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EMPLOYEE BENEFITS

HEALTH SCREENING BENEFIT

Critical Illness and Accident Insurance Policy



You've already made the wise decision to purchase a Critical Illness and Accident insurance policy. But did you know this coverage also includes a health screening benefit? Your Critical Illness and Accident* policy pays a specified lump sum for certain preventative health screenings to help keep you in good health.

Advantages of health screenings:

- Find diseases and conditions at an early stage to prevent a critical illness
- Improve outcomes, such as faster treatment, longer life and less suffering
- Determine and influence risk factors

Available health screenings include:

- Abdominal aortic aneurysm ultrasound
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- CT angiography (detects plaque buildup in heart vessels)
- EKG
- Double contrast barium enema (X-ray of the large intestines, colon and rectum)
- Fasting blood glucose test
- Flexible sigmoidoscopy (examines the rectum and the lower (sigmoid) colon)
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test (for HDL and LDL levels)
- SPEP (blood test for myeloma and MS)
- Stress test (on a bicycle or treadmill)
- Thermography (study of heat distribution, for example in detecting tumors)

Benefits are paid once per calendar year per insured person for one of the listed screenings. A complete list of the benefit amount payable can be found in the contract.

*The health screening benefit may not be available in all states. Check with your local sales representative.

Mutual of Omaha

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

Here's how to submit a claim.

1. Complete preventative health screening test
2. Obtain proof of the test completed
3. Submit claim form and test result to submitgrpacc@mutualofomaha.com (for accident) or submitgrpci@mutualofomaha.com (for critical illness) or fax to (402) 977-1898
4. Submit over the phone by calling 1-800-877-5176 and following the option steps below:
   a. Option 4 (questions about life, critical illness, accident or hospital indemnity policies)
   b. Option 2 (for accident)
   c. Option 1 (to start a new claim)



Critical illness and accident insurance are 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. Critical illness is marketed as specified disease in CT and NC. Some exclusions, limitations and reductions may apply.

This policy provides CRITICAL ILLNESS and ACCIDENT insurance only. It does not provide basic hospital, basic medical or major medical insurance. It is not a Medical supplement policy. This insurance is designed to pay you a fixed dollar amount regardless of the amount any provider charges. IMPORTANT NOTICE - THE ACCIDENT POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.