United of Omaha Life Insurance Company
A Mutual of Omaha Company

# › Term Life Insurance

## Help Protect What Matters – You, Your Family & Your Future

We understand you've worked hard to get where you are today. Ensuring your loved ones can maintain financial stability if an unexpected death should occur is something to consider when planning for the future.

### We've Got You Covered

As an active employee of Ledford Engineering Company, you have access to a life insurance policy from United of Omaha Life Insurance Company.

It replaces the income you would have provided, and helps pay funeral costs, manage debt and cover ongoing expenses.

### How much insurance is enough?

When determining how much life insurance you need, think about the expenses you may encounter now and through every stage of your life.

Coverage guidelines and benefits are outlined in the chart below.



| ELIGIBILITY - LIFE: ALL ELIGIBLE MANAGEMENT 1 | |
|---|---|
| **Eligibility Requirement** | You must be actively working a minimum of 40 hours per week to be eligible for coverage. |
| **Premium Payment** | The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance. |
| **BENEFITS** | |
| **Life Insurance Benefit Amount** | For You: $50,000<br>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. |
| **Accidental Death & Dismemberment (AD&D) Benefit Amount** | For You: The Principal Sum amount is equal to the amount of your life insurance benefit. |
| **FEATURES** | |
| **Living Care/ Accelerated Death Benefit** | 50% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed $25,000. |

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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. |
| **Additional AD&D Benefits** | In addition to basic AD&D benefits, you are protected by the following benefits:<br>- Childcare<br>- Airbag<br>- Common Carrier<br>- Child Education<br>- Spouse Education<br>- Dependent Continuation of Coverage<br>- Seat Belt<br>- Repatriation |
| **Conversion** | If your employment or class membership 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** | |
| **Hearing Discount Program** | The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more. |
| **Will Prep Services** | 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 www.willprepservices.com. |

# 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.

## 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 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 to 65%
  - At age 70, amounts reduce to 50%
- 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 G2018MP or state equivalent (in NC: G2018MP NC). United of Omaha Life Insurance Company is licensed nationwide, except New York.