

# Preferred Choice Voluntary Short-Term Disability Insurance

An affordable alternative to individual worksite disability plans



While most voluntary STD plans are the same, your clients aren't. Preferred Choice from Mutual of Omaha is the answer. Flexible pre-existing condition options. A composite rate and low participation requirements. Portability. Preferred Choice gives your clients more benefits, at a lower cost than worksite plans.

Provision	Preferred Choice VSTD	Typical Individual STD Products
Annual Open Enrollment	Guarantee Issue – Yes, even for those previously declined	Medical underwriting on initial and future increases
Rate Structure	Composite rated	2 to 4 age bands
Pre-Existing Conditions	3/6 waived for individual takeover groups	12/12
Portability	Included	Included
Benefit Duration	Options up to 104 weeks	Options up to 104 weeks
Guarantee Issue Weekly Maximum	Up to \$2500/week	Not guarantee issue
Waiver of Premium	Included – First of the month following the date of disability	Included after being disabled for 90 days
Survivor Benefit	In the event of an employee death, the remainder of the weekly benefit is paid to a spouse or child, up to a 26 week benefit duration	Not available
Partial Disability	Included – Can qualify with 1% earning loss	Available
Covered Conditions <ul style="list-style-type: none"> <li>• Maternity</li> <li>• Mental Nervous</li> <li>• Substance Abuse</li> <li>• Organ Donation</li> </ul>	These conditions are covered as any other illness	These conditions are restricted or excluded

*Non-integrated options are available*

For broker and consultant use only. Benefits not available in all states. Some exclusions and limitations may apply.

MUTUAL OF OMAHA GROUP INSURANCE  
**Benefits that work**<sup>®</sup>