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EMPLOYEE BENEFITS

HEALTH SCREENING BENEFIT

Hospital Indemnity Insurance Policy

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

Advantages of Health Screenings

- Improve outcomes, such as faster treatment, longer life and less suffering
- Determine and influence risk factors

Available Preventative Care Includes

- Cancer Screenings
- Routine Health/Dental/Vision Screenings
- Well-Women Screenings
- Child Specific Screenings**

Advantages of Health Screenings

- Heart/Circulatory/Vascular Screenings
- Metabolic Screenings
- Mental Health and Substance Abuse Screenings
- Neurological Screenings

Benefits are paid 1-2 times per calendar year per insured person, up to 6-8 per family, for one of the listed screenings. The number of screenings, the benefit amount payable and a complete list of all health benefit screenings can be found in the contract.

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

**Follows recommended American Academy of Pediatric/Bright Futures Preventative Screenings

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. Submit claim form to submitgrphi@mutualofomaha.com or fax to (402) 997-1898
3. Submit over the phone by calling 1-800-877-5176 and following the option steps below:
   - **Option 4** (questions about life, critical illness, accident or hospital indemnity policies)
   - **Option 4** (for hospital indemnity)
   - **Option 1** (to start a new claim)

The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The IRS allows additional insurance that provides benefits for "a fixed amount per day (or other period) of hospitalization." Anyone who has or plans to open an HSA, should consult tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

The information describes some of the features of your group hospital indemnity 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, and limitations. Should there be any discrepancy between the certificate booklet and this document, the certificate booklet will prevail.

Hospital Indemnity insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide expect in New York. Policy form number G2018MP or state equivalent (G2018MP NC). The Health Screening Benefit is not approved in all states.

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