



# Disability Income Choice at Work

FULLY UNDERWRITTEN PROGRAMS

Our Fully Underwritten policies are among the most flexible disability insurance policies offered in the workplace. Employees will have the opportunity to work one-on-one with a licensed insurance agent (in WA: producer) to create a customized policy that will best meet their needs and budget.

### Convenient, Voluntary Participation

Fully Underwritten programs are voluntary (employee-paid) and that helps you control costs to your business while enhancing your benefits program. Employees will appreciate the opportunity you give them to focus on their personal financial planning and carefully consider disability income protection. And they'll appreciate the convenience you provide through payroll deduction of premiums. Bank Service Plan and Direct Billing options also are available.

### Flexible Benefits for Solid Protection

Disability Income Choice at Work offers three disability income insurance policies, each with a number of options to help employees tailor an income protection solution.

First, they choose when they would want their coverage to begin should they become sick or injured and unable to

work. Next, they decide how long they would want benefits to be paid.

- **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

Even if your company benefits program currently offers a group long-term disability policy, employees may choose to increase their protection with an Accident Only or Short-term Disability insurance policy that has a “zero day” elimination period. This would provide them income protection from the first day of an accident-related disability. And, they can choose a benefit period that may help “cover the gap” until their long-term disability benefits begin. Another option for employees might be to add an individual Long-term Disability insurance policy that, together with their group plan, can increase their overall benefit level.

	Accident Only Disability	Short-term Disability (accident/sickness)	Long-term Disability
<b>Elimination Periods</b>	0, 7, 14, 30, 60 or 90 days	0/7, 7, 0/14, 14, 30, 60 or 90 days	60, 90, 180 or 365 days
<b>Benefit Periods</b>	3, 6, 12 and 24 months	3, 6, 12 and 24 months	2, 5, 10 and to age 67
<b>Optional Benefits (Riders)</b>	<ul style="list-style-type: none"> <li>• Hospital Confinement Accident</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Social Insurance Supplement</li> <li>• Extended Own Occupation</li> <li>• Future Insurability Option</li> <li>• Extended Proportionate Disability</li> <li>• Cost-of-Living Adjustment</li> <li>• Accident Medical Expense</li> </ul>

Elimination and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states.

**WHEN CHOICES MATTER<sup>SM</sup>**

### Optional Benefits\*

Disability Income Choice at Work also gives employees the opportunity to enhance their disability insurance base policy by adding coverage riders. For example, the Critical Illness benefit rider provides a lump sum payment of up to \$25,000 upon diagnosis of a covered major illness. The Hospital Confinement benefit rider pays up to \$500 per day during hospital confinement as a result of an accident or sickness (depending upon product selected). This benefit doubles if confinement in intensive care is needed.

### Accident Medical Expense Benefits Rider

This rider will provide you with 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.

With the long-term disability policy, employees can add a Cost-of-Living Adjustment rider. This will increase the monthly benefit during a disability so benefits are not degraded by inflation. All Optional Benefits will be carefully explained so each employee can make the best possible decisions for his or her income protection policy.

*\*Riders may not be available with all policies or approved in all states.*

### Promote the Good News

In addition to the opportunity to choose the benefits that are right for them, your employees may receive a premium allowance of 20 percent off rates available to the general public.\*\* Only 3 eligible employees are needed in order to participate.

More good news – purchasing disability income protection today gives employees the opportunity to maintain this coverage as long as they wish. The policy is portable. Employees can choose to be protected throughout their working years by continuing to pay their premiums.

\*\*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.

***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 (Mutual of Omaha).***

Disability income insurance underwritten by:

## **MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://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: 0MV5M, 0MV7M, 0MV8M and 0ML1M.

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.