

# Accidental Death & Dismemberment

Underwritten by: National Union Fire Insurance Company of Pittsburgh, PA

The University of Mississippi provides faculty and staff an opportunity to enroll in an accidental death and dismemberment policy underwritten by National Union Fire Insurance Company of Pittsburgh, PA. The plan provides guaranteed acceptance regardless of your health history. Employees may elect coverage from \$10,000 to \$250,000. Please note coverage must be purchased in increments of \$10,000 and coverage above \$150,000 cannot exceed ten times the employee's annual salary. A brief overview of the plan is provided below.

## Premium Calculation

Plan Type	Rate
Employee Only	\$0.38 per \$10,000 per month
Family Plan	\$0.55 per \$10,000 per month

**Family Coverage** – If you enroll in the family plan, you and your eligible dependents (children age 19 years and under, or up to 23 years of age if child is a full-time student) are insured if injury results in death or dismemberment. Coverage is as follows:

Spouse Only	60% of Principal Sum
Spouse & Eligible Children	Spouse - 50% of Principal Sum Child - 10% of Principal Sum
Children	20% of Principal Sum

If you and your spouse are both eligible to enroll for coverage under the Plan, one, but not both of you, may purchase Family Coverage, and the other spouse may elect Employee Only Coverage. In the event that a person is covered under the Plan as an employee and as a dependent, the combined Principal Sum on that person may not exceed \$250,000.

**Accidental Death & Dismemberment** – If injury to an Insured Person results, in any one of the losses specified in the schedule shown below, within 365 days of the date of the accident which caused the injury, the company will pay the percentage of the Principal Sum as shown:

- Life – 100%
- Both Hands or Both Feet – 100%
- Sight of Both Eyes – 100%
- One Hand and One Foot – 100%
- One Hand and Sight of One Eye – 100%
- One Foot and Sight of One Eye – 100%
- Speech and Hearing in Both Ears – 100%
- One Hand or One Foot – 50%
- Sight of One Eye – 50%
- Speech or Hearing in Both Ears – 50%
- Thumb and Index Finger on the Same Hand – 50%

If any one Insured Person (as a result of the same accident) sustains more than one loss, only the largest amount will be paid.

**Benefit Reduction** – The following benefit reduction schedule will apply to Insured Persons over age 69 (coverage terminates at separation of employment/retirement):

<b>70 through 74</b>	82.5% of Principal Sum
<b>75 through 79</b>	57.5% of Principal Sum
<b>80 through 84</b>	37.5% of Principal Sum
<b>85 and Older</b>	20.0% of Principal Sum

Upon completing Open Enrollment, save changes, and review the **Benefits Summary** for accuracy. Your online election is your official election. You do not have to submit a **Consolidated Enrollment Form** nor a **Benefits Summary** to Human Resources.

AD&D is a life insurance policy. Please make sure you designate a beneficiary(ies) by completing the **AD&D Beneficiary Designation Form** and return to Human Resources via fax (662-915-5836) or campus mail/drop off at Human Resources, Jackson Avenue Center – Central. The form can be accessed at <http://hr.olemiss.edu/benefits/forms/>. It is your responsibility to ensure forms are received by Human Resources.

All coverage changes become effective January 1, 2021.

Coverage that is active on 12/31/2020 will continue at the same level for plan year 2021 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 in an insurance plan. This information can be accessed under the ‘Employee’ tab and then by clicking the MyHRTTools 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 2020, please verify all contact information (address, phone number etc.) within myOleMiss. This can be accessed under the ‘Employee’ tab and then by clicking the MyHRTTools 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 Jackson Avenue Center – Central or fax to 662-915-5836. 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.olemiss.edu/benefits/forms/>.