

TAKE A HEALTHY STEP AND GET REWARDED

Understanding Your Health Screening Benefit



Taking a moment for a health screening today can help protect your wellness for tomorrow. Early detection gives you and your doctor more options and better outcomes.



Your Mutual of Omaha coverage includes an added perk: **a health screening benefit.*** When you complete certain tests or screenings, you can receive a **cash benefit** — just for prioritizing your health.

More than 50 eligible tests and screenings are covered under your health screening benefit. Schedule yours today and take control of your health while collecting cash benefits.

* The health screening benefit may not be available in all states.

Who Qualifies for a Health Screening Benefit?

- If you're enrolled in an accident, critical illness or hospital indemnity insurance plan, you may qualify for a health screening benefit.
- If you're enrolled and have enrolled any dependents, they may also qualify for a health screening benefit.

What's Covered With a Health Screening Benefit?

- Common health screenings include routine wellness checks, such as routine dental exams, vision exams and annual physicals, as well as colonoscopies, mammograms, mental health evaluations and more.
- For a full list of covered health screenings, review your policy.



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

How Often Can I File a Claim for a Health Screening Benefit?

- Most plans pay once per insured per calendar year. Review your policy for the exact allotment per insured.

What Happens if I Have Multiple Plans That Offer a Health Screening Benefit?

- If you're enrolled in multiple insurance plans (accident, critical illness or hospital indemnity), one qualifying screening can trigger a benefit payment from each plan.
- As part of our claims integration, the covered insured only needs to submit one health screening benefit claim form. Our claims team will run the claim against all insured policies and pay any benefits covered.

What if I Underwent a Qualifying Screening or Test While I've Been Covered?

- Submit your health screening claim and let our team handle the rest. Visit mutualofomaha.com/support/forms to find the health screening benefit form.

How Do I Submit a Claim to Receive My Health Screening Benefit?

- Visit mutualofomaha.com/support/forms to find the health screening benefit form. You can email, mail or fax the completed form.

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, 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 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 NM and WA, policy form number is 7000GM-U-EZ 2010. Policy form number for hospital indemnity is G2018MP or state equivalent (G2018MP NC).