

# Critical Illness Insurance

(Specified Disease Insurance in Some States\*)



An unexpected critical illness can have a lasting impact on you and your family — physically, emotionally and financially.

An unexpected critical illness such as heart attack, stroke and cancer often comes without warning and may have lasting effects on you and your family. Fortunately, with all the advances in medicine today, your chances of recovering from critical illnesses like these have significantly improved. But could you recover financially?

Even if you have the best health insurance plan available, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process — time off work, travel expenses, home modifications — that may quickly deplete your savings. The financial impact of an illness is real ... and Critical Illness insurance can help.

## How does it work?

A Critical Illness insurance policy (known as Specified Disease insurance in some states\*) provides a lumpsum cash benefit upon the diagnosis of a critical illness. This benefit can be used to pay out-of-pocket medical expenses or help supplement your daily living expenses. It takes care of your bills so you can focus on what's most important — recovery.

## How much is enough?

The amount of Critical Illness insurance you need depends on your current situation and the expenses you may incur if diagnosed with a serious illness. Consider the following:

ANTICIPATED OUT-OF-POCKET EXPENSES	
Home health care needs	\$ _____
Out-of-pocket medical expenses expected (deductible or out-of-pocket max)	\$ _____
Travel to treatment centers	\$ _____
Family travel	\$ _____
Child or adult care	\$ _____
Subtotal	\$ _____
MODIFICATIONS TO ACCOMMODATE LIFESTYLE	
Home alteration	\$ _____
Car modification	\$ _____
Other (Estimated cost associated with modifying a home and/or vehicle.)	\$ _____
Subtotal	\$ _____
INCOME	
Your lost income (due to time off work)	\$ _____
Lost income of a spouse or caregiver	\$ _____
Subtotal	\$ _____
TOTAL CRITICAL ILLNESS INSURANCE NEEDED	
Out-of-Pocket Expenses + Modifications + Lost Income =	
Total Need for Critical Illness Insurance	\$ _____



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company



# Voluntary Critical Illness Insurance

FOR EMPLOYEES OF EM THARP

## ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 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 26. In order for your spouse and/or children to be eligible for coverage, you must elect coverage for yourself.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by you. Child insurance is automatic. A separate premium is not required.

BENEFIT CATEGORY <sup>1</sup>	CONDITION	% OF CI PRINCIPAL SUM
<b>Heart/Circulatory/Motor Function</b>	Heart Attack, Heart Transplant, Stroke, ALS (Lou Gehrig's), Advanced Alzheimer's, Advanced Parkinson's	100%
	Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery	25%
<b>Organ</b>	Major Organ Transplant/Placement on UNOS List, End-Stage Renal Failure	100%
	Acute Respiratory Distress Syndrome (ARDS)	25%
<b>Childhood/Developmental</b> <small>*benefits only available to children</small>	Cerebral Palsy, Structural Congenital Defects, Genetic Disorders, Congenital Metabolic Disorders, Type 1 Diabetes	100%
<b>Cancer</b>	Cancer (Invasive)	100%
	Bone Marrow Transplant	50%
	Carcinoma in Situ	25%

## COVERAGE GUIDELINES<sup>2</sup>

	MINIMUM	MAXIMUM	GUARANTEE ISSUE <sup>3</sup>
<b>For You</b> Elect in \$5,000 increments	\$5,000	\$30,000	\$30,000
<b>Spouse</b> Elect in \$5,000 increments	\$5,000	100% of employee's CI Principal Sum, up to \$30,000	\$30,000
<b>Child(ren)</b> <small>*benefit for each child</small>		50% of employee's CI Principal Sum, up to \$10,000	\$10,000

## ADDITIONAL BENEFITS

<b>Policy Benefit Maximum</b>	The maximum payout amount is 400% of the CI Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person, the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy.
<b>Health Screening Benefit</b>	Pays a flat, annual benefit of \$50 for a health screening test.

<b>Additional Occurrence Benefit</b>	Once benefits have been paid for a Critical Illness, no additional benefits are payable for that same Critical Illness for each insured person. Benefits are still payable for any other Critical Illness in the same benefit category, for each insured person.
<b>Reoccurrence Benefit</b>	The reoccurrence benefit is equal to 100% of the Critical Illness principal sum.
<b>Portability</b>	When insurance ends, you have the right to continue group Critical Illness insurance for yourself and your dependents.
<b>CONDITIONS &amp; LIMITATIONS</b>	
<b>Benefit Waiting Period</b>	An insured person must be actively insured for a minimum of 30 days before becoming eligible for CI benefits. If a claim is made during this period, benefits are payable at 25% of the benefit amount for the Critical Illness.
<b>SERVICES</b>	
<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>Advocacy</b>	Advocacy services give an employee who has been diagnosed with a medical condition access to skilled clinicians and nurses for personalized, problem-solving assistance in a one-on-one setting. Call 1-866-372-5577 Monday – Friday 7 A.M. to 7 P.M. CST or email <a href="mailto:customerserve@healthcomp.com">customerserve@healthcomp.com</a> for assistance.

<sup>1</sup>Payment of a partial benefit reduces the remaining amount payable in a category.

<sup>2</sup>The amount of insurance for your spouse and child(ren) will be rounded to the next higher multiple of \$1,000, if not already an even multiple of \$1,000.

<sup>3</sup>Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability. Amounts over the Guarantee Issue and/or not meeting minimum participation levels will require a health application/evidence of insurability.

# Voluntary Critical Illness Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

**To select your benefit amount and calculate your premium, do the following:**

- 1) Locate the benefit amount you want from the top row of the employee premium table. Your benefit amount must be in an increment of \$5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2) Find your age bracket in the far left column.

- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Critical Illness section of your enrollment form.

If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want to select. For example, if you want \$20,000 in coverage, you obtain your premium amount by multiplying the rate for \$10,000 times 2.

<b>VOLUNTARY CRITICAL ILLNESS EMPLOYEE OR SPOUSE PREMIUM RATES (26 PAYROLL DEDUCTIONS PER YEAR)</b>						
<b>Age</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>
<b>0 - 29</b>	\$0.88	\$1.75	\$2.63	\$3.51	\$4.38	\$5.26
<b>30 - 39</b>	\$1.55	\$3.09	\$4.64	\$6.18	\$7.73	\$9.28
<b>40 - 49</b>	\$3.48	\$6.97	\$10.45	\$13.94	\$17.42	\$20.91
<b>50 - 59</b>	\$7.68	\$15.37	\$23.05	\$30.74	\$38.42	\$46.11
<b>60 - 69</b>	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00
<b>70 - 79</b>	\$30.83	\$61.66	\$92.49	\$123.32	\$154.15	\$184.98
<b>80+</b>	\$42.02	\$84.05	\$126.07	\$168.09	\$210.12	\$252.14

Child dependent coverage is offered at no additional cost.

Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse coverage. **Your spouse's rate is based on your age**, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

# > Frequently Asked Questions

## Who is eligible for this insurance?

- You must be actively working (performing all normal duties of your job) at least 30 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 26
- You and your dependent(s) must have major medical insurance, or basic hospital and basic medical insurance

## Can I insure my domestic partner or civil union partner?

Any reference to “spouse” includes your domestic partner, civil union partner or equivalent, as recognized and allowed by applicable federal law, state law, or law of the country, city or local government in your jurisdiction of residence.

## What is the additional occurrence benefit?

Once benefits have been paid for a Critical Illness, no additional benefits are payable for that same Critical Illness for each insured person. Benefits are still payable for any other Critical Illness in the same benefit category, for each insured person.

## What is the reoccurrence benefit?

Once benefits have been paid for a Critical Illness, a reoccurrence benefit is payable one time for a subsequent diagnosis of the same Critical Illness, subject to certain conditions. The reoccurrence benefit is equal to 100% of the Critical Illness principal sum.

## 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 have the right to continue this insurance under the Portability provision, subject to certain conditions.

## Are there any limitations or exclusions?

Benefits are not payable for any Critical Illness that:

- Is diagnosed prior to the effective date of insurance under the Policy for the Insured Person
- Results, whether the insured person is sane or insane, from an intentionally self-inflicted injury or illness, suicide, or attempted suicide
- Results from an act of declared or undeclared war or armed aggression
- Is incurred while the insured person is on active duty or training in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable
- Results from illegal activities, including participation in an illegal occupation
- Is the result of the voluntary use of illegal drugs by an insured person; the intentional misuse of over the counter medication or prescription drugs by an insured person that is not in accordance with recommended dosage and/or warning instruction(s); or the excessive or harmful use of alcohol and/or alcoholic drinks by an insured person
- Is diagnosed outside of the United States

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 summary, the certificate booklet will prevail. Availability of benefits is subject to final acceptance and approval of the group application by the underwriting company. Critical Illness insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010.

