

The following benefits are no longer available to new participation. The information given is to offer a general explanation of benefits and contact information to current policy holders.

COLONIAL SUPPLEMENTAL INSURANCE COMPANY

(Formerly Colonial Life and Accident Insurance Company)

Agent: Jerry Cowley (662) 844-9118

Colonial Supplemental Insurance Company (800) 325-4368

****Please contact Jerry Cowley with questions regarding premiums and coverage****

LIFE INVESTORS INSURANCE COMPANY

Life Investors Insurance Company (800) 325-5823

Group Long-Term Care

Long-Term Care

A specialized insurance underwritten by Life Investors Insurance Company and designed to offer financial support in paying for Nursing Home Care, Home Health Care, Assisted Living Facility, Adult Day Care, and Respite Care.

Coverage is available to employees, their spouse, parents and parents-in-law, subject to underwriting requirements. Benefits are payable in post-tax dollars as required by the federal government, but benefits received under the policy are not taxable. Therefore, this insurance will not be carried under the University's Cafeteria Plan.

It is intended to cover the large gap in what our current health care insurance provides and will be your primary coverage for such care after retirement due to the fact that Medicare pays very little for this type of medical expense.

Features:

- Prior hospitalization is never required and no waiting period for pre-existing conditions
- All levels of care covered... custodial, intermediate, or skilled
- Waiver of premium for nursing home confinements
- Benefits paid directly to you
- Guaranteed convertible to guaranteed renewable
- Rates cannot increase for you due to your age or health
- 30-day right to review coverage
- Restoration of benefits
- Continuation of cognitive impairment and alternate plan of care/alternate care
- Automatic benefits increase (optional)
- Available to spouses and parents (subject to insurability)