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## ***Mutual of Omaha Employee Basic & AD&D & Optional Dependent Term Life Insurance***

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### **BASIC EMPLOYEE LIFE INSURANCE**

This insurance is payable for death from any cause to any person you name as beneficiary.

### **OPTIONAL DEPENDENT LIFE INSURANCE**

Provides coverage on:

- Your Spouse
- Child(ren) from 14 days of age to age 19 (to age 25 if wholly dependent upon you for maintenance and support **and** if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit.

***(It is your responsibility to notify payroll in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college).***

### **ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

Benefits under this coverage are payable as described in your certificate. All active employees have Basic Accidental Death and Dismemberment coverage.

### **FEATURES**

The plan features easy eligibility and simple enrollment procedures. AND...There is no need for a medical exam for dependents if they sign up during the enrollment period.

Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

### **LOW COST**

Your cost is lower than for comparable insurance on an individual basis due to the "wholesale" economies inherent in group insurance. Additionally, the System absorbs the cost of administering the program which is underwritten by Mutual of Omaha - a leader in the field of group coverage.

### **ELIGIBILITY**

You will be eligible for this program if you are a full-time active employee.

### **ENROLLMENT**

Enrollment is simple - just fill out the enrollment form provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. You will be notified as to when coverage starts.

### **BENEFICIARY**

You have the right to designate the beneficiary of your choice under employee coverage. You are automatically the beneficiary under Dependent Life.

**WHEN YOUR INSURANCE STARTS**

Your Basic Employee Life Insurance becomes effective on the date of your eligibility if you are then actively at work; otherwise, on the day you return to active work. In order for your Optional Dependent Life Insurance to become effective, it is necessary for you to certify that any of your eligible dependents have not been hospitalized in the last three months prior to your enrollment date. The term "hospitalized" includes inpatient hospital care, hospice care, care in an intermediate or long-term care facility and/or receipt of chemotherapy, radiation therapy or dialysis treatment. However, a confinement which is strictly due to pregnancy or childbirth will not be included in the term "hospitalized".

In addition, coverage will not become effective for any dependent who is hospitalized as defined above or who is not performing normal daily activities on the date coverage would otherwise become effective. Normal daily activities means that the individual is not confined at home under the care of a doctor for a sickness or injury or is not entitled to receive any disability income from any source.

If your dependents do not satisfy the eligibility requirements described above for date of enrollment and for effective date of coverage, that person will not become insured for Optional Dependent Life Insurance until such person has furnished medical evidence of insurability satisfactory to Mutual of Omaha.

**REDUCTIONS AT AGE 70 AND OVER**

If you remain in active service beyond age 65 your Basic Employee Life and AD&D Insurance will reduce as follows:

<u>Attained Age</u>	<u>Percent of Original Amount</u>
70	35%

**TERMINATION OF COVERAGE**

All insurance under this plan will terminate upon the earlier of retirement, termination of employment, when the plan ceases or when you withdraw from the plan. Nevertheless, if you should die within 31 days thereafter, your life insurance will still be paid to the beneficiary. If any of your covered dependents should die within such 31 day period, the amount of Life Insurance on account of such dependent will be paid to you.

**DISABILITY**

If an insured becomes totally disabled prior to age 60, the amount of life insurance will be continued without payment of premium provided evidence of disability is submitted annually. The amount of insurance is subject to any reductions due to age and the **Waiver of Premium** provision terminates at age 70. Please refer to your group certificate for further details.

**CONVERSION**

If your employment terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy, issued by Mutual of Omaha in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy

within 31 days after the date your employment terminates. This privilege applies to Optional Dependent Life Insurance as well as the Basic Employee Life Insurance.

#### **THE ACCELERATED BENEFIT OPTION (ABO)**

Mutual of Omaha has included an Accelerated Benefit Option (ABO) as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

#### **CLAIMS PROCEDURE**

Claim forms needed to file for benefits under the group insurance plan can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims. The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully. If there is any question about a claim payment, an explanation can be requested from your employer, who is usually able to provide the necessary information.

This material has been prepared to give you the highlights of coverage now being offered by your employer to meet your insurance needs. For details please ask your personnel office or refer to the certificate of insurance that you will receive after you have signed up for protection.

#### **SCHEDULE OF BENEFITS**

##### **BASIC EMPLOYEE LIFE & AD&D\* INSURANCE- (paid by the County)**

Class I	\$25,000*- Department Managers
Class II	\$20,000*- Sworn Law Enforcement
Class III	\$10,000*- All Other Full Time Employees

***\*Accidental Death and Dismemberment applies to the Basic Employee coverage only.***

***\*See "Reductions at age 70 & Over."***

##### **OPTIONAL DEPENDENT LIFE INSURANCE**

Spouse- \$1,000 coverage

Children- \$1,000 on each eligible child (regardless of the number of children)

***• All applications submitted after the employee has been given the initial chance to apply for dependent coverage will be subject to Mutual of Omaha Underwriting approval.***

**MONTHLY OPTIONAL DEPENDENT COST - \$ .40 per unit (for both Spouse & Child(ren))**

***(It is your responsibility to notify payroll in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college).***