

LONG-TERM DISABILITY INSURANCE



47 percent of employees live paycheck to paycheck and are unaware of the financial implications associated with a disability.

2005/2006 Life Trend Study



MOST PEOPLE DON'T THINK TWICE ABOUT PURCHASING AUTO OR HOME INSURANCE. However, many neglect to financially protect themselves from the devastating impact of a long-term disability.

Without long-term disability insurance, a sudden loss of income could have detrimental financial implications. In fact, long-term disability is one of the leading causes of home foreclosures, bankruptcy and retirement savings depletion.

Long-term disability (LTD) insurance can provide employees with the protection they need when income is lost due to an extended disability. It also helps employers contain those added business expenses incurred when hard decisions have to be made about a critically disabled employee.

When you choose Mutual of Omaha, you'll get a disability management approach that sets us apart from other insurance carriers. It's an approach where employees out on disability focus on recovery, allowing employers to focus on growing their business.

We strive to handle all our interactions with fairness, integrity and the best interests of our customers in mind. These are the values that have made Mutual of Omaha a trusted brand for nearly 100 years.

To find out how we can design a solution that meets your needs, contact your local employee benefit professional from Mutual of Omaha.

Benefits that **work**SM

Relying on Social Security Disability Insurance (SSDI) alone is not an option. It can be difficult to qualify for benefits and those who do qualify often find that benefits are not enough to maintain their lifestyle.

Monthly SSDI benefits for a 40-year-old who was making \$50,000 a year (\$4,166 per month) would be \$1,440 – not including any benefits for spouse and children.

JHA Disability Fact Book, 2006

Our Approach

Mutual of Omaha's approach to disability management is simple: provide support employees need while they are unable to work and help them get back to work quickly. We also help employers maintain high productivity levels and contain costs through one of the strongest return-to-work incentive programs in the market.

- Partial disability benefits with an earnings loss as low as 1 percent
- No limit on benefit paid to modify an employee's work environment so they can return to work
- A personalized vocational rehabilitation plan where employees can receive an added benefit payment
- During the elimination period, employees can go back to work on a trial basis without having to satisfy a new elimination period

Flexible and Easy-To-Understand Benefits

Let our professionals design a disability plan that meets your employer's unique needs.

- **Benefit Durations** – options to age 65 or to Social Security Normal Retirement Age
- **Elimination Period** – alternatives ranging from 60 days to 365 days
- **Monthly Benefit** – choose between a percentage of earnings or flat dollar amounts from \$1,000 to \$15,000, subject to group size

Employee-Paid Voluntary Benefits

Employees select the coverage they want and pay premiums through payroll deduction.

Employer-Based Benefits

Employers pay 100 percent of the premium or share the cost with employees.

Comprehensive Enrollment Support

To make enrollment easy, we've built tools that:

- Educate employees about the need for disability insurance
- Increase plan participation with personalized enrollment forms
- Provide online enrollment options
- Include access to bilingual enrollment support
- Offer pre-enrollment communications

Value-Added Work-Life Services

- **Employee Assistance Program** – choice of plans to help maintain a productive work force
- **Family and Medical Leave Act (FMLA)** – provides expert help navigating and implementing federally mandated FMLA requirements
- **Travel Assistance** – provides employees with help during emergencies away from home

To learn more about Mutual of Omaha, visit mutualofomaha.com/gibrokers

This insurance plan overview is not intended to provide a complete description of coverage. Benefits may not be available in all states. Some exclusions, limitations and reductions may apply. Please contact your Mutual of Omaha representative for specific product details and policy provisions.

Long-term disability insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed in all states but New York. Policy Form Number: 7000GM-U-EZ 2001 or state equivalent.

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