

Group Insurance Products



Product Summary		
Term Life and AD&D	<ul style="list-style-type: none"> • Groups of 10+ lives • High maximums • Liberal guarantee issue amounts • Living care benefit included • 2 & 3 year rate guarantees 	<ul style="list-style-type: none"> • Optional dependent life can be included • Package discounts • Can be integrated with voluntary term life • AD&D suites available, including travel, family and catastrophe
Long-Term Disability	<ul style="list-style-type: none"> • Groups of 10+ lives • Flexible plan designs and benefits • Comprehensive contract with low cost plan options; core buy-up plans available • Skilled claims professionals, averaging over 13 years experience 	<ul style="list-style-type: none"> • Can quote as contributory coverage with 75% participation • Package discounts available • Mutually Progressive partial disability with 1% earnings loss available • Medical premium reimbursement rider available
Short-Term Disability	<ul style="list-style-type: none"> • Groups of 10+ lives • Flexible plan designs available • Seamless transition from STD to LTD programs • Package discounts 	<ul style="list-style-type: none"> • Can quote as contributory coverage with 75% participation • Alternative funding for groups of 100+ lives (ASO, modified ATP and full ATP) • Mutually Progressive partial disability with 1% earnings loss available
Optional services available with life or disability coverage	<ul style="list-style-type: none"> • Employee Assistance Program (EAP) – Basic and Comprehensive options 	<ul style="list-style-type: none"> • Travel Assistance – assistance to covered employees traveling outside the country or over 100 miles from home
Dental	<ul style="list-style-type: none"> • Groups of 10+ lives • Passive, active and voluntary passive network-based plans with multiple class structures • Flexible deductibles, coinsurance and maximums 	<ul style="list-style-type: none"> • Competitive discounts available • United Concordia's Advantage Plus network • Out-of-network reimbursement options • More information at www.dentabenefits.com • Alternate funding for groups of 200+ lives
Special Risk Products	<ul style="list-style-type: none"> • Basic AD&D • Business Travel 	<ul style="list-style-type: none"> • Voluntary AD&D • Occupational Accident
Voluntary	<ul style="list-style-type: none"> • Term Life and AD&D • Short-Term Disability 	<ul style="list-style-type: none"> • Long-Term Disability • Dental
For market availability and specific product information, see reverse.		

Mutual of Omaha also offers a complete line of group retirement, annuities and health products. Contact your representative to learn more.

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Voluntary Product Summary	Market Availability		
	Minimum Employee Participation	Minimum Participation for Guarantee Issue	Guarantee Issue Amount
<p>Voluntary Term Life and AD&D</p> <ul style="list-style-type: none"> • Waiver of premium options (to age 65) for an employee if totally disabled • Living care benefit for employee and spouse coverage • Multiple year rate guarantees available • Optional AD&D suites available • Spouse guarantee issue is 50% of employee GI, up to \$50,000; child guarantee issue is \$10,000 • Portable 	<p>Eligible Employees</p> <p>10-99 100-249 250-999 1,000-4,999 5,000+</p>	<p>20-24% Participation</p> <p>\$25,000 \$50,000 \$75,000 \$100,000 \$150,000</p>	<p>25% or Greater Participation</p> <p>\$50,000 \$100,000 \$150,000 \$200,000 \$300,000</p>
<p>Voluntary Short-Term Disability</p> <ul style="list-style-type: none"> • Covered employees are eligible to receive 50 or 60% of pre-disability salary • \$200-\$1,200 maximum weekly benefits • Available elimination periods of 7, 14, or 30 calendar days; waived first day of hospital stay • Benefit durations of 9 weeks to 52 weeks 	10	Greater of 10 employees or 25% of the eligible employees	Up to \$1,200 per week
<p>Voluntary Long-Term Disability</p> <ul style="list-style-type: none"> • Covered employees are eligible to receive 50 or 60% of pre-disability salary • \$500-\$5,000 maximum monthly benefits • Elimination periods of 90 or 180 calendar days • Benefit durations of 2 years, 5 years and to age 65/SSNRA • Multiple year rate guarantees available 	25	Greater of 25 employees or 25% of the eligible employees	Up to \$5,000 per month
<p>Voluntary Dental</p> <ul style="list-style-type: none"> • Network-based passive plans for groups with 10-49, 50-299 and 300+ lives • Flexible deductibles, coinsurance and maximums • Multiple class structures • United Concordia's Advantage Plus network, one of the nation's largest • Eligibility is determined by the policyholder 	10	Greater of 10 employees or 25% of the eligible employees	All benefits
<p>Voluntary AD&D (Special Risk product)</p>	100	Greater of 35 employees or 25% of the eligible employees	All benefits

This is a plan overview and is not intended to provide a complete description of voluntary benefit coverages. Benefits not available in some states.