests for increased coverage amounts beyond guaranteed issue limits

Employees should be informed of this process during Open Enrollment communications and when reporting a QLE. Administrators should ensure forms are submitted promptly and remind employees to watch for the email from The Hartford.

Handling Qualifying Life Events (QLEs)

Qualifying Life Events (QLEs)

A Qualifying Life Event (QLE) allows employees to make changes to their benefit elections outside of the standard open enrollment period.

Common QLEs include:

- Marriage
- Divorce
- Birth or Adoption of a Child
- Loss or Gain of other Coverage
- Death of a Dependent
- Employment Status Change

Employee & Administrator Responsibilities

1 **Notification & Documentation**
Employees must **notify HR within 30 days of the QLE** and provide appropriate documentation (e.g., marriage certificate, birth certificate, loss of coverage notice).

2 **Enrollment Changes**
Once documentation is received, the employee may submit updated benefit election forms. If the change involves Voluntary Life Insurance, and the employee is increasing coverage or enrolling for the first time, they may be required to complete an Evidence of Insurability (EOI).

3 **EOI Process**
After enrollment forms are submitted, The Hartford will send an email directly to the employee with instructions to complete the EOI electronically. Coverage is subject to approval.

4 **Timely Submission**
All forms and documentation must be submitted within the QLE window to ensure proper processing and avoid delays or denial of coverage.

Open Enrollment Procedures

Open Enrollment is the **designated period each year** when employees can make changes to their benefit elections. This includes enrolling in Voluntary Life Insurance or Long-Term Disability (LTD) for the first time or adjusting existing coverage.

Administrator & HR Responsibilities

1. **Communicate Enrollment Dates**
Notify employees of the Open Enrollment window well in advance. Include key dates, instructions, and links to the updated benefits worksheet.

2. **Distribute Forms and Resources**
Ensure employees have access to:
   - Enrollment forms
   - Benefits summaries
   - Instructions for submitting forms

3. **Collect and Review Forms**
Employees must complete and return their forms **no later than the last day of Open Enrollment** to ensure timely processing.

4. **EOI Requirement for Late or Increased Elections**
If an employee is enrolling for the first time or increasing coverage beyond the guaranteed issue amount, they will be required to complete an Evidence of Insurability (EOI).
   - After submitting forms, The Hartford will send an email directly to the employee with instructions to complete the EOI electronically.
   - Coverage is subject to approval and not guaranteed until EOI is completed and accepted.

5. **Submit Forms to The Hartford**
Once forms are collected, submit them to The Hartford through the designated portal or process.

6. **Monitor for Updates for Acceptance, Rejection or Additional Questions**

Age Brackets & Rate Adjustments

The Hartford's Voluntary Insurance premiums are based on age bands, which means an employee's monthly cost is determined by their age and or wage at the time of enrollment and adjusted annually.

Key Points:

- Initial Enrollment Age
  - When an employee first enrolls in Voluntary Life coverage, their rate is based on their age as of the date of enrollment.

- Annual Age Bump
  - Each year on January 1, The Hartford evaluates employee ages and adjusts premiums accordingly. If an employee moves into a new age bracket, their rate will increase to reflect the new band.

QUICK TIPS

- Remind employees during Open Enrollment that rates may change due to age.
- Ensure payroll systems are updated to reflect new premiums each January.
- Use the benefits worksheet to help employees estimate future costs based on age progression.

CLICK HERE!

Click Here to Access The Hartford Premium Rates Worksheet

LTD Wages & Annual Updates

Long-Term Disability (LTD) coverage through The Hartford is based on an employee's wage at the time of enrollment. This wage is used to calculate the benefit amount in the event of a claim.

Initial Enrollment Wage

- When an employee first enrolls in LTD coverage, the wage recorded at that time becomes the basis for their benefit calculation.
- It is important that this wage is accurate and reflects the employee's regular earnings (excluding bonuses or overtime unless specified by the plan).

Annual Wage Update

- Each year on **January 1**, administrators should review and update employee wages with SAFS.
- This ensures that LTD benefits remain aligned with current earnings and avoids underpayment in the event of a claim and updates to the correct billing.

QUICK TIPS

- Coordinate with payroll or HR systems to pull updated wage data in December.
- Submit wage updates to SAFS before or shortly after January 1 to ensure timely processing.
- Communicate to employees that their LTD benefit may change annually based on wage updates.

Form Submission Process

To ensure accurate and timely enrollment in The Hartford's Voluntary Life and Long-Term Disability (LTD) plans, all forms must follow a standardized submission process:

STEP 1

Employee Completes Enrollment Forms

Employees must fill out the appropriate enrollment forms during their initial eligibility period, Open Enrollment, or following a Qualifying Life Event (QLE).

STEP 2

Local HR Review

The completed forms are reviewed by the employee's local HR representative to confirm accuracy, completeness, and eligibility.

STEP 3

Secure Submission to SAFS

Once verified, HR uploads the forms to SAFS using the secure portal designated for benefits administration. This ensures confidentiality and compliance with data protection standards.

STEP 4

Processing & Follow Up

SAFS reviews the submission and forwards the information to The Hartford. If an Evidence of Insurability (EOI) is required, The Hartford will contact the employee directly via email with instructions to complete the EOI electronically.

Understanding Annual Updates

To keep benefit coverage and premiums accurate, certain updates happen automatically each year. Here's what you need to know:

Earnings Updates for LTD

- Every January 1, employee earnings should be reviewed and updated for Long-Term Disability (LTD) premium calculations.
- The Hartford calculates LTD benefits based on the employee's base monthly earnings as of their last active work date before becoming disabled.
- Keeping earnings current ensures employees receive the correct benefit amount if they ever need to file a claim.

Age-Based Rate Changes

- Voluntary Life Insurance premiums are based on age bands. These rates adjust on January 1 following the year an employee reaches an age ending in 0 or 5 (e.g., 25, 30, 35, etc.).
- Spouse coverage is also based on the employee's attained age, not the spouse's age.

Life/AD&D Coverage Reductions

- Life and AD&D insurance benefit amounts automatically reduce on January 1 following the year an employee turns 65 and again at 70.
- Spouse coverage reductions also follow the employee's age, not the spouse's.

Why?

These updates ensure that premiums and coverage levels remain aligned with plan rules and actuarial standards.

Administrators should:

- Review employee ages and earnings annually.
- Communicate any changes in coverage or cost to employees.
- Ensure payroll systems reflect updated premiums starting January 1.

PLAN ADMINISTRATORS

Dan Fitzpatrick
Director of Operations
dfitzpatrick@stambrosefinancial.com

Angela Domenget
Benefits Manager
adomenget@stambrosefinancial.com

Keith King
Senior Accountant
kking@stambrosefinancial.com

CONTACT US

608-791-2669

608-787-8068

benefitssupport@stambrosefinancial.com