



**Mutual of Omaha**

# **EMPLOYER PAID COVERAGE**

## **BASIC LIFE AND AD&D COVERAGE**

Coverage is with Mutual of Omaha

- Life Benefit - **\$50,000**
- AD&D Benefit - **\$50,000**
- Coverage is fully-paid by HASD for the employee

# VOLUNTARY BENEFITS

## VOLUNTARY LIFE AND AD&D



### EMPLOYEE BENEFIT

- **Guaranteed Issue: 5x Annual Salary, up to \$200,000**
- Max benefit: 5x Annual Salary, up to \$500,000
- Buy up at group rate in \$10,000 increments
- Minimum benefit: \$10,000

### SPOUSAL BENEFIT

- **Guaranteed Issue: 100% of Employee's Benefit, up to \$50,000**
- Max benefit: 100% of Employee's Benefit, up to \$250,000
- Buy up at group rate in \$5,000 increments
- Minimum benefit: \$5,000

### CHILDREN BENEFIT

- **Guaranteed Issue: \$10,000**
- Maximum benefit: \$10,000
- Buy up at group rate in \$1,000 increments
- Minimum benefit: \$2,000

#### IMPORTANT NOTE:

At each open enrollment, *employees only* are eligible to **increase** their current Voluntary coverage in \$10,000 increments up to the Guaranteed Issue without having to complete an Evidence of Insurability form.

# **VOLUNTARY BENEFITS**

## **LONG TERM DISABILITY**

### **LTD - Coverage continues with Mutual of Omaha**

- **Completely Voluntary, not employer paid, payroll deduction required**
- 90 day waiting period if disability caused by illness or accident
  - Benefit: 60% of before-tax monthly salary up to \$6,000
    - \$100 Minimum monthly benefit
  - Benefit duration: Up to 5 years or more