

# Life of Alabama Cancer & Dreaded Disease

The University of Mississippi offers a cancer/dreaded disease and intensive care policy with Life Insurance Company of Alabama. The plan offers a Low Option or a High Option for cancer and dreaded disease benefits. The type of option chosen determines the amount of benefit paid. Optional Intensive Care Riders are also available through this plan. A brief overview of each option is provided in the following benefits summary. A more detailed description of benefits is available in the Life of Alabama Cancer/Dreaded Disease Plan brochure which can be accessed at <http://hr.wp2.olemiss.edu/wp-content/uploads/sites/93/2016/05/Life-of-Alabama-Flyer.pdf>.

All elections for new enrollment or changes are subject to underwriting.

## Coverage Options & Premiums

**Cancer and Dreaded Disease Benefits include but are not limited to:**

- Wellness Benefits
- Daily Hospital
- Radiation & Chemotherapy
- Anesthesia
- Prosthesis
- Hospice Care
- Blood and Plasma
- Transportation
- Experimental Treatment

**Optional Intensive Care Rider (ICU)** – Optional Hospital Intensive Care Plan\* – This plan pays benefits at \$300/day, \$600/day, or \$750/day if confined in the hospital intensive care unit. This plan also includes a benefit for confinement in a step-down hospital intensive care unit. Benefits are paid up to 30 days for intensive care confinement for any single hospital admission. If there are two periods of confinement within 30 days, the second confinement will be considered a continuation of the initial confinement. Daily hospital intensive care benefits will be reduced by 50% at age 70.

### Monthly Rates (Cancer and Dreaded Disease)

	Low Option	High Option
<b>Individual</b>	\$18.67	\$33.76
<b>Single parent family</b>	\$21.77	\$39.54
<b>Employee &amp; Spouse</b>	\$36.17	\$65.52
<b>2 Parent Family</b>	\$37.83	\$68.66

### Monthly Rates (Hospital Intensive Care)

	\$300/day Benefit	\$600/day Benefit	\$750/day Benefit
<b>Individual</b>	\$3.68	\$7.36	\$9.20
<b>Single parent Family</b>	\$3.96	\$7.92	\$9.90
<b>Employee &amp; Spouse</b>	\$5.66	\$11.32	\$14.15
<b>2 Parent Family</b>	\$6.74	\$13.48	\$16.85

\* Rates will be different for 9-month faculty members.

Participants enrolled in plans with unlimited chemotherapy and radiation benefits may experience a premium increase.

**Underwriting:** A representative from Life of Alabama (LOA) will contact you regarding completion of the Evidence of Insurability. Failure to respond within 30-days, following date of the request, will result in closure of your application.

**All coverage changes become effective January 1, 2019. Upon completing Open Enrollment, save changes and print the Benefits Summary. Review the Benefits Summary for accuracy. If information is correct, print the form and submit to Human Resources. The signed form must be received in the University's Human Resources Office (108 Howry Hall) no later than November 6, 2018.**

Coverage enforce on 12/31/2018 will continue at the same level for plan year 2019 in the absence of an open enrollment election/change.

**IMPORTANT: PLEASE READ AS ACTION MAY BE REQUIRED.**

- In order to be in compliance with Form 1095-C and Affordable Care Act requirements, please verify that all names, social security numbers and dates of birth are correct for any family members who are currently enrolled or will be enrolled on an insurance plan. This information can be accessed under the 'Employee' tab and then by clicking the MyHRtools drop down box and selecting Open Enrollment Step 1: Update Beneficiaries / Dependents. If any information is incorrect, please update.
- When enrolling eligible dependents on an insurance plan, a copy of the dependent's Social Security Card **MUST** be provided to the Human Resources office. Furthermore, all listed names on insurance applications must be listed as a legal name, nicknames are not permitted.
- In order to ensure the accuracy of W-2 processing for 2018, please verify all contact information (address, phone number etc.) within myOleMiss. This can be accessed under the 'Employee' tab and then by clicking the MyHRtools drop down box and selecting Address & Communication Preferences. If any information is incorrect, please update accordingly. Please note that updating your contact information within myOleMiss will only update your address with the University, and does not update your contact information with insurance vendors. Please also complete a **Benefits Information Change** form to update your information with each respective vendor and submit the form to 108 Howry Hall. When changing your contact information within myOleMiss, a link to this form will populate on the right side of the screen. You may also access the form via the following link.  
<http://hr.wp2.olemiss.edu/wp-content/uploads/sites/93/2016/05/InfoChangeForm.pdf>