



# Term Life Insurance

FOR EMPLOYEES OF CITY OF VERNON

## ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 40 hours per week to be eligible for coverage.
<b>Dependent Eligibility Requirement</b>	To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 21, or 25 if a student.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.

## BENEFITS

<b>Life Insurance Benefit Amount</b>	<p>For You: \$20,000</p> <p>For Your Spouse: \$1,500</p> <p>For Your Dependent Child(ren):</p> <table style="margin-left: 40px;"> <tr> <td>Six months and older</td> <td>\$1,000</td> </tr> <tr> <td>14 day to less than six months</td> <td>\$1,000</td> </tr> <tr> <td>Less than 14 days</td> <td>\$1,000</td> </tr> </table> <p>In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</p>	Six months and older	\$1,000	14 day to less than six months	\$1,000	Less than 14 days	\$1,000
Six months and older	\$1,000						
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Less than 14 days	\$1,000						
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Benefit Amount</b>	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.						

## FEATURES

<b>Living Care/ Accelerated Death Benefit</b>	75% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$15,000.									
<b>Waiver of Premium</b>	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.									
<b>Additional AD&amp;D Benefits</b>	<p>In addition to basic AD&amp;D benefits, you are protected by the following benefits:</p> <table style="margin-left: 20px;"> <tr> <td>- Childcare</td> <td>- Child Education</td> <td>- Seat Belt</td> </tr> <tr> <td>- Airbag</td> <td>- Coma</td> <td>- Common Carrier</td> </tr> <tr> <td>- Spouse Education</td> <td></td> <td></td> </tr> </table>	- Childcare	- Child Education	- Seat Belt	- Airbag	- Coma	- Common Carrier	- Spouse Education		
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<b>Conversion</b>	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.									

## SERVICES

<b>Travel Assistance</b>	The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.
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<b>Employee Assistance Program (EAP)</b>	Mutual of Omaha's team of master's level EAP professionals are available 24/7/365 to provide you and your loved ones resources for assistance with personal and workplace issues. Access to EAP services is obtained by calling 1-800-316-2796 or by using an online submission form for employee convenience at <a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a> . Online are valuable resources and links for additional assistance, including current events, family and relationships, emotional well-being, financial wellness, substance abuse and addiction, legal assistance and work and career.
<b>Hearing Discount Program</b>	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.
<b>Will Prep Services</b>	We work with Epoq, Inc. to offer employees online will prep tools. In just a few clicks you can complete a basic will or other documents to protect your family and property. To get started visit <a href="http://www.willprepservices.com">www.willprepservices.com</a> .

### **AGE REDUCTIONS AND EXCLUSIONS**

Insurance benefits and guarantee issue amounts are subject to age reductions:

- At age 65, amounts reduce by 35%
- At age 70, amounts reduce by 20%
- At age 75, amounts reduce by 15%
- At age 80, amounts reduce by 10%

Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

Please contact your employer if you have questions prior to enrolling.

# > Frequently Asked Questions

## Who is eligible for this insurance?

- You must be actively working (performing all normal duties of your job) at least 40 hours per week.
- Your dependent(s) must be performing normal activities and not be confined (at home or in a hospital/care facility) and any child(ren) must be under age 21, or under age 25 if a student.

## What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

## What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

## Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you or your insured spouse may have the right to continue this insurance under the Conversion provision, subject to certain conditions.

## Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
  - At age 65, amounts reduce by 35%
  - At age 70, amounts reduce by 20%
  - At age 75, amounts reduce by 15%
  - At age 80, amounts reduce by 10%
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number 7000GM-U-EZ 2010 or state equivalent (in NC: 7000GM-U-EZ 2010 NC). United of Omaha Life Insurance Company is licensed nationwide, except New York.



