

Disability Income Choice at Work

EXPRESS STANDARD ISSUE PROGRAMS



Mutual of Omaha

Mutual of Omaha Insurance Company's Disability Income Choice at Work offers three disability income insurance policies, each with numerous options that allow you to tailor an income protection program to meet the needs of your employees.

- **Accident Only Disability:** Helps replace income for the early period of an accident-related disability, with benefits beginning as early as day one and lasting up to 24 months
- **Short-term Disability:** More comprehensive disability income insurance, covering both accident- and sickness-related disabilities, with benefits beginning as early as day one (day seven for sickness) and extending to a maximum of 24 months
- **Long-term Disability:** Disability benefits that help replace income for an extended period. Typically benefit periods range from two years or until the disabled person turns 67 after a pre-determined waiting period

Control Your Costs

Disability Income Choice at Work allows you to control costs to your business by giving you payment options:

- **Employer-paid**
- **Employee-paid** (voluntary) with convenient payroll deduction. Bank Service Plan and Direct Billing also available
- **Combination** (for example – voluntary enrollment, plus an employer-paid option for key employees)

Choose Your Coverage

First, you select the appropriate elimination and benefit periods for your group.

- **Elimination Period** is the number of calendar days before the disability policy begins to pay benefits after a disabling sickness or injury
- **Benefit Period** is the number of months the disability insurance policy pays benefits, after the elimination period is satisfied

If your benefits program currently offers a long-term disability policy, you can enhance coverage by choosing an Accident Only or Short-term Disability policy with a “zero day” elimination period. This can provide income protection for employees from the first day of an accident-related disability. And, you can choose a benefit period that may “cover the gap” until their long-term disability benefits begin. Or you can choose to add Mutual of Omaha's Long-term Disability benefits to your existing group policy and another way to provide your employees with greater income protection.

Optional Benefits

After selecting your elimination and benefit periods, you can choose additional income protection in specific ways:

- **The Critical Illness** benefit is a rider that provides a lump-sum payment of up to \$25,000 upon diagnosis of a covered major illness
- **The Hospital Confinement** benefit is a rider that pays up to \$500 per day during hospital confinement as a result of an accident or sickness (depending on the product selected). This benefit doubles if confinement in intensive care is needed
- **The Accident Medical Expense Rider** will provide a reimbursement for medical-related expenses incurred per accident. Maximum benefit amounts per accident are \$1,000, \$2,000, \$3,000 and \$5,000. The benefit only applies to services and supplies received within 26 weeks from the date of the covered injury

Promote the Good News

Not only do you get the flexibility of choosing the right coverage for your employees and the right payment options for your business, your employee group may be eligible to receive a premium allowance of between 10 and 20 percent off rates available to the general public (based on the characteristics of your group and participation rate).*

And when your group qualifies for Express Standard Issue underwriting, enrollment is easy. Employees will be asked

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WHEN CHOICES MATTERSM

a maximum of seven questions to qualify, and there are no medical exams. Coverage is portable – employees can be protected throughout their working years as long as they pay their premiums.

For confidence today and in the future, help employees protect their income with disability income insurance, backed by the financial strength and security of Mutual of Omaha Insurance Company.

* Individuals in certain industries or occupations may not be eligible for disability income insurance. Benefit amounts are based on a set income replacement percentage and limits determined by product and program. Premium allowances may not be available on all product features.

Disability income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com



This is used as a source of leads in the solicitation of insurance and an insurance agent (in WA: producer) may contact you.

The Disability Income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81M, D82M, D83M or state equivalent: in OR and TX, D81M-22915/22916/22917/22918/22919, D82M-22920/22921/22922/22923/22924, D83M-22925/22926/22927/22928/22929; in ID, D81M-23714/23715/23716/23717/23718, D82M-23719/23720/23721/23722/23723, D83M-22925/22926/22927/22928/22929; in NC, D81M-23065/23066/23067/23068/23069, D82M-23070/23071/23072/23073/23074, D83M-23075/23076/23077/23078/23079; in OK, D81M-23110/23111/23112/23113/23114, D82M-23115/23116/23117/23118/23119, D83M-23120/23121/23122/23123/23124; in PA, D81M-23125/23126/23127/23128/23129, D82M-23130/23131/23132/23133/23134, D83M-23135/23136/23137/23138/23139; in WA, D81M-23245/23246/23247/23248/23249, D82M-23250/23251/23252/23253/23254, D83M-23255/23256/23257/23258/23259. Rider form numbers: OML1M, OMV5M, OMV7M and OMV8M.

Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions, limitations and reductions. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer). Mutual of Omaha Insurance Company is licensed nationwide.