MUTUAL of OMAHA

Long Term Disability

Eligibility:

- Full time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election.
- Employees can choose to start and stop sick leave. However this payment **will be** reduced proportionally to any type of sick leave, salary continuance, Social Security Disability, Retirement , etc.

Long-Term Disability

Elimination Period (How long before benefits start?)	Benefits begin after you have been out of work due to a covered Injury or illness for **180 days**
Benefit Duration (How long will it pay?)	Up until **normal** Social Security retirement age OR until no longer disabled (whichever occurs first) (Please note exclusions or limitations may apply)
Benefit Amount (How much will it pay?)	60% of your gross monthly salary
Maximum Benefit Amount (What is the cap?)	$5,000 (Monthly)
Minimum Benefit Amount	$100 (Monthly)
Pre-Existing Condition (What isn't covered?)	**3 months /3 months/ 12 months** Any condition for which you received medical attention in the 3 months before your coverage start date **will not be covered** until you have been insured under this policy for 12 months or have gone **3 consecutive months without treatment** (ie cancer treatments).

Long-Term Disability Rates
(Per $100 of covered payroll)

Age Category	Monthly Payroll Rate
18 - 24	$0.05
25 - 29	$0.07
30 - 34	$0.10
35 - 39	$0.16
40 - 44	$0.25
45 - 49	$0.37
50 - 54	$0.46
55 - 59	$0.50
60 - 100	$0.38

Plan Rates

The Benefits Portal will calculate your premiums based on your age and annual salary.

Rate Calculator:
Long-Term Disability
1. Divide Annual Salary by 12
2. Divide by 100
3. Multiply by Rate (Based on Age)