

Accidental Death & Dismemberment Insurance



Add accidental death & dismemberment (AD&D) insurance to a term life insurance plan for a rich, competitive benefits package. Available with employer-based and voluntary plans, AD&D from United of Omaha, a Mutual of Omaha company, provides added security to employees when they need it. The AD&D benefit is paid if an employee is injured as a result of an accident, and that injury is independent of sickness and all other causes.

In addition to basic AD&D, an extensive list of optional add-ons allows customization to suit each unique workforce and budget. Features may be mixed and matched individually, or packaged as suites for a bundled alternative with special discount opportunities.

Family Suite

- Spouse education – benefit increased up to a maximum of \$3,000 for spouse education and job training
- Child education – benefit increased 5 percent to a maximum of \$5,000 for dependent child education
- Child care center – benefit increased 2 percent of principal sum to a maximum of \$5,000 for eligible child care expenses
- Continuation of coverage – spouse coverage remains in force, 20 percent to a maximum of \$50,000 after death of employee

Travel Suite

- Seatbelt benefit – pays an additional 10 percent to a maximum of \$50,000
- Airbag benefit – pays an additional 10 percent to a maximum of \$50,000
- Common carrier – doubles the benefit if death or injury occurs in public transportation
- Repatriation – pays up to \$5,000 for transportation of remains

Catastrophe Suite

- Paralysis – pays an additional benefit if injury results in paraplegia, hemiplegia, quadriplegia, triplegia or uniplegia
- Home alteration and vehicle modification – pays an additional 10 percent to a maximum of \$10,000 for modifications to residence or vehicle
- Coma – pays an additional 3 percent per month to a maximum of \$5,000 per month for 11 months
- Hospital confinement income – pays an additional benefit while hospitalized
- Felonious assault – pays an additional 10 percent to a maximum of \$20,000 if injury results from assault

Benefit amounts are based on a principal sum

This insurance plan overview is not intended to provide a complete description of benefit 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.

Underwritten by United of Omaha Life Insurance Company in all states except New York. In New York, accidental death & dismemberment insurance is underwritten by Mutual of Omaha Insurance Company. United of Omaha Life Insurance Company is licensed in all states except New York. Mutual of Omaha Insurance Company is licensed in all 50 states.

Accidental Death & Dismemberment Insurance Policy Form Number: 7000GM-M-EZ 2001