

Windstream: What to Expect Following an Employee, Retiree or Family Member's Death

Magellan's Employee Assistance Plan at 800-327-5569 is available to active employees and all family members living in the household.

Death of an Employee

You should expect it to take 10 business days for all needed benefit and payroll services to be notified following notification of an employee's death. Windstream sends via weekly file feeds to vendors providing benefit services.

Earned but un-used **vacation** is paid on the employee's final paycheck, which is payable to the deceased employee's estate.

Standard Insurance will contact the beneficiary on file to obtain a copy of the death certificate, beneficiary affidavit, and any other needed paperwork. **Life and Accidental Death & Dismemberment insurance** payments will be made directly from Standard to the beneficiary. Windstream provides basic life and basic AD&D insurance coverage for all full-time employees, and employee have the opportunity to purchase supplemental life and AD&D insurance.

If the employee carried his/her spouse and/or children on medical, dental, or vision insurance, **COBRA insurance** will be offered. Coverage for the deceased employee and covered family members ends at the end of the calendar month of the employee's death. The COBRA packet should arrive in the mail 2-3 weeks following the date of death. The COBRA vendor is Wex, and they can be reached at 877-248-0510.

If the active employee has a **401k account**, Merrill (the plan's recordkeeper) will contact the beneficiary on file to obtain a copy of the death certificate and other required document. Then the ownership on the account will be transferred to the beneficiary. Merrill can be reached at 800-228-4015.

If the active employee has a **pension benefit**, please contact Merrill at 800-228-4015 to discuss commencement options.

If the active employee has a **Health Savings Account (H.S.A.)**, it is held with Wex, and they can be reached at 877-248-0510 for a death distribution. Please note per IRS rules:

- If the beneficiary on file is the Accountholder's spouse, the HSA shall become the spouse's HSA as of the date of death.
- If the beneficiary is not the Accountholder's spouse, the HSA shall cease to be an HSA as of the date of death. The fair market value of the account is taxable to the non-spouse primary beneficiary in the tax year that includes such date.
- If the beneficiary is the Accountholder's estate or if there's no beneficiary, the fair market value of the account as of the date of death is taxable on the Accountholder's final personal income tax return.

Death of an Employee's Spouse

If the employee carries his/her spouse on benefit plans such as **medical, dental, vision, and life insurance**, please notify Mercer Marketplace at 866-553-9409 and provide the date of death. Mercer will remove the spouse from applicable insurance plans and send updated deduction amounts to Windstream for a prospective change in the payroll system.

If **spouse life or AD&D insurance** is carried, Mercer notifies Windstream of the death and the Benefits Dept files a claim with Standard Insurance. Standard will reach out to the employee to obtain the beneficiary affidavit and a copy of the death certificate. An original death certificate is not needed. Payments will be made directly from Standard to the employee.

If the active employee has a **401k account** and listed the spouse as the beneficiary, Merrill can be reached at 800-228-4015 for assistance in updating the beneficiary designation.

If the active employee has a **Health Savings Account (H.S.A.)** and listed the spouse as the beneficiary, Wex at 877-248-0510 can assist in updating the beneficiary designation.

Death of an Employee's Child

If the employee carries his/her child on benefit plans such as **medical, dental, vision, and life insurance**, please notify Mercer Marketplace at 866-553-9409 and provide the date of death. Mercer will remove the child from applicable insurance plans and send updated deduction amounts to Windstream for prospective change in the payroll system.

If **child life or AD&D insurance** is carried, Mercer notifies Windstream of the death and the Benefits Dept files a claim with Standard Insurance. Standard will reach out to the employee to obtain the beneficiary affidavit and a copy of the death certificate. An original death certificate is not needed. Payments will be made directly from Standard to the employee.

If the active employee has a **401k account** and listed the child as the beneficiary, Bank of American Merrill Lynch (BAML) can be reached at 800-228-4015 for assistance in updating the beneficiary designation.

If the active employee has a **Health Savings Account (H.S.A.)** and listed the child as the beneficiary, Wex at 877-248-0510 can assist in updating the beneficiary designation.

Death of a Retiree

Notify Mercer Retiree Support at 855-846-7564 about the death if **medical, dental, vision, life or AD&D insurance** was carried with Windstream.

If life or AD&D insurance was carried, Mercer will initiate the life insurance claim with Standard Insurance. Standard will reach out to the beneficiary to obtain the beneficiary affidavit and a copy of the death certificate. An original death certificate is not needed.

If the retiree carried his/her spouse on medical, dental, or vision insurance, the spouse will be set up with his/her own plan as applicable. The Mercer Retiree Support center can provide details.

Notify Merrill at 800-228-4015 about the death if the retiree had a **pension or 401k account** through Windstream.

If a pension payment with a survivor's benefit was elected and the survivor is still living, Merrill will contact the survivor to request needed documentation including a copy of the death certificate, marriage license, and birth certificate.

If a 401k account is held with Windstream, a new account in the beneficiary's name will be established.

Death of a Retiree's Spouse

Notify Mercer Retiree Support at 855-846-7564 about the death if **medical, dental, vision, life, or AD&D insurance** was carried with Windstream. Mercer will cancel the applicable medical, dental, vision and spouse life insurance.

If spouse life or AD&D insurance was carried, Mercer will initiate the life insurance claim with Standard Insurance. Standard will reach out to the beneficiary to obtain the beneficiary affidavit and a copy of the death certificate. An original death certificate is not needed.

Notify Merrill at 800-228-4015 about the death if the retiree had a **pension with a surviving spouse contingent election or a 401k account with a spouse as the beneficiary** through Windstream. A copy of the spouse's death certificate will be requested to update the retiree's pension record and remove the future spousal benefit. Merrill can assist in updating the beneficiary on the 401k account.

Death of a Retiree's Child

Notify Mercer Retiree Support at 855-846-7564 about the death if **medical, dental, vision, life, or AD&D insurance** was carried with Windstream. Mercer will cancel the applicable medical, dental, vision and child life insurance.

If child life or family AD&D insurance was carried, Mercer will initiate the life insurance claim with Standard Insurance. Standard will reach out to the beneficiary to obtain the beneficiary affidavit and a copy of the death certificate. An original death certificate is not needed.

Notify Merrill at 800-228-4015 if a **401k account** with the child as a beneficiary is held through Windstream's plan. Merrill will assist in updating the beneficiary on the 401k account.