



Mutual of Omaha's Chamber Benefit Series.

Four great benefits in one comprehensive program.

Mutual of Omaha now offers Chamber members easy and affordable choices, which allow employers to make educated decisions for their employee benefits.

Benefit Highlights

Group Term Life / AD&D

Option 1	Equal flat amounts of insurance
Option 2	1 times basic annual salary
Minimum Benefit	\$5,000
Maximum Benefit	\$125,000
Guarantee Issue	\$125,000

Dependent Life

Option 1	\$2,000 spouse / \$2,000 child(ren)
Option 2	\$5,000 spouse / \$5,000 child(ren)
Option 3	\$10,000 spouse / \$2,500 child(ren)

Child(ren) benefit is limited to \$500 when age is 14 days to 6 months.

Short Term Disability

Elimination Period Options

Option 1	1st Day Accident / 8th Day Illness
Option 2	14th Day Accident / 14th Day Illness

Benefit Duration Options

Option 1	13 Weeks
Option 2	26 Weeks

Benefit Details

Benefit Percentage	70%
Benefit Maximum	\$750
Guarantee Issue	\$750
Pre-existing Condition Limitation	None

Maternity is covered as any other illness.

Long Term Disability

Elimination Period Options

Option 1	90 Days
Option 2	180 Days

Benefit Details

Benefit Percentage	60%
Monthly Benefit Maximum	\$5000
Guarantee Issue	\$5000
Own Occupation Period	2 Years
Benefit Duration	Social Security Normal Retirement Age
Pre-existing Condition Limitation	12/24
Progressive Partial Disability	99% / 85%

Participation Requirements

For employers paying 100% of the premium, 100% of all eligible employees must participate. For employers paying partial premium and employees paying partial premium, 75% of all eligible employees must participate.

Benefits are available to Chamber members with two or more enrolled employees on a guaranteed issue basis.

All lines of coverage are available for purchase on a stand alone basis.

PRICING INFORMATION

Life / AD&D	
Ages	Price per \$1,000
Under 35	\$0.077
35-39	\$0.117
40-44	\$0.225
45-49	\$0.378
50-54	\$0.603
55-59	\$0.891
60-64	\$1.314
65-69	\$2.043
70-74	\$3.330
75-99	\$4.842

Short Term Disability			
Price per \$10 Weekly Benefit			
1/8/13	1/8/26	14/14/11	14/14/24
\$0.495	\$0.558	\$0.440	\$0.496
\$0.522	\$0.576	\$0.464	\$0.512
\$0.531	\$0.594	\$0.472	\$0.528
\$0.603	\$0.675	\$0.536	\$0.600
\$0.684	\$0.765	\$0.608	\$0.680
\$0.891	\$0.990	\$0.792	\$0.880
\$1.215	\$1.350	\$1.080	\$1.200
\$1.548	\$1.710	\$1.376	\$1.520
\$2.115	\$2.340	\$1.880	\$2.080
\$2.772	\$3.060	\$2.464	\$2.720

Dependent Life			
	Spouse	Children	Price per Unit
Option 1	\$2,000	\$2,000	\$0.87
Option 2	\$5,000	\$5,000	\$1.49
Option 3	\$10,000	\$2,500	\$2.42

Long Term Disability		
Price per \$100 Monthly Covered Payroll		
Ages	90 day elimination	180 day elimination
0-24	\$0.369	\$0.198
25-29	\$0.369	\$0.198
30-34	\$0.585	\$0.351
35-39	\$0.585	\$0.351
40-44	\$0.918	\$0.612
45-49	\$1.377	\$1.170
50-54	\$2.079	\$1.827
55-59	\$3.114	\$2.205
60-99	\$3.807	\$2.619



For quotes and information about the Mutual of Omaha Chamber Benefit Series, contact Mark Allen at 616-771-0348.