

# MUTUAL OF OMAHA

## GROUP INSURANCE/VOLUNTARY PRODUCT OVERVIEW



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### Comprehensive Enrollment Support Tools

We've built tools to make enrollment easy, and save time and money.

- Pre-enrollment communication
- Personalized forms for initial and ongoing enrollment
- Educational employee materials
- Initial payroll deduction & enrollment files
- Online enrollment available
- Access to bilingual enroller support

### Value-Added Work-Life Services

- Employee Assistance Program (EAP)
- FMLA Administration
- Travel Assistance
- COBRA/HIPAA
- Section 125
  - Flexible Spending Accounts
  - Health Savings Accounts/Health Reimbursement Accounts

### Needed to Quote (additional information may be required)

|   | Basic Life                                | Voluntary Term Life                       | LTD/<br>Voluntary LTD                     | STD/<br>Voluntary STD | Dental/<br>Voluntary Dental |
|---|---|---|---|-----------------------|-----------------------------|
| <b>Census Data:</b>   |   |   |   |                       |                             |
| ▪ Date of Birth (DOB)/Age   | X   | X   | X   | X                     | X                           |
| ▪ Gender  | X   | X   | X   | X                     | X                           |
| ▪ Salary Amounts and Mode (annual, monthly, weekly, bi-weekly, hourly)                    | If benefit amount is a multiple of salary | If benefit amount is a multiple of salary | X   | X                     |                             |
| ▪ Job Title/Occupation  |   |   | X   | X                     |                             |
| ▪ Dependent Information   | For dependent life                        | For dependent life                        |   |                       | X                           |
| ▪ State/Zip Code  | X   | X   | X   | X                     | X                           |
| <b>Class Designation (if multiple classes)</b>  | X   | X   | X   | X                     | X                           |
| <b>Status (Active/Retiree/Union/COBRA)</b>  | If retiree                                |   | X   | If union              | X                           |
| <b>Inforce Rates History</b>  | 500+ lives                                | 500+ lives                                | 300+ lives                                | 100+ lives            | X                           |
| <b>Current Plan Summary</b>   | X   | X   | X   | X                     | X                           |
| <b>Current Plan Booklet</b>   | 1,000+ lives                              | 1,000+ lives                              | 1,000+ lives                              | 1,000+ lives          | X                           |
| <b>Employer Contribution Level</b>  | X   |   | X   | X                     | X                           |
| <b>Current Benefit Election</b>   |   | X   | If voluntary                              | If voluntary          | If high/low                 |
| <b>Experience Data:</b>   | 500+ lives                                | 500+ lives                                | 500+ lives                                | 100+ lives            | 100+ lives                  |
| ▪ Earned Premium/Paid Claims  | Min. 3 years                              | Min. 3 years                              | Min. 3 years                              | Min. 12 months        | Min. 12 months              |
| ▪ Rate History/Enrollment History   | Min. 3 years                              | Min. 3 years                              | Min. 3 years                              | Min. 12 months        | Min. 12 months              |
| ▪ Life Approved Waiver Listing/ Life Premium Continuation Listing/ LTD Open Claim Listing | DOB/Date of Loss (DOL)/ Benefit Amount    | DOB/DOL/ Benefit Amount                   | DOB/DOL/ Gender/Net Monthly Benefit (NMB) |                       |                             |
| ▪ Plan Changes/<br>Effective Date of Change   | X   | X   | X   | X                     | X                           |

# VALUE

BEYOND THE SPREADSHEET

| Employee-Paid Voluntary Benefits  |   |  |
|---|---|--|
| <b>Voluntary Term Life</b>  | <b>25% or Greater Participation</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Easy-to-administer rating options</li> <li>▪ Flexible spouse and child coverage options</li> <li>▪ Guarantee issue options available for low participation (20-24%)</li> <li>▪ Annual benefit increase options available (without EOI)</li> <li>▪ Portable and convertible</li> <li>▪ Living care benefit for employee and spouse</li> <li>▪ Waiver of premium available to an employee if totally disabled</li> <li>▪ AD&amp;D</li> </ul>   | <b>Number of Enrolled Employees</b>   | <b>Guarantee Issue</b>   |
|   | 10-99   | \$50,000   |
|   | 100-249   | \$100,000  |
|   | 250-999   | \$150,000  |
|   | 1,000-4,999   | \$200,000  |
|   | 5,000+  | \$300,000  |
| <b>Other Voluntary Benefit Plans</b>  | <b>Minimum Number of Eligible Employees</b>   | <b>Minimum Participation Requirement</b>   |
| <b>Preferred Choice Short-Term Disability (PCVSTD)</b> <ul style="list-style-type: none"> <li>▪ Composite rate</li> <li>▪ Annual open enrollment with guarantee issue</li> <li>▪ 3/6 pre-existing condition limitation</li> <li>▪ Benefit percentages of 50%, 60%, 66 2/3% available</li> <li>▪ 2-year rate guarantee</li> <li>▪ Waiver of premium – while benefits are being paid</li> <li>▪ Benefit durations to 104 weeks</li> <li>▪ Waiver of the pre-existing condition limitation when taking over individual worksite plans</li> <li>▪ Mental/Nervous/Drug/Alcohol covered same as any other illness</li> </ul> <b>Preferred Choice Supplemental Short-Term Disability (CA, NY, NJ, RI, HI)</b> <ul style="list-style-type: none"> <li>▪ Enhances an underlying disability plan by paying an additional 10%, 20%, 30%, or 40% (NY only)</li> <li>▪ All features apply to the Supplemental that are listed for the standard PCVSTD</li> </ul> | 10  | Greater of 10 employees or 15% of the eligible employees   |
| <b>Short-Term Disability</b> <ul style="list-style-type: none"> <li>▪ Benefit options of 50-70% available with standard plans</li> <li>▪ Elimination periods of 1 to 60 days; benefit durations to 52 weeks</li> <li>▪ Waiver of premium – while benefits are being paid</li> <li>▪ Flexible maximum weekly benefits</li> <li>▪ 1% earnings loss available with Mutually Progressive Partial</li> </ul>   | 10  | Greater of 10 employees or 25% of the eligible employees   |
| <b>Long-Term Disability</b> <ul style="list-style-type: none"> <li>▪ Benefit options of 50-60% available with standard plans</li> <li>▪ Flexible benefit durations, including: 2 years, 5 years and to age 65/SSNRA</li> <li>▪ Elimination periods of 90 to 180 days</li> <li>▪ Flexible maximum monthly benefits</li> <li>▪ 1% earnings loss available with Mutually Progressive Partial</li> </ul>  | 10  | Greater of 10 employees or 25% of the eligible employees   |
| <b>Voluntary Dental</b> <ul style="list-style-type: none"> <li>▪ Network-based and Indemnity plans available</li> <li>▪ Bundled pricing available when packaged with term life and short-term disability and/or long-term disability</li> <li>▪ PreventiveEdge<sup>SM</sup></li> <li>▪ Maximum Rollover</li> <li>▪ Flexibility to move select benefits between coverage classes/types</li> <li>▪ Extensive nationwide network provided by DenteMax</li> </ul>   | 10  | Greater of 10 employees or 25% of the eligible employees<br><br>More information at:<br><i>mutualofomaha.com/dental</i>  |
| <b>Voluntary AD&amp;D</b> <ul style="list-style-type: none"> <li>▪ Paralysis Coverage</li> <li>▪ Coma Benefit</li> <li>▪ Child Education Benefit</li> <li>▪ Surviving Spouse Education/Training Benefit</li> <li>▪ Additional options available</li> </ul>  | 10  | Greater of 10 employees or 25% of the eligible employees; minimum of \$150 per month premium required  |
| <b>Employer-Based Benefits (Groups of 10+ lives)</b>  |   |  |
| <b>Term Life and AD&amp;D</b>   | <ul style="list-style-type: none"> <li>▪ High maximums</li> <li>▪ Liberal guarantee issue amounts</li> <li>▪ Living care benefit included</li> <li>▪ Multi-year rate guarantees</li> </ul>  | <ul style="list-style-type: none"> <li>▪ Optional dependent life</li> <li>▪ Package discounts</li> <li>▪ Can be integrated with voluntary term life</li> <li>▪ AD&amp;D suites (travel, accident and catastrophe)</li> </ul>   |
| <b>Short-Term Disability</b>  | <ul style="list-style-type: none"> <li>▪ Flexible plan designs available</li> <li>▪ Seamless transition from STD to LTD programs</li> <li>▪ Package discounts available</li> <li>▪ Can quote as contributory coverage with 75% participation</li> </ul>         | <ul style="list-style-type: none"> <li>▪ Alternative funding for groups of 100+ lives (ASO, modified ATP and full ATP)</li> <li>▪ Mutually Progressive Partial disability with 1% earnings loss available</li> <li>▪ Core buy-up plans available</li> </ul>  |
| <b>Long-Term Disability</b>   | <ul style="list-style-type: none"> <li>▪ Flexible plan designs and benefits</li> <li>▪ Comprehensive contract with low cost plan options; core buy-up plans available</li> <li>▪ Package discounts available</li> <li>▪ Skilled claims professionals</li> </ul> | <ul style="list-style-type: none"> <li>▪ Can quote as contributory coverage with 75% participation</li> <li>▪ Mutually Progressive Partial disability with 1% earnings loss available</li> <li>▪ COBRA premium reimbursement rider available</li> <li>▪ Plan designs for physicians and lawyers</li> </ul> |
| <b>Dental</b>   | <ul style="list-style-type: none"> <li>▪ Network-based and Indemnity plans available</li> <li>▪ Bundled pricing available when packaged with term life and short-term disability and/or long-term disability</li> <li>▪ PreventiveEdge<sup>SM</sup></li> </ul>  | <ul style="list-style-type: none"> <li>▪ Maximum Rollover</li> <li>▪ Flexibility to move select benefits between coverage classes/types</li> <li>▪ Extensive nationwide network provided by DenteMax</li> </ul>  |
| <b>Business Travel Accident</b>   | <ul style="list-style-type: none"> <li>▪ 24-hour Business and Pleasure/Business Travel Only</li> <li>▪ Flexible plan designs available</li> </ul>   | <ul style="list-style-type: none"> <li>▪ Company-owned aircraft, war-risk and travel assistance coverages available</li> </ul>   |

*This is a plan overview and is not intended to provide a complete description of benefit coverage. Benefits are not available in some states. For broker and consultant use only. Not for use with the general public.*

# Why Mutual of Omaha?

## *Life, Accident, and Disability Benefits*



### DISABILITY- 10+ employees

| Feature                                       | Competitive Advantage   |
|---|---|
| Definition of Disability                      | We only require <b>1% earnings loss</b> during elimination and own occupation periods and <b>15% earnings loss</b> during the any occupation period. Industry standard is 20-40% requirement.     |
| Trial Work Days During the Elimination Period | During elimination period employees can go back to work on trial basis. We allow for double the EP (ie 90 day EP = 180 Trial Work Days). <b>Days worked DO NOT extend the elimination period.</b> |
| Return to Work Incentive                      | <b>Unlimited duration, 100% replacement</b> of pre-disability income. Industry standard is a 12-month duration.   |
| Reporting a Claim                             | Employees have the choice of four methods of claim intake for any size group – Telephonic, Web, Fax, and Email.   |
| EAP   | <b>Included</b> , standard 3-visit model <b>at no additional cost.</b>  |
| Subjective Symptom Limitations                | <b>No limitation</b> for soft-tissue or self-reported disabilities.   |
| Online Claim Reports                          | STD and LTD disability claim summary and trend reports in both graphic and numerical format.  |

### LIFE and AD&D- 10+ employees

| Feature           | Competitive Advantage  |
|-------------------|--|
| Waiver of Premium | <b>Seamless filing</b> completed by disability claims analyst, no work to be done on part of employee. <b>Online waiver of premium status reports.</b> |
| Travel Assistance | Pre-departure services, emergency travel support, <b>repatriation of remains, emergency air evacuation.</b>  |

### VOLUNTARY- 10+ employees, all lines of coverage

| Feature                                 | Competitive Advantage   |
|---|---|
| Participation Plus Program              | <b>Personalized enrollment forms and professional enroller</b> from Mutual of Omaha. In some cases participation requirement may be waived.                 |
| Enrollment Tools                        | <b>Web enrollment</b> , payroll report generated within 24 hours, pre-enrollment communications, and educational enrollment materials for enrollment event. |
| Online Evidence of Insurability Support | Online portal for employee submission, real-time status reports for employer.   |

### ALL LINES

| Feature                                      | Competitive Advantage  |
|--|--|
| Dedicated client resources                   | <b>A live claims analyst</b> , not voice recognition system, will be assigned for disability claimants. A <b>dedicated service team</b> is assigned to support employer with day-to-day needs. A <b>dedicated Implementation team</b> insures smooth transition for new clients. |
| Comprehensive Online Administrative Services | Available with voluntary coverage. Includes enrollment services, report generation, forms, and current bill view.  |
| Flexible Payment Options                     | <b>Choice of self or list bill</b> for groups with greater than 50 employees. Self bill for groups with fewer than 50 employees. One bill for all lines of coverage.   |