



Mutual of Omaha

# SHORT-TERM DISABILITY INSURANCE

*Proposal for:* Sexual Trauma Services of The Midland  
*Alternate:* 2.03

The following Short-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](http://mutualofomaha.com).

## ELIGIBILITY

<b>CLASS DEFINITION(S)</b>	Class 1: All Eligible Employees
<b>ELIGIBILITY REQUIREMENT</b>	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.
<b>MINIMUM WORK HOURS</b>	Class 1: 20 or more hours each week

## BENEFIT SUMMARY

	Class 1
<b>BENEFIT PERCENTAGE</b>	60%
<b>MAXIMUM BENEFIT</b>	\$1,000
<b>ACCIDENT ELIMINATION PERIOD</b>	14 days
<b>SICKNESS ELIMINATION PERIOD</b>	14 days
<b>ZERO DAY RESIDUAL</b>	Included
<b>OWN JOB DEFINITION</b>	Loss of duties and earnings
<b>BENEFIT DURATION</b>	11 weeks
<b>INTEGRATION</b>	Yes
<b>SS INTEGRATION METHOD</b>	N/A
<b>SALARY CONT.</b>	Full
<b>STATE DISABILITY PLAN OFFSET</b>	Yes
<b>MINIMUM BENEFIT</b>	None

## PARTIAL DISABILITY

	Class 1
<b>EARNINGS TEST %</b>	99% (Mutually Progressive Partial)
<b>PARTIAL DISABILITY FORMULA</b>	Mutually Progressive Partial

## PARTICIPATION AND COST SUMMARY

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