


> How Will You Take Care of Your Family if You Become Disabled?



Even a short disability can be devastating and is more common than you might think.

According to the American Payroll Association, 58 percent of employees live paycheck to paycheck, without enough savings to cushion a financial blow.*

Your ability to earn an income may be your most important asset. Most people wouldn't think twice about insuring their home, automobile or health. However, many do not recognize the need to insure their income.

Don't Miss Your Opportunity to Enroll

A short-term disability income insurance policy, offered by **United of Omaha Life Insurance Company**, a Mutual of Omaha company, helps replace a major portion of your income when you are sick or injured and unable to work. Some people think of it as "paycheck protection." Others view it as a way to protect their home since a mortgage payment is often a family's most significant expense.

**Brand new benefit offering for
Voluntary Short-Term Disability
effective January 1st, 2020!!!**

Open enrollment begins 11/4/2019

*Workforce Institute, "82 Million Workers Experienced Paycheck Errors," 2017

VOLUNTARY SHORT-TERM DISABILITY INCOME COVERAGE HIGHLIGHTS

You are eligible to enroll for disability insurance coverage if you are an active employee working 30 hours or more per week, performing normal activities, not confined and a citizen or permanent resident of the United States (as defined by the policy).

Elimination Period	14 days
Weekly Benefit Amount	60%
Maximum Benefit Period	11 weeks
Maximum Weekly Benefit	\$2000

ELIMINATION PERIOD

This is the amount of time before benefits begin, if you become disabled.

WEEKLY BENEFIT AMOUNT

The amount paid directly to you for as long as you're disabled, or until you've reached the insurance plan's Maximum Benefit Period.

MAXIMUM BENEFIT AMOUNT

The longest time period benefits are payable to you.

EFFECTIVE DATE

Coverage is effective January 01, 2020.

ADDITIONAL FEATURES

Waiver of Premium – Under this feature, your disability income insurance policy continues at no cost to you while you are receiving benefits.

Portability – The portability feature allows you to continue disability income coverage should your employment end, subject to the terms of the policy.

Survivor Benefit – If you pass away while receiving short-term disability benefits, your benefits will be provided to your beneficiaries for a period of time after your death.

Vocational Rehabilitation Benefit – If you become disabled and participate in the vocational rehabilitation program, which offers services that help you return to work, you will be eligible for a monthly benefit increase of 5 percent.

EXCLUSIONS & LIMITATIONS

Pre-Existing Conditions

Disabilities that occur during the first 6 months of coverage due to a pre-existing condition during the 3 months prior to coverage.* A pre-existing condition is any injury or sickness for which you received medical treatment, advice or consultation, care or services, including diagnostic measures, or had drugs or medicines prescribed or taken in the 3 months prior to the day you become insured under the policy.

Disabilities that occur as a result of the following are excluded, including but not limited to:

- Results from an act of declared or undeclared war or armed aggression
- Your participation in a riot or commission of or attempt to commit a felony
- Arises out of or in the course of employment with the policyholder or for which you are entitled to benefits under any workers' compensation or occupational disease law, or receives any settlement from the workers' compensation carrier
- An intentionally self-inflicted injury or sickness or attempted suicide, whether you are sane or insane
- Disability that occurs while incarcerated or imprisoned for any period exceeding 31 days
- Disability that is a result of a loss of a professional license, occupational license, or certification

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's exclusions, limitations and reductions. Should there be a discrepancy between the certificate booklet and this outline, the certificate booklet will prevail.

Disability income insurance underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010.

