



> Voluntary Short-Term Disability Income Insurance

HELP PROTECT YOURSELF AND YOUR FAMILY FROM THE FINANCIAL IMPACTS OF AN ILLNESS OR INJURY



Why Do I Need a SHORT-TERM DISABILITY Income Insurance Policy?

If you're sick or injured and can't go to work, how will you pay your bills once your sick days run out? Voluntary Short-Term Disability Income insurance, underwritten by Mutual of Omaha Insurance Company, may provide you with cash benefits when you're sick or injured and can't work. Voluntary Short-Term Disability Income insurance helps give you some peace of mind, so you can recover faster and get back on the job sooner.

What are my new options this year for Short Term Disability Benefits?

- Refer to your custom enrollment form for costs
- If you leave your employer, you may be able to continue coverage after being on the plan for 12 months
- There is a Survivor/Death Benefit in the event of your death while receiving benefits
- Benefits pay you a weekly benefit for both - total disability from work or Partial disability from work
- Convenient payroll deduction
- Since voluntary premiums are deducted post tax, the benefits you receive are federally tax free under current federal tax law
- No medical questionnaire needed; should you have a medical condition 3 months prior to July 1, 2019, that specific condition may not be covered until January 1, 2020. (Pre-Existing Condition)

Easy-to-Understand Protection

- *Elimination Period* – Amount of time you must be disabled before benefits begin
- *Benefit Amount* – Amount of weekly benefit paid directly to you for as long as you're disabled or until you've reached your insurance plan's Maximum Benefit Period
- *Maximum Benefit Period* – **YOU CHOOSE either 24 weeks or 11 weeks (after the 14-day waiting period)**
- *Waiver of Premium* – Your disability income insurance coverage continues at no cost to you while you are receiving benefits (begins the first of the month following the date of disability and continues for duration of disability)

Plan Available to You

	Voluntary Short-Term Disability Income
Benefits Begin After (<i>Elimination Period</i>)	14 Days Illness 14 Days Accident
Weekly Benefit Amount	60% of Weekly Salary
Maximum Weekly Benefit	\$1,500
Maximum Benefit Period	Please select either a 24-week benefit period or 11-week benefit period
Premium/Cost	On your enrollment form, the 24-week benefit will be shown as the <i>higher</i> cost