



## Life Event: *Death of an Employee*

There are many things you will want to review and update with LifeBridge Health due to your recent life event. Below is a helpful list of choices to consider, procedures to follow and resources to assist you through the transition.

To Do	Things You Can Do	What To Do
<input type="checkbox"/>	<b>Life Insurance Claim</b> If the employee has basic and/or supplemental life, a claim can be filed.	To start the claim process please reach out to the Benefits Team at <a href="mailto:LBH_Benefits@lifebridgehealth.org">LBH_Benefits@lifebridgehealth.org</a> notifying us of the employee who passed and submit a copy of the death certificate. Then a benefits team member will help walk you through the process.
<input type="checkbox"/>	<b>403b/401k &amp; Pension:</b>	Once the Benefits Team receives the death certificate, it will be shared with Transamerica and our pension service center. They will then process any payouts to the beneficiaries on file.
<input type="checkbox"/>	<b>Benefit Changes</b>	Benefits will end last day of the month. COBRA for eligible benefits will be provided to all dependents previously covered.  *IF employee was enrolled in a <b>FSA</b> : The account holder's surviving spouse or dependent(s), or estate, may submit claims or receive payment for eligible expenses incurred through the account holder's date of death. Expenses incurred after the date of death are not eligible for reimbursement.  *If employee was enrolled in an <b>HSA</b> - <ul style="list-style-type: none"> <li>• <b>Spouse</b>: The account is transferred directly to the spouse. They can then continue using the HSA money for spending, saving, or investing within the standard IRS guidelines.</li> <li>• <b>Beneficiary (not a spouse) transfer</b>: The HSA ends on the date of the individual's death. The funds are then distributed to the beneficiary.</li> <li>• <b>Estate or no beneficiary designated transfer</b>: The HSA will be distributed to the estate and taxed as income on their final income tax return.</li> </ul>
<input type="checkbox"/>	<b>Last Pay &amp; Vacation/PTO payouts</b>	The employee's last pay with final hours worked and any payouts will be processed and paid out to the direct deposit on file. <i>*Please allow 2-4 pay-periods for all payouts to be processed.</i>



## Reminders & Resources

- ❖ **Benefits Team Contact Information:**
  - Email: [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org)
  - Fax: 410.469.5161
  
- ❖ **Benefits Website:** [www.lifebridgehealth.org/benefits](http://www.lifebridgehealth.org/benefits)
  
- ❖ Death Certificate must be submitted to the Benefits Team at [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org) or fax to 410.469.5161 For Benefit Guides & Insurance Carrier's contact information visit the [Benefits Website](#) or [My Mobile Wallet](#).
  
- ❖ **EAP Resources:** Carebridge [www.myliferesources.com](http://www.myliferesources.com)
  - access code KKNH3 or call 1-800-437-0911 for confidential counseling and referrals for personal, family and work-related issues