



Employee Benefits

Your Carrier of Choice

Serving Employers for More Than 70 Years



Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

People have counted on Mutual of Omaha Insurance Company and its affiliates to help protect their families and build their dreams since 1909, when the company was chartered. That legacy includes more than 70 years of employee benefit experience. Our people are dedicated to providing clients with the very best customer service, and they're committed to making it easy to do business with us.



As a mutual company, we are owned by our policyholders and are not driven by short-term thinking or focused on quarterly results that so often characterize publicly traded companies. Our mutual structure allows us to ensure that every decision we make is with the long-term benefit of our customers and policyholders in mind.

Our Mission, Vision and Values

Our mission is to help our customers protect what they care about and achieve their financial goals.

Our vision is for every customer...a financial future imagined, planned and secured.

Our values are the attributes, behaviors and beliefs that connect our associates with a common vision:

- **Customer Focus** - We exist for our customers, so every decision is with their best interests in mind
- **Integrity** - We hold ourselves to the highest standards and seek always to do the right things
- **Innovation** - We encourage new ideas, try new things, and always learn from experience as we seek solutions
- **Accountability** - We work beyond our areas of responsibility to ensure timely decisions, quick action and ultimate success
- **Collaboration** - We are a diverse and inclusive team, collaborating and supporting one another to pursue shared goals

Just ask John

John is the CFO of ABC Company and has an annual salary of about \$450,000. A few years ago, he purchased our disability income insurance through his employer. In 2012, John was diagnosed with Hodgkin's Lymphoma, which resulted in surgery, chemotherapy and radiation therapy.

The treatment and associated side effects made John unable to work for nearly two years. Fortunately, his disability payments from us allowed John to take care of his family and medical bills during his time off work. Through our comprehensive Return to Work program, John transitioned back into his job in 2014 working part-time at first, but now is full-time and earning an income again.*

*This is a real life case of a Mutual of Omaha claimant. The name has been altered to protect his identity.

We back our products with fair and timely service to ease administration and offer proven enrollment solutions that ensure employee satisfaction.

We believe always acting in the best interest of our customers helps ensure their financial security and our mutual success.



Total Benefit Solution

The right mix of employee benefits can provide an employer with a competitive advantage in the marketplace. That's why Mutual of Omaha offers a complete package of today's most in-demand benefit options.

Our group insurance products are available as employer-paid, employee-paid (voluntary) or shared contribution plans, with maximum flexibility to determine which products best meet our customers' unique needs. We provide streamlined processes of any contribution combination and efficiently enroll employees using one convenient billing platform.

Employer-paid & Voluntary Products

- Accident
- Accidental Death & Dismemberment (AD&D)
- Critical Illness
- Dental
- Long-Term Disability
- Short-Term Disability
- Term Life
- Vision

Value Added Services

- Absence ProSM
- Advocacy (with Critical Illness Only)
- Employee Assistance Program (EAP)*
- Hearing Discount Program (Amplifon USA)
- Travel Assistance (AXA)
- Will Preparation

*Direct service from Mutual of Omaha

We Make it Easy

From enrollment and implementation to ongoing support, we are dedicated to providing the highest level of customer service.

- All services on one convenient bill
- All group insurance products administered through the same system
- Dedicated and experienced professionals to support enrollment, implementation and service
- Secure, online benefits administration system, available 24/7
- Online access to forms

Communication Support

Educating employees about the importance of insurance is vital to increasing plan participation. We provide communication materials to help increase awareness and get employees thinking about their benefit needs.

- Emails, postcards, newsletter copy and colorful posters
- Digital banner ads
- Benefit overviews, videos and custom websites

Enrollment Support

Our dedicated team of professionals will help plan and execute your enrollment in a way that best fits your business needs.

- Consultation on effective enrollment tactics
- Multiple enrollment methods
- Dedicated professional enrollment representatives (bilingual)
- On-site group meetings and webinars
- Personalized enrollment forms
- Access to a variety of pre-enrollment communication materials and resources (office tools, postcards, emails, informative flyer/newsletters and more)

Implementation Support

Our proven business installation model provides personal attention for quick and accurate plan setup. Following enrollment, all aspects of installation are handled through an Implementation Manager to:

- Ensure all paperwork is complete and accurate
- Track progress and keep you informed
- Coordinate all aspects of installation
- Address and resolve any issue that should arise
- Offer plan booklets and first billing statement online in 20 business days or less





Ongoing Support

Our approach to service is simple: make your life easier. That means being responsive and accountable. We're your team, and we've got your back. You can rely on a familiar team of experienced professionals to provide exceptional customer assistance.

- Administrative questions and education
- Enrollment and billing
- Reporting inquiries
- Premium administration and eligibility
- Administrative forms
- Evidence of insurability
- Employer access website

Claims

Our goal is to provide **service** that **exceeds your expectations**. We provide **timely payment** of funds to restore a loss, whether suffered by an employee or others to whom the member is legally or ethically bound to compensate.

"After the surgery, I was contacted, I believe three times, by somebody to just check in and ask how I was doing. It was nice to get that follow-up."¹

¹ Policyholder/Claimant statements were provided during Mutual of Omaha's 2017 research interviews. Opinions are limited to those expressing them.

A Name You Know and Trust

We have one of the most recognizable names in the insurance industry. We are known for our:

- Focused business strategy
- Comprehensive portfolio of products and services
- Disciplined investment practices
- Talented and engaged workforce
- Commitment helping you achieve a financial future imagined, planned and secured
- Financial strength
- Integrity

A+

Superior

This rating is the second highest of 16.

A.M. BEST

A1

Good

This rating is the fifth highest of 21.

MOODY'S
INVESTORS
SERVICE

AA-

Very Strong

This rating is the fourth highest of 21.

STANDARD
& POOR'S

Mutual of Omaha Insurance Company and its subsidiaries maintain a strong capital position, solid liquidity and are highly rated by third party rating agencies.²



"I have a lot of trust and confidence that our rep will respond to our customer's need, and if there is an issue, I know that I can get it resolved effectively and pretty quickly with Mutual."³

²Independent Agency Ratings as of 12/2017. Rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. Companion Life Insurance Company is not reviewed by Moody's.

³Broker statements are voluntarily provided in Mutual of Omaha's Broker Advisory Board research interviews. Given in 2017, opinions are limited to those expressing them.

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INSURANCE | Medicare Supplement | Life | Employee Benefits

Mutual of Omaha Insurance Company commissioned the Center for Strategy Research, Boston, to conduct broker and customer advisory boards in 2017. Survey results are limited to those expressing an opinion.

Insurance products and services are offered by Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. In New York, products and services are offered by Mutual of Omaha Insurance Company and Companion Life Insurance Company, 888 Veterans Memorial Highway, Suite 515, Hauppauge, NY 11788. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide except in New York. Companion Life Insurance Company is licensed in New York. Each company is responsible for its own financial and contractual obligations.



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