



Mutual of Omaha

BASIC TERM LIFE AND AD&D INSURANCE

Proposal for: JDC Management, Humanities Foundation & Quantum Builders

Alternate: 1.00

The following Basic Term Life and AD&D plan is being proposed on a fully-insured basis effective 12/01/20. 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: 30 or more hours each week

BENEFIT SUMMARY

EMPLOYEE TERM LIFE BENEFIT AMOUNTS

Benefit	Maximum Benefit	Guarantee Issue Amount	Minimum Benefit
1X Annual Salary	\$100,000	\$100,000	\$10,000

EMPLOYEE BENEFIT REDUCTION SCHEDULE*

At Age	Benefits Reduce :
65	65%
70+	50%

* All benefit reductions are a percentage of the original benefit amount. Coverage terminates at retirement. The Guarantee Issue Amount is reduced according to the reduction schedule.

EMPLOYEE AD&D BENEFIT AMOUNT

The AD&D Principal Sum amount is equal to the amount of basic term life insurance.

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS

Minimum Participation	Number of Eligible Employees	Contribution Structure
100%	68	Non-Contributory

COST SUMMARY

	Number of Lives	Total Monthly Volume	Monthly Rate	Total Monthly Premium	Total Annual Premium
Employee Term Life	68	\$3,393,650	\$0.12/\$1,000	\$407.24	\$4,886.88
Employee AD&D	68	\$3,393,650	\$0.02/\$1,000	\$67.87	\$814.44
Total	--	--	--	\$475.11	\$5,701.32

PACKAGE PRICING

The rates and benefits for this coverage assume package pricing. The rates and/or benefits are subject to change if one or more coverages included in Option 1 are not selected by the employer.

RATE GUARANTEE

2 Years

RATE GUARANTEE DATE

12/01/2022

ADDITIONAL BENEFITS

WAIVER OF PREMIUM - DISABILITY	<ul style="list-style-type: none"> ▪ Definition of Disability - Any Occupation ▪ Elimination Period - 9 months ▪ Termination - Age 65 						
LIVING CARE BENEFIT	50% to \$100,000						
LAYOFF/LEAVE	<ul style="list-style-type: none"> ▪ Temporary Layoff - 12 weeks ▪ Personal Leave - 12 weeks 						
CONTINUATION FOR FEDERAL AND STATE LAWS	Included – The federal Family and Medical Leave Act (FMLA) and Uniformed Services Employment and Reemployment Rights Act (USERRA) and any amendments thereto, as well as other applicable federal or state laws, may allow continuation of insurance in certain instances for leaves of absence, layoff or termination. Insurance may be continued for the time period allowed by the applicable law, for the employee/member. This provision applies to employer and union groups only, subject to certain conditions.						
TRAVEL ASSISTANCE	Included						
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Basic; 0 face to face visits						
AD&D	24 hour coverage for employees						
AD&D BENEFITS	<table> <tr> <td>- Seat Belt</td> <td>- Paralysis</td> <td>- Common Carrier</td> </tr> <tr> <td>- Airbag</td> <td>- Coma</td> <td>- Childcare Center</td> </tr> </table>	- Seat Belt	- Paralysis	- Common Carrier	- Airbag	- Coma	- Childcare Center
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CONVERSION	Included						