VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Mutual of Omaha

Proposal for: City Construction
Alternate: 2.01

The following Preferred Choice Voluntary Short-Term Disability plan is being proposed on a fully-insured basis effective **10/01/15 ..** This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit *mutualofomaha.com*.

ELIGIBILITY

Class Definition(s)	**Class 1:** All Eligible Non-Union Employees
Eligibility Requirement	This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.
Minimum Work Hours	**Class 1:** 30 or more hours each week

BENEFIT SUMMARY

	Class 1
Benefit Percentage	60%
Maximum Benefit	$500
Accident Elimination Period	14 days
Sickness Elimination Period	14 days
Zero Day Residual	Included
Own Job Definition	Loss of duties and earnings
Benefit Duration	11 weeks
Integration	Yes
SS Integration Method	N/A
Salary Cont.	Full
State Disability Plan Offset	Yes
Pre-Existing Condition	3/6
Minimum Benefit	$25

PARTIAL DISABILITY

	Class 1
Earnings Test %	99% (Mutually Progressive Partial)
Partial Disability Formula	Mutually Progressive Partial

PARTICIPATION AND COST SUMMARY

Participation Assumptions

Minimum Participation	Number of Eligible Employees	Contribution Structure
Greater of 10 lives or 50%	24	100% employee paid

PARTICIPATION AND COST SUMMARY (CONT'D)

Cost Summary	Monthly Rate (Per $10 of Weekly Benefit)
Preferred Choice Voluntary STD	$0.36

Package Pricing The rates and benefits for this coverage assume package pricing. The rates and/or benefits are subject to change if one or more coverages included in Option 1 are not selected by the employer.

Rate Guarantee 2 Years

Rate Guarantee Date 10/01/2017

ADDITIONAL BENEFITS

Definition of Weekly Earnings Earnings Just Prior to Disability, Annual Salary

Portability Included, a continuation option is available

Voc Rehab Incentive 5%

Waiver of Premium Included

FICA Payment The employer will deposit their portion of any applicable FICA tax with the IRS.

W-2 Preparation Mutual of Omaha will prepare IRS Form W-2 for each employee who receives benefits under the policy.

Annual Open Enrollment Included, subject to the pre-existing condition

Enrollment Conditions Mandatory meeting with no less than 75% of the total eligible employee population
Must utilize personalized enrollment forms
Mandatory return of form