

Basic Life Insurance

Mutual of Omaha



ELIGIBILITY – BENEFIT ELIGIBLE ASSOCIATES

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| Associate Eligibility | You must be actively at work (able to perform all normal duties of your job) to be eligible for coverage. |
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| Guarantee Issue Amount | All benefit amounts outlined below are Guarantee Issue. No evidence of insurability is required. |
| <i>Note: Subject to any reductions shown below, guarantee issue means the amount of insurance applied for which does not require evidence of insurability. Coverage amounts over the Guarantee Issue Amount will require a health application/evidence of insurability.</i> | |
| Life Insurance Benefit Amount | <i>Note: In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</i> |
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| Waiver of Premium | If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions. |
| Conversion | If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without evidence of insurability (information about your health). You will be responsible for the premium for the coverage. |
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| <i>Note: Additional information about life insurance benefits and features are included in the summary of coverage, which can be found in UltiPro under the "Links" tab.</i> | |



Women’s Health and Cancer Rights Act Notice

Your plan, as required by the Women’s Health and Cancer Rights act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy (including lymphedema).