



Frequently Asked Questions Life and Accidental Death & Dismemberment Plan

- Q. What life insurance plans does Michigan Catholic Conference (MCC) offer?**
A. MCC offers an employer funded Life and Accidental Death & Dismemberment Plan (Life AD&D) and an employee funded Voluntary Life Insurance Plan through UNUM.
- Q. What is Life AD&D insurance?**
A. Life AD&D is a life insurance benefit that is fully-paid for by participating employers.
- Q. Who is eligible to participate in the Life AD&D plan?**
A. All full-time employees who are scheduled to work 20 hours or more per week are eligible to participate in MCC's Life and AD&D plan.
Part-time (those who work less than 20 hours a week), seasonal, and temporary employees are not eligible.
- Q. I am a new hire. When do I begin participating in the plan?**
A. As a new hire, you begin participating in the plan the first of the month following your date of hire. If your date of hire is the first of the month, you begin participating on that day.
- Q. How do I enroll in MCC's Life and AD&D Plan?**
A. If your employer offers Life and AD&D, you are automatically enrolled in the plan on the day you become eligible.
- Q. How much will I pay for Life and AD&D?**
A. You pay nothing toward the Life and AD&D plan. Monthly premiums are paid by your employer on your behalf.
- Q. Can I cover my dependents under the plan?**
A. No, Life and AD&D is for you, the employee, only.
- Q. Is this Life and AD&D plan different than the Optional Life Insurance plan?**
A. Yes. Employer provided Life and AD&D is different, and separate, from the Optional Life Plan which employees pay for themselves.
- Q. Can I name anyone as my beneficiary?**
A. Yes, but please make sure to keep your beneficiary designation up to date.
- Q. If I leave my job can I take this life insurance with me?**
A. Yes. If you terminate your employment, or become ineligible for benefits, you may take this plan with you.

Q. Where can I find more information about the Life and AD&D Plan?

A. You can find specific information online by visiting [here](#). You may also call MCC Benefits at 800-395-5565 or email your request to Benefits@MICatholic.org.