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EMPLOYEE BENEFITS

Health Screening Benefit

With your accident, critical illness and/or hospital indemnity insurance policy, you and other covered family members may receive a lump sum amount for certain preventative health screenings* and routine care.

Advantages of Health Screenings

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

Available Preventative Care Screenings

Cancer Preventative Care:

- Breast cancer
- Breast cancer genetic testing
- Blood (cancer) chemistry profile
- Cervical cancer
- Colorectal cancer
- Lung cancer
- Ovarian cancer
- Prostate cancer
- Skin cancer
- Cancer biopsies

General Preventative Care:

- Adult immunizations
- Annual/routine dental exam
- Annual/routine hearing exam
- Annual/routine vision exam
- Annual/routine physical exam
- Domestic violence screening
- Genetic testing
- Hepatitis B and C screening
- Sexually transmitted diseases and blood borne infection
- Sports physical exam

Women Preventative Care:

- Annual/routine well women exam
- Prenatal/perinatal care

Child Specific Preventative Care (age appropriate):

- History
- Measurements
- Sensory screening
- Developmental/behavioral screenings
- Physical exams and procedures
- Oral health
- Anticipatory guidance
- Child and adolescent vaccines

Available Health Screenings

Heart/Circulatory/Vascular:

- Abdominal aortic aneurysm
- Angiogram/angiography (arteriogram)
- Carotid doppler ultrasound
- Chest X-ray
- Echocardiogram
- Exercise, pharmacologic (nuclear) or echocardiographic/radiological stress test
- Lipoprotein profile
- Lower extremity arterial ultrasound
- Vascular ultrasound (including lower extremity Venous ultrasound)

Metabolic:

- Body mass index assessment
- Diabetes screenings
- Basic metabolic screening
- Comprehensive metabolic screening

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

Mutual of Omaha

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United of Omaha Life Insurance Company
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Available Health Screenings (cont.)

Mental Health, Sleep and Substance Abuse:

- Mental health consultation/evaluation for depression and anxiety
- Substance abuse screening
- Sleep studies

Motor, Neurological and Progressive:

- Neurological health screening
- Neurological imaging studies

Benefits are paid one to two times per calendar year per insured person and six to eight per insured 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.

We Make Submitting a Claim Easy

Complete preventative health screening test and obtain proof of completed test.

Submit claim form by web submission, email, fax, telephonic or mail.

Scan the QR to access the health screening benefit form or visit mutualofomaha.com/support/forms

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 summary, the certificate booklet will prevail.

This policy provides ACCIDENT, CRITICAL ILLNESS, and HOSPITAL INDEMNITY insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. It is not a Medicare supplement policy. Some exclusions, limitations and reductions may apply.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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.

Accident insurance, critical illness insurance and hospital indemnity 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, expect in New York. Policy form number for accident insurance is 7000GM-U-EZ 2010 or state equivalent (7000GM-U-EZ 2010 NC). Policy form number for critical illness insurance is G2018MP or state equivalent (G2018MP FL, G2018MP ID, G2018MP NC, G2018MP OK, G2018MP OR, G2018MP PA, G2018MP TX). In NJ and WA, policy form number is if 7000GM-U-EZ 2010. Policy form number for hospital indemnity is G2018MP or state equivalent (G2018MP NC).