

# Group Voluntary Products



## Product Summary

### Voluntary Term Life and AD&D

- High maximums
- Liberal guarantee issue amounts
- Waiver of premium options (to age 65) for an employee if totally disabled
- Living care benefit for employee and spouse coverage
- Multiple year rate guarantees
- Optional AD&D suites including travel, family and catastrophe
- Spouse guarantee issue is 50% of employee GI, up to \$50,000; child guarantee issue is \$10,000
- Portable
- Package discounts

### Voluntary Short-Term Disability

- Covered employees are eligible to receive 50 or 60% of pre-disability salary
- \$200-\$1,200 maximum weekly benefits
- Available elimination periods of 7, 14, or 30 calendar days; waived first day of hospital stay
- Benefit duration of 9 weeks to 52 weeks
- Flexible plan designs
- Seamless transition from STD to LTD programs
- Package discounts
- Mutually Progressive partial disability with 1% earnings loss available

### Voluntary Long-Term Disability

- Covered employees are eligible to receive 50 or 60% of pre-disability salary
- \$500-\$5,000 maximum monthly benefits
- Elimination periods of 90 or 180 calendar days
- Benefit duration of 2 years, 5 years and to age 65/SSNRA

- Multiple rate guarantees
- Flexible plan designs and benefits
- Skilled claims professionals, averaging over 13 years experience
- Package discounts
- Mutually Progressive partial disability with 1% earnings loss available
- Medical premium reimbursement rider available

### Voluntary Dental

- Network-based passive plans for groups with 10-49, 50-299 and 300+ lives
- Flexible deductibles, coinsurance and maximums
- Multiple class structures
- United Concordia's Advantage Plus network, one of the nation's largest
- Eligibility is determined by the policyholder
- Competitive discounts
- Out-of-network reimbursement options
- More information at [www.dentabenefits.com](http://www.dentabenefits.com)

### Voluntary AD&D

(Special Risk product)

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### Optional Services Available with Life or Disability Coverage

- Employee Assistance Program (EAP) – Basic and Comprehensive options
- Travel Assistance – assistance to covered employees traveling outside the country or over 100 miles from home

	<b>Market Availability</b>		
	<b>Minimum Employee Participation</b>	<b>Minimum Participation for Guarantee Issue</b>	<b>Guarantee Issue Amount</b>
<b>Voluntary Term Life and AD&amp;D</b>	<b>Eligible Employees</b>	<b>20-24% Participation</b>	<b>25% or Greater Participation</b>
	10-99	\$25,000	\$50,000
	100-249	\$50,000	\$100,000
	250-999	\$75,000	\$150,000
	1,000-4,999	\$100,000	\$200,000
	5,000+	\$150,000	\$300,000
<b>Voluntary Short-Term Disability</b>	10	Greater of 10 employees or 25% of the eligible employees	Up to \$1,200 per week
<b>Voluntary Long-Term Disability</b>	25	Greater of 25 employees or 25% of the eligible employees	Up to \$5,000 per month
<b>Voluntary Dental</b>	10	Greater of 10 employees or 25% of the eligible employees	All benefits
<b>Voluntary AD&amp;D</b> (Special Risk product)	100	Greater of 35 employees or 25% of the eligible employees	All benefits

*Mutual of Omaha also offers a complete line of group retirement, annuities and health products. Contact your representative to learn more.*

*This is a plan overview and is not intended to provide a complete description of voluntary benefit coverages. Benefits not available in some states.*

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