



Frequently Asked Questions Optional Life Insurance Plan

- Q. What life insurance plans does Michigan Catholic Conference (MCC) offer?**
A. In addition to the Voluntary Life Insurance Plan, MCC offers a Life and Accidental Death and Dismemberment Plan which many employers offer their employees.
- Q. What is voluntary life insurance?**
A. Voluntary life insurance is life insurance which is fully-paid for by you.
- Q. Who is eligible to participate in the Optional Life Insurance plan?**
A. All full-time employees who are scheduled to work 20 hours or more per week are eligible to participate in MCC's voluntary life insurance 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 may I begin participating in the plan?**
A. As a new hire, you may 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 may begin participating on that day.
- Q. How do I enroll in the Optional Life Insurance Plan?**
A. You may enroll as a Newly Eligible Employee, or during Open Enrollment, by calling MCC at 800-395-5565.
- Q. How much will I pay for the voluntary life insurance?**
A. Monthly premiums are automatically deducted from your paycheck and are based on your age and the amount of life insurance you purchase. A [convenient chart](#) is provided on the MCC website.
- Q. How will I pay for the benefit?**
A. Voluntary Life Insurance premiums for you and your children's (if applicable) are automatically deducted through your payroll.
- Q. Who can I cover under the plan?**
A. You can cover yourself and your dependent children, from live birth up to the age of 19 (26 if a full-time student).
- Q. Is this voluntary life insurance plan different than the life insurance my employer already provides?**
A. Yes. The Voluntary Life Plan is different and separate from your employer-provided Life and Accidental Death & Dismemberment Plan.

- Q. My employer provides life insurance for me. I only want to buy life insurance for my children. Can I do that?**
A. To purchase life insurance for your children you must also purchase life insurance for yourself.
- Q. Will I need to answer questions about my health?**
A. A short Evidence of Insurability Form must be completed.
- Q. Can I name anyone as my beneficiary?**
A. Yes, but please make sure to keep your beneficiary election 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. I have three children. How much will it cost to insure all three?**
A. One monthly premium of \$2.75 will cover all of your children from the age of 6 months to age 19 (26 if a full-time student).
- Q. How will my bookkeeper know that I enrolled in the Voluntary Life Insurance Plan?**
A. Your bookkeeper will receive a full report of benefit elections for all the employees of your unit.
- Q. When may I make changes to my Voluntary Life Insurance Plan?**
A. You may make changes to any of your benefit plans during the Open Enrollment period, which is in October. No changes are permitted after Open Enrollment unless you have a Qualifying Life Event (QLE), such as the birth or adoption of a child.
- Q. Where can I find more information about the Voluntary Life Insurance 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.