

Disability Income Choice at Work

GUARANTEED STANDARD ISSUE PROGRAMS



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

Choose Your Coverage

First, you can 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 our individual Long-term Disability benefits to your existing group policy as another way to provide employees with greater income protection.

Optional Benefits

After selecting your elimination and benefit periods, you can choose additional income protection in specific ways. You might consider the Critical Illness benefit rider that 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. The Accident Medical Expense Benefits 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.

If you select the Long-term Disability policy for your group, you can consider adding a Cost-of-Living Adjustment rider. This will increase the monthly benefit during a disability so benefits are not degraded by inflation. Be sure to carefully consider all Optional Benefits to provide the best possible income protection for your employees.

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)

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WHEN CHOICES MATTERSM

Choose the option that best fits your business needs. Most importantly, Disability Income Choice at Work gives you the freedom to offer this important protection to all your employees.

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.

Promote the Good News

Along with 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 25 percent off rates available to the general public (based on the characteristics of your group and participation rate).*

And when your group qualifies for our Guaranteed Standard Issue underwriting, enrollment is easy. Employees will be asked only one health question 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.

* 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: OMV5M, OMV7M, OMV8M and OML1M.

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.