

**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY



# Term Life Insurance

FOR EMPLOYEES OF OME-RESA

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES	
<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.
BENEFITS	
<b>Life Insurance Benefit Amount</b>	For You: \$50,000 In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Benefit Amount</b>	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.
FEATURES	
<b>Living Care/ Accelerated Death Benefit</b>	80% of the amount of the life insurance benefit is available to you if terminally ill.
<b>Waiver of Premium</b>	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
<b>Additional AD&amp;D Benefits</b>	In addition to basic AD&D benefits, you are protected by the following benefits: <div> <div>- Childcare</div> <div>- Child Education</div> <div>- Seat Belt</div> <div>- Airbag</div> <div>- Common Carrier</div> <div>- Paralysis</div> <div>- Coma</div> </div>
<b>Conversion</b>	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
SERVICES	
<b>Travel Assistance</b>	The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.
<b>Hearing Discount Program</b>	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.
<b>Will Prep</b>	We work with Willing® to offer employees discounted online will preparation tools. In just a few clicks you can complete a customized plan to protect your family and property (valid in all 50 states). To get started visit <a href="http://www.willing.com/mutualofomaha">www.willing.com/mutualofomaha</a>
AGE REDUCTIONS AND EXCLUSIONS	
Insurance benefits and guarantee issue amounts are subject to age reductions: <div>- At age 70, amounts reduce to 50%</div>	
Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.	
Please contact your employer if you have questions prior to enrolling.	

# › Frequently Asked Questions

## Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 30 hours per week.

## What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

## What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

## Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you may have the right to continue this insurance under the Conversion provision, subject to certain conditions.

## Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
  - At age 70, amounts reduce to 50%
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

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 and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number 7000GM-U-EZ 2010 or state equivalent (in NC: 7000GM-U-EZ 2010 NC). United of Omaha Life Insurance Company is licensed nationwide, except New York.

TERM LIFE INSURANCE



# > Worldwide Travel Assistance

TRAVEL ASSISTANCE TRAVELS WITH YOU



Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

## ENJOY YOUR TRIP – WE'LL BE THERE IF YOU NEED US

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 90 days in length, more than 100 miles from home.

### PRE-TRIP ASSISTANCE\*\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

### IMMEDIATE ATTENTION FOR EMERGENCIES WHILE TRAVELING

While traveling more than 100 miles from home you may access Travel Assistance services 24/7 by calling the toll-free number for immediate help from a travel assistance professional.

## EMERGENCY TRAVEL SUPPORT SERVICES

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

\*Brought to you by Mutual of Omaha. Services provided by AXA Assistance USA (AXA)

\*\*Available at any time, not subject to 100 mile travel radius

MUGC9734

## WORLDWIDE TRAVEL ASSISTANCE

ID Number: 9900MO02

Services available for business and personal travel.

For inquiries within the  
U.S. call toll free:

1-800-856-9947

Outside the U.S.  
call collect:

(312) 935-3658

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## MEDICAL ASSISTANCE

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

## IDENTITY THEFT

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

## EDUCATION AND PREVENTION

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

## RECOVERY INFORMATION

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha Companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation.

## ASSISTANCE

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

## TRAVEL ASSISTANCE PLAN LIMITATIONS

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- Suicide, attempted suicide or self-inflicted injuries
- An act of declared or undeclared war or armed aggression
- While on active duty in the military or international organization
- A single trip lasts more than 90 days in length
- Piloting, learning to pilot or acting as a member of the crew of any aircraft
- Mental or emotional disorders, unless hospitalized
- Participation in professional athletics
- Your commission or attempt to commit a felonious act
- Pregnancy and childbirth (exception: complications of pregnancy)

Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are limited to \$100,000 per person per event.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA

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## › Will Preparation

SERVICES PROVIDED BY WILLING

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

You have access to affordable, online will preparation services provided by Willing.

### EASY, AFFORDABLE AND SECURE

Willing uses bank-level security to keep your information safe and secure. In just 10 minutes, you can create a personalized will.

#### *Here's how it works:*

- › Log on to [www.willing.com/mutualofomaha](http://www.willing.com/mutualofomaha)
- › Answer simple multiple choice questions on your computer or smartphone
- › Download and print any document instantly
- › At time of checkout, enter Mutual55 to receive your affordable Will Preparation package
- › Update your information with any major life change, i.e., marriage, divorce, birth of a child
- › Plan includes Last Will & Testament, Living Will, Power of Attorney, and Revocable Living Trust or Transfer of Death Deed at an affordable price



Create your will at  
[www.willing.com/mutualofomaha](http://www.willing.com/mutualofomaha)

Will preparation and estate planning services are independently offered by Bequest, Inc. (Willing) and are subject to their terms of service and privacy policy. Willing is an online service that provides legal forms and legal information. Willing is not a law firm and is not a substitute for an attorney's advice. United of Omaha Insurance Life Company and Companion Life Insurance Company (United and Companion) are authorized to provide marketing services. United, Companion and Willing are independent, unaffiliated companies. United and Companion do not provide, are not responsible for and do not guarantee the accuracy, adequacy or results of any service or documents provided by Willing.

# > Your Hearing Discount Program



**amplifon**  
Hearing  
Health Care



## PROGRAM BENEFITS INCLUDE

- > Custom hearing solutions – we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers
- > Risk-free 60-day trial – 100 percent money-back guarantee on hearing aid purchase
- > Hearing aid low price guarantee – if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent
- > Continuous Care – one year free follow-up, two years of free batteries and a three-year warranty

## ACCESSING YOUR BENEFITS IS AS EASY AS...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit [amplifonusa.com/mutualofomaha](http://amplifonusa.com/mutualofomaha)



### KEEP THIS CARD FOR FUTURE ACCESS TO:

- > Discounted hearing testing
- > Low price guarantee
- > 60-day risk-free trial period
- > 2 years batteries with purchase

**TO ACTIVATE YOUR BENEFIT,  
CALL 1-888-534-1747 TODAY!**

**amplifon**  
Hearing  
Health Care

### SPECIAL MONEY SAVING OFFER!

**Call today for your FREE hearing screening appointment!**

Please bring this offer with you to your appointment.

**CALL 1-888-534-1747 TODAY!**

**Hurry! Offer expires on December 31, 2018!**

This is not a medical exam and is only intended to assist with amplification selection.

This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.