



booklet (available from HR) for additional information regarding the Basic and Supplemental Life Insurance plans, available death benefits, and claims information.

Lehigh Retirement Plan Survivor Benefits

The University sponsors a Retirement Program for faculty and staff through the **Teachers Insurance and Annuity Association — College Retirement Equity Fund (TIAA-CREF)**. Under the terms of the plan, TIAA-CREF may have issued contracts to the deceased employee during his or her employment, with Lehigh funding the contracts on a monthly basis. These annuity contracts can be settled as a death benefit. HR will notify TIAA-CREF upon the death of an enrolled faculty/staff member, retiree, or former employee, as applicable. Designated beneficiary(ies) of the deceased's annuity contracts will be contacted directly by TIAA-CREF with detailed information. Refer to the plan description (available from HR) for additional information regarding spousal rights under the retirement plan.

Voluntary Retirement Savings Plan (VRSP) Survivor Benefits

During employment, faculty/staff members have the option of saving additional money in the VRSP on a tax-deferred basis with four companies: American Century, Fidelity Investments, TIAA-CREF, or The Vanguard Group. If the decedent maintained a VRSP account, the investment company will then contact beneficiaries directly regarding the deceased's account. Beneficiaries must write to the investment company. Survivor's options regarding the deceased's account may vary depending on the investment company. An HR representative can provide additional assistance and information.

Tuition Benefits for Surviving Spouse/Partner and Dependent Children

Tuition benefits continue to be available to the surviving spouse/domestic partner and dependent children in the event that a benefits-eligible Lehigh faculty/staff member dies after completing a minimum of ten (10) years of service, or retiring at age 59-½ (or older) with

at least ten (10) years of continuous benefits-eligible service or after age 55 with at least twenty-five (25) years of service.

Retention of University Privileges

The surviving spouse/partner may retain the University ID card and parking hangtag and all associated privileges. The benefits continue to be available until and unless the surviving spouse/partner remarries or dies.

Other Resources

The grieving process affects people in different ways. There are also financial and legal aspects that must be dealt with during a difficult and vulnerable time. Professional counseling and support services are available to eligible active employees and dependents through Lehigh's Employee Assistance Program (EAP) administered by Integrated Behavioral Health (IBH). Contact IBH at 1-800-395-1616 to speak to a care manager who can help locate appropriate services and provide referrals. EAP benefits are not available to retirees or their dependents.

— Updated October 2009

For additional information on the benefits offered at Lehigh University, access the Human Resources Website at: hr.lehigh.edu/benefits.
For additional informational brochures, visit: hr.lehigh.edu/benefits/QLE.



**Making Sense of
Your Benefits:
Death of a Lehigh
employee or retiree**

When a Lehigh Employee or Retiree Passes Away

What surviving spouses/partners should know

Any death in the family is a traumatic event. It is important for a surviving spouse, domestic partner, or other beneficiary of a Lehigh faculty/staff member or retiree (or previous employee with retirement benefits) to understand how benefits may be affected by the death of the family member.

The death of a Lehigh employee or retiree is considered a Qualifying Life Event (QLE).

But what is a QLE? Certain life events — such as marriage, birth or adoption of a child, or death — can result in changes in an employee's family's benefits needs and/or affect eligibility for some of Lehigh's benefits. A “qualifying event” is one that allows adjustments to benefit elections in response to a life event. So, because you're the survivor of a Lehigh employee or retiree, you may elect to make some changes to your benefits choices without waiting for Open Enrollment.

Those changes, however, must be requested in a timely manner — within thirty (30) days — and be consistent with the nature of the qualifying event and previous election choices.

It's important to remember that whenever a QLE occurs, the **Human Resources (HR) Office must be notified** and the necessary forms and documentation must be provided to update the personnel file and/or change benefit elections, as applicable.

Survivor Checklist

The surviving spouse/partner or other beneficiary will need to:

- Contact HR at Lehigh University and provide documentation of the death;
- Schedule a meeting with an HR Associate to:

- Initiate a life insurance claim (if applicable);
 - Review health insurance options (if applicable);
 - Review survivor benefit options of Lehigh's retirement plan;
 - Discuss other benefits issues, as applicable; and
- Submit the appropriate forms.

Notification and Documentation

Upon notice of the death of a Lehigh employee, retiree, or former employee with retirement benefits, HR generates a letter to the surviving spouse/partner (or other beneficiary contact on record) regarding available benefits and other pertinent information. Survivors are requested to contact HR at 610-758-3900 to schedule a meeting with an HR Associate and to provide a certified copy of the *Death Certificate*.

Health Insurance: Death of an Active Faculty/Staff Member

Survivors who were covered under any of the University's medical plans prior to the death of a benefits-eligible faculty/staff member with ten (10) or more years of continuous benefits-eligible service prior to death remain eligible for coverage at the retiree cost share premium as long as the survivor(s) continues to qualify and pay applicable premiums. Rates change each January. If coverage is stopped, it cannot be restarted. If the deceased faculty/staff member had less than ten (10) years of continuous benefits-eligible service, COBRA continuation coverage is available for up to thirty-six (36) months.

Health Insurance: Death of a Lehigh Retiree

Retirees, up to age 65, who retired from Lehigh at age 59-½ with at least ten (10) years of continuous full-benefits-eligible service or after age 55 with twenty-five (25) years of continuous full-benefits-eligible service may have elected to continue purchasing a Lehigh medical plan at the full premium cost (which changes annually), less the Medical Premium Reimbursement* amount. These benefits continue to be available to the surviving spouse/partner of a deceased

Lehigh retiree on the same basis, until and unless he/she remarries, reaches age 65 (when Medicare takes over), becomes deceased, or voluntarily stops coverage. Once coverage is stopped by either the retiree or his/her surviving spouse/partner, it cannot be restarted.

*The Medical Premium Reimbursement Plan reimburses retirees (and their surviving spouses/partners until and unless they remarry or become deceased) for a portion of the cost paid as premiums for medical coverage, up to the limit defined by the Plan. The monthly maximum is reviewed annually and may be modified from year to year.

Health insurance is a complex topic, and it is recommended that the surviving spouse/partner discuss available options with an HR Associate.

Dental Insurance

Dental insurance can only be continued under COBRA, and is available for up to thirty-six (36) months. Surviving family members must be currently enrolled in the Lehigh dental plan at the time of the employee's death to be eligible for COBRA.

Flexible Spending Accounts (FSA)

If the deceased faculty/staff member was putting money aside in a flexible spending account at the time of his or her death, the surviving spouse/partner may request reimbursements from the account for up to ninety (90) days following the employee's death. The surviving spouse/partner can make claims against the account only for dates of service that occurred before the date of death. Discuss account options with an HR Associate.

Life Insurance Claim

The designated beneficiary(ies) under the terms of Lehigh's group term basic life insurance and/or supplemental life insurance plan(s) are provided with information regarding the amount of the benefit payment to which each beneficiary is entitled. Assistance is available to help beneficiary(ies) file a claim for the insurance benefit. Refer to the *Group Benefit Plan*