

## **Important Reminder regarding the online Statement of Health for the Employee and Spouse Life**

If your coverage selection requires medical underwriting, you will need to complete the online MetLife Statement of Health Form along with any other required information. An approval by MetLife must be made before coverage can be in effect.

**NOTE:** No paper Statement of Health form will be mailed for the employee and/or the spouse to complete.

A pre-registration process will need to be completed for spouse requiring medical underwriting before the Statement of Health form will be available online.

## **New Enhancements for the Specified Illness Plans for 2015!**

The vendor for the Specified Illness product will change its name and branding from CAIC to Aflac/CAIC.

The Spouse Specified Illness will introduce new coverage levels: \$20,000, \$30,000, \$40,000, and \$50,000.

The guaranteed issue level will be increased to \$30,000. Medical Underwriting will be required for the \$40,000 and \$50,000 levels.

In addition, the following enhancements are included for 2015:

- Benefits are no longer reduced by 50% when you reach age 70!
- New Waiver of Premium Benefit included in 2015!

- Additional and Re-Occurrence benefits, for all claims other than Cancer, now only require 90 days between a diagnosis (previously required six months to one year)
- If you choose to elect a higher level of coverage, there will be no waiting period for the increased benefits to take effect

## **Hyatt Legal Plans**

Select Plus Plan – new services for 1/1/15:

- Security deposit assistance (for tenants)
- Protection from domestic violence

**New!** Plan members will have access to a Hyatt mobile app, which will be available for Android phones and available on Google Play.

Hyatt Legal has expanded their network attorneys to more than 13,000 with more than 450 attorneys located within the State of Georgia.

## **Cigna Dental Care (DHMO)**

Effective January 1, 2015, the following enhancements will be included under the plan:

- TMJ diagnosis and treatment, including custom mouthpiece or bite plate therapy
- Athletic mouth guards
- Cone beam CT X-rays, where applicable
- Expanded coverage for periodontal maintenance
- Lower teeth whitening copay
- Additional applications of fluoride and fluoride varnish at a minimal copay
- Coverage for same-day, in-office CAD/CAM services for crowns, inlays, onlays, post and cores and Veneers