



Flexibility Through an Enhanced Disability Insurance Contract

Mutual of Omaha's enhanced disability insurance contract gives you the power to help your clients create a plan that stands out from the competition. Our focus is on flexibility, so we've strengthened an already strong contract with a menu of optional features allowing you to design an innovative, comprehensive plan to fill a niche for each of your clients – even those with the tightest budgets.

Definition of Disability Options Serve Diverse Client Needs

Mutually Progressive Partial Disability

Under this option, an employee can meet the earnings test of our definition of disability with as little as one percent income loss. Benefits may be indexed.

Dual Definition of Disability

Mutual of Omaha gives employers the option to apply a dual definition of disability to their plan. This way, the employee may satisfy *either* the occupation test *or* the earnings test to receive benefits, creating a plan that accommodates varying degrees of disabling conditions.

Optional Benefits That Go Beyond Basic Protection

The financial ripple effect caused by a disability can often have serious results. To help alleviate potential burdens and return employees to a productive lifestyle, our disability insurance contract design includes a range of optional benefits that employers may add to construct a unique plan.

Medical Premium Reimbursement

Employers may choose to receive a credit amount to apply as a subsidy to offset a disabled employee's COBRA medical premiums. Recognizing the high cost of COBRA, our benefit stands out in the industry by giving employers a choice of credit amounts up to \$500.

Vocational Rehabilitation

This program, managed by experts in disability rehabilitation, helps promote employee recovery and return to work. As an incentive to participate in an approved program, employees may receive an added benefit payment, determined by the employer.

Trial Work Days

Our new standard – one day of trial return for each day of the elimination period – allows employees more flexibility to return to work without triggering a new elimination period.

Work Incentive Benefit

Our “floating” benefit allows employees to receive income for **any** 12 months of disability rather than a traditional **first** 12 months of disability definition that is often used in the industry.

Family/Child Care

Partially disabled employees may receive an earnings credit for actual costs associated with care for a child or dependent family member. We classify a dependent family member as any related person who relies on a disabled employee for support.

Take a fresh look at Mutual of Omaha's disability contract. We hope you'll agree that these enhancements help make our contracts some of the strongest – and most competitive – in the industry.

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