

Where Will You Take Your Future?

# Look No Further Than Mutual of Omaha Bank

**We are Mutual of Omaha Bank.** For nearly 100 years, Mutual of Omaha has been a trusted name in insurance and now it's making a name in banking – a name that stands for integrity, trust, security and caring. Plus, through experience, reputation and resources we're poised and ready to grow a highly successful banking operation that serves individuals and businesses throughout the United States.

**CORE  
BENEFITS**

## MUTUAL OF OMAHA BANK CORE BENEFITS

### Insurance Coverage

As you would expect from one of the nation's leading insurance and financial institutions, Mutual of Omaha Bank offers a comprehensive selection of life, medical, dental, vision and other insurance plans to employees.

To be eligible for benefits, regular full-time and part-time employees must be scheduled to work 30 or more hours per week. Employees become eligible for benefits the first day of the month following 14 days of continuous employment. If you have questions, contact the HR Hotline at (402) 351-3300 and select "1" for Benefits.

- **MEDICAL** – covers most hospital and physician services, including a prescription drug plan. Two medical deductible options are available so you can choose the plan that best fits your needs.

- **DENTAL** – covers preventive care, basic services, major procedures and orthodontics.
- **VISION CARE** – covers eye exams, frames and lenses for low copayments.
- **DISABILITY** – you are automatically covered, at no cost, with a basic level of disability coverage and you have the option to purchase more.
- **LIFE INSURANCE** – you automatically receive a basic amount of life insurance, equal to your annual benefit salary, at no cost to you and you have the option to purchase more. You can also purchase varying amounts of life insurance for your spouse and eligible children.

### Flexible Spending Accounts

With these accounts you can pay for certain expenses with pre-tax income. Each year, you can set aside up to \$5,000 before taxes for medical expenses and another \$5,000 for child care.

### Mutual of Omaha Bank 401(k) Plan

Mutual of Omaha Bank will match your contributions dollar-for-dollar, up to the first 5 percent of your pay. The Mutual of Omaha Bank 401(k) Plan has immediate vesting.

### Paid Time Off

Ten paid holidays, vacation based on years of service with accrual starting on your benefits effective date and five days of personal time granted each year.

### Monthly Employee Premiums

|                          | \$750/<br>\$1,500<br>Deductible | \$1,250/<br>\$2,500<br>Deductible | Dental | Vision  |
|--------------------------|---------------------------------|-----------------------------------|--------|---------|
| <b>Employee</b>          | \$94                            | \$48                              | \$8    | \$7.60  |
| <b>Employee + One</b>    | \$183                           | \$105                             | \$17   | \$10.90 |
| <b>Employee + Family</b> | \$278                           | \$170                             | \$30   | \$19.50 |

## ADDITIONAL BENEFITS

### ADDITIONAL BENEFITS FROM MUTUAL OF OMAHA BANK

In addition to our core benefits, Mutual of Omaha Bank also provides an outstanding line-up of additional benefits designed to support both your work life and personal life.

**Health Services** – attain and maintain your optimum level of health with the assistance of our nursing staff, including:

- **MATERNITY PROGRAM** – case management consultation for all expectant mothers.
- **ERGONOMICS** – designed to develop safe and productive work environments by promoting proper posture and positioning/use of equipment.

**Tuition Reimbursement** – continue your education with assistance from Mutual of Omaha Bank. We will reimburse up to 100 percent of eligible tuition costs with a maximum limit of \$200 per credit hour, up to an annual maximum of \$3,600 for regular full-time and part-time employees scheduled to work 30 or more hours per week and \$2,600 per calendar year for regular full-time and part-time employees scheduled to work between 20 and 30 hours per week.

### Paid Time Off

- **HOLIDAYS** – ten paid holidays
- **VACATION** – the amount of vacation is granted based on years of service. New employees begin accruing on their benefits effective date. Total vacation in the first year is pro-rated based on start date and is accrued on each pay date (twice a month).

| Years of Service           | Vacation Days Each Year |
|----------------------------|-------------------------|
| 5 years or less            | 10 days                 |
| Over 5 and up to 10 years  | 15 days                 |
| Over 10 and up to 15 years | 17.5 days               |
| Over 15 and up to 25 years | 20 days                 |

- **PERSONAL TIME** – regular full-time and part-time employees scheduled to work 30 hours or more per week with three months of service or more are granted five days of personal time each year. Total personal time in the first year is pro-rated based on start date and is accrued each pay date (twice a month). Five personal days, which do not carryover from year-to-year, are granted at the beginning of each calendar year.
- **THE EXTENDED ILLNESS PLAN** – provides 70 percent of an employee's base pay after a five-day waiting period and one full year of continuous employment scheduled to work 30 or more hours per week.

**Employee Assistance Program** – make use of this free resource to enlist confidential, professional support for personal or work related problems. Certified EAP professionals may be reached 24 hours a day, seven days a week by calling (800) 237-1439.

**Bank** – Mutual of Omaha Bank offers numerous conveniences and top-notch service. Plus, as an employee you have access to added benefits including preferred interest rates on money market accounts and certificates of deposit as well as home equity loans and lines of credit.