

# OUR CLAIMS STORY

## Life and Accidental Death and Dismemberment Insurance (AD&D)



Employees who file life and/or AD&D claims are already going through enough. The last thing they need is more stress and worry. To help ease the process we've created a streamlined claims approach.

With an average tenure of 20+ years, our life and AD&D claims technicians will provide service that is:

- **Simplified** — Only one claim form needs to be submitted for both life and AD&D policies, saving time and effort
- **Flexible** — We offer a variety of convenient ways to file a claim and are flexible in what's required to process and manage the claim
- **Proactive** — We do a lot of legwork such as seeking proof, obtaining paperwork, and paying for necessary records
- **Fast** — A decision of pay, pend or deny will be made within two days of claim receipt

### Express Pay

If the benefit amount is less than \$100,000, a life claim can be paid quickly without an original death certificate. Other forms of proof, like an obituary, can be used to ensure an employee is paid fast.

### Life Waiver of Premium Claim Process

We understand that managing leave can be complex. We are here to help you understand the life waiver of premium claims process and make it as seamless as possible.

- To qualify for a waiver of premium on a life insurance policy an employee must:
  - Satisfy the waiver elimination period stated in the policy
  - Be totally disabled from any occupation at the end of the elimination period
  - Be under the age of 60 at the time of total disability
  - Continue to pay premium during the elimination period until the waiver is approved
- If your employee's coverage will not be continued under the policy while they are satisfying the waiver elimination period, they have 60 days from the start of their disability leave to convert or port their policy; otherwise, they risk losing coverage



Underwritten by  
United of Omaha Life Insurance Company  
Companion Life Insurance Company  
Mutual of Omaha Affiliates

- If your employee has our Long-Term Disability Income Insurance (LTD) coverage, we set up the life waiver of premium claim for them (seamless process for life waiver)
  - If your employee does not have our LTD coverage, they must submit a waiver claim and proof of total disability by the end of the elimination period
- Our dedicated waiver technicians will help individuals set up a waiver claim and perform annual status reviews
- If a life waiver claim is approved, premium will continue to be waived through the duration of an employee's disability benefit, as defined in their policy

## We Help Protect What Matters Most

For more than a century, we've been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

[Contact me for more information.](#)

This is a solicitation of insurance. **A licensed agent/producer may contact you.** Some exclusions, limitations and reductions may apply. For details, please contact your agent or producer.

Life insurance is underwritten by United of Omaha Life Insurance Company (United of Omaha), 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-8805. United of Omaha is licensed nationwide, except in New York. Policy form number G2018MP or state equivalent (G2018MP NC). In MN, MT, NH, NJ and NM, the policy form number is 7000GM-U-EZ 2010. In New York, life insurance is underwritten by Companion Life Insurance Company (Companion), 425 Broadhollow Road, Second Floor, Melville, NY 11747. Companion is licensed in New York. Policy form number 7000GM-C-EZ 2010. Each underwriting company is responsible for its own contractual and financial obligations.

Accidental Death and Dismemberment insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Benefits may not be available in all states. Not all features apply.

This policy provides Life and ACCIDENTAL Death and Dismemberment insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when average over all people with this policy.