

Why Should I Consider Life Insurance?



When it comes to making decisions about your future, there's a lot to consider. What is your current financial situation, long-term financial goals and family status? There are a lot of things to take into account when planning for your future, including the amount of life insurance you have.

Whether you're married, single, starting a family or close to retirement, a life insurance policy can help minimize financial burdens, help protect your family's dreams and ambitions, and help maintain a standard of living should an unexpected death occur. It can be used to help pay the mortgage or rent, run the household, send your children to college, pay off debts and more.

Don't Miss Your Opportunity to Enroll

You have the opportunity to enroll for a life insurance policy underwritten by **United of Omaha Life Insurance Company**, a Mutual of Omaha company. As an eligible employee, you can elect from a range of coverage options to ensure you choose the adequate level of life insurance coverage to help protect you and your family.

Voluntary Term Life Coverage Highlights

As an eligible employee, you can elect from a range of coverage options to ensure you choose the adequate level of life insurance coverage to help protect you and your family.

Eligibility

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

Dependent insurance (for your spouse and your children up to age 26) may also be available, but only when you, as the employee, select coverage for yourself. All dependents must be performing normal activities and not be confined.

Effective Date

Coverage is effective January 01, 2021.

Open enrollment begins
October 12, 2020.

Continued on back.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Coverage Options & Guarantee Issue Amounts

You can select one of the following options:

- Employee Only
- Employee & Spouse
- Employee, Spouse & Child(ren)
- Employee & Child(ren)

As an active employee you have the opportunity to elect coverage up to the guarantee issue amount during this introductory enrollment period. **Guarantee Issue** means the amount of insurance applied for which does not require evidence of insurability (medical questions).

Active Employee: You may purchase coverage up to five times your annual salary; to a maximum benefit of 150,000. **If you select coverage over 150,000 you will be required to provide evidence of insurability.**

Spouse: You may purchase coverage up to 100 percent of employee amount; to a maximum benefit of 50,000. **If you select coverage over 50,000 you will be required to provide evidence of insurability.**

Dependent Child(ren): You may purchase coverage up to 10,000 for all dependent children.

Note: Evidence of insurability is required on any amount of coverage you elect for yourself and your spouse if you enroll after your introductory enrollment period.

Additional Benefits

Annual Increase Option - You may increase Your amount of insurance once a year, provided the new amount of insurance does not exceed the maximum benefit amount. Contact your employer for more information.

Portability - If you are under the age of 70, you may continue your life insurance coverage with a trust life policy if you leave your current employer for any reason. Portability may also be a continuation option for your dependents. You are responsible for requesting the portability and paying the premium within 31 days from when your group coverage ends.

Conversion - If your voluntary term life coverage ends, conversion offers you an opportunity to continue your insurance with an individual whole life policy from United of Omaha Life Insurance Company without having to provide evidence of insurability (answering health questions). You are responsible for requesting the conversion and paying the premium within 31 days from when your group coverage ends.

Living Care Benefit - If you become terminally ill and are not expected to live more than 12 months, you may request up to 75% of your life insurance amount up to \$112,500 to be paid before death if the insured has a qualifying terminal illness and meets all terms and conditions of the policy.

Waiver of Premium - If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premiums, subject to certain conditions as defined by your plan.

Exclusions & Limitations

Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue. If this occurs, the sum of the premiums paid will be returned to the beneficiary.

Age Reductions

Coverage amount(s) will reduce according to the following schedule:

Attained Age	Insurance Reduction Amount
65	65% of reduced amount
70	45% of reduced amount

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 benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail.

Life insurance is 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 or state equivalent (In NC:7000GM-U-EZ 2010 NC).