



LONG-TERM DISABILITY INSURANCE

Proposal for: Sexual Trauma Services of The Midland
Alternate: 3.03

The following Long-Term Disability plan is being proposed on a fully-insured basis effective **04/01/19**. This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit mutualofomaha.com.

ELIGIBILITY

CLASS DEFINITION(S)	Class 1: All Eligible Employees
ELIGIBILITY REQUIREMENT	This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.
MINIMUM WORK HOURS	Class 1: 20 or more hours each week

BENEFIT SUMMARY

	Class 1
BENEFIT PERCENTAGE	60%
MAXIMUM BENEFIT	\$6,000
GUARANTEE ISSUE	\$6,000
ELIMINATION PERIOD	90 days
ACCUMULATION PERIOD	180 days
ZERO DAY RESIDUAL	Included
OWN OCC DEFINITION	24 months
BENEFIT DURATION	RBD to SSNRA
INTEGRATION	Family
PRE-EXISTING CONDITION	3/12
MENTAL DISORDERS	24 months - Lifetime
DRUG & ALCOHOL	24 months - Lifetime
MINIMUM BENEFIT	\$100

PARTIAL DISABILITY

	Class 1
EARNINGS TEST %	99% during the Own Occ period, then 85% thereafter
PARTIAL DISABILITY FORMULA	Mutually Progressive Partial
WORK INCENTIVE	To end of the maximum benefit period

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS	Minimum Participation	Number of Eligible Employees	Contribution Structure
	100%	39	Non-Contributory