Accident Only Disability Income Insurance

Learn the Truth. Know the Risk. Protect your Income.



...so you can keep it going.

Accident Only Disability Income Insurance Can Help You

keep it going!

The paycheck you earn helps you build the life you want for your family. However, life can put you in a spin if you suddenly lose your income because of an injury. The thought of losing ground can be scary. Suddenly, the future seems unpredictable; the calendar changes and immediate concerns are the focus. Recovery becomes the "new normal."

At a time like this, it can make all the difference to know the bills may be paid; that you have a way to keep it going. ***That's what Accident Only Disability Income insurance can help you do.***



What is Accident Only Disability Income Insurance?

If you are injured in an accident and can't work, Accident Only Disability Income insurance replaces a portion of your income during the time you are out of work. The monthly benefits you receive can help protect your home since a mortgage or rent payment is often a significant monthly expense.

Typically the least expensive of disability insurance options, Accident Only disability insurance functions like many other insurance policies in that you pay a set amount at regular intervals and in exchange, you receive benefits if you use your policy. Some people think of disability income insurance as "paycheck protection."

Things to Consider When Thinking about Your Accident Only Disability Income Coverage

If you're like most people, you probably haven't thought much about disability, loss of income and its financial impact. Your income is your most valuable asset. It helps pay bills, living expenses, and other insurance. It's spent on recreation, vacations, and education. It helps build up savings and contributes to retirement plans. And, it's used for so many things in between!

When determining how much income protection you may need, consider these questions:

1) What monthly living expenses and financial obligations need to be covered?

2) Other than your savings, what other sources of income can you count on to meet monthly living expenses?

3) If you were out of work because of an injury, what would your family have to give up?

Your lifestyle, financial plans, everything you work for depends on your ability to earn an income. What would you do if you lost your income – your ability to work – because of an injury?

The Basics of Your Accident-Only Disability Income Policy

MAXIMUM MONTHLY BENEFIT: This is the maximum dollar amount your policy will pay each month based on eligibility. The maximum monthly benefit amount for accident-only disability insurance coverage is $5,000. Ask yourself, ***"How much coverage will I need?"*** Consider factors like your mortgage or rent, living expenses and other debts, your current income and any available resources such as savings.

ELIMINATION PERIOD:* Your policy has a waiting period before the policy benefits begin. Once the elimination period has been satisfied, benefits are paid to you each month. Your options include: 0, 7, 14, 30, 60, or 90 days. Ask yourself, ***"How long will I be able to manage my expenses until benefits begin?"*** Take a realistic look at your monthly bills, what resources might help you meet those obligations and for how long.

BENEFIT PERIOD:* You can choose the duration of your benefit period. Your options include: 3, 6, 12 and 24 months. Ask yourself, ***"How long will I want coverage?"*** Disability benefits can be paid to you for a period of just a few months or up to two years.

**Elimination and Benefit Periods may not be available in all states and may vary by state. The policy's Outline of Coverage provides full details on any limitations and exclusions.*

Benefits Included in Your Policy

Mutual of Omaha Insurance Company's (Mutual of Omaha) Accident Only Disability Income Insurance helps protect your income if you are out of work because of an injury. Your coverage will provide these additional benefits that are included in your policy:

TOTAL DISABILITY: We will pay you a monthly benefit once the elimination period has been met if an injury prevents you from performing the material and substantial duties of your regular occupation, you are not gainfully employed in another occupation and are receiving regular medical care.

PARTIAL DISABILITY: We will pay you 50 percent of the total disability monthly benefit if an injury prevents you from performing the material and substantial duties of your regular occupation for more than 50 percent of the time usually spent in the daily performance of those duties. These benefits are payable for up to six months and commence after the elimination period has been satisfied.

WAIVER OF PREMIUM: We'll waive your premium for the coverage and all optional riders after you're disabled for 90 days. We'll also refund any premiums you paid during this 90-day period.

PRESUMPTIVE TOTAL DISABILITY: We'll presume you to be totally and permanently disabled if an injury results in your complete, irrecoverable loss of speech, hearing, sight or use of both hands, both feet or one hand and one foot. We'll pay you total disability benefits for the full length of the benefit period, even if you return to work in another occupation. We'll also waive the elimination period.

SURVIVOR BENEFIT: If you die while you're disabled, we'll pay your beneficiary a lump-sum amount equal to three times your monthly disability benefit.

RECURRENT DISABILITY BENEFIT: If a related disability occurs within six months of returning to full-time work, we'll consider it a recurrent disability. You won't need to satisfy a new elimination period and the same benefit period will continue.

WORKERS' COMPENSATION: We'll pay you 50 percent of your Accident-only short-term disability benefit if you are disabled from an injury that is covered by state or federal workers' compensation, employer's liability or occupational disease law.

***Not all additional benefit riders are available in all states.*

Additional Protection Available to You

You also have the option to choose even more protection with these valuable benefits, available for an additional charge:

(Additional premium will apply)

ACCIDENT HOSPITAL CONFINEMENT (Form 0LL9M): We'll pay you up to $500 for each day you are confined in a hospital because of your accident. The benefit doubles for days spent in confinement in intensive care. Your benefits are payable for a maximum of 45 days for any period of confinement minus any acceptable deductible period.

ACCIDENT MEDICAL EXPENSE (Form 0LM1M-41): This rider will provide you with reimbursement for any medical-related expenses incurred per an accident. Maximum benefit amounts per accident are $1,000; $2,000; $3,000 and $5,000. The benefit only applies to services and supplies received within 26 weeks from the date of the covered injury.

Note: Features and riders may not be available with all policies or approved in all states.



ACCIDENT ONLY DISABILITY INCOME INSURANCE CAN HELP YOU KEEP THINGS MANAGEABLE

We're hard-working Americans doing our best to build a good life. Income from our jobs is critical to our family... we can't help but wonder what we'd do if an injury kept one of us from working. We want to make sure we can pay monthly expenses and keep our life manageable. After recovery, we want to be able to keep doing the things we enjoy...like kayaking and vacationing at a mountain cabin.





This story portrays a situation our customers may have faced or could face. It does not represent an actual person or event.



How You Can Save on Your Premium

We want to help you keep your insurance premium as affordable as possible on this important protection. You may qualify for one of the following premium allowances:*

ASSOCIATION MEMBERSHIP – 15 percent savings if you are a member of a qualifying association.

SELF-EMPLOYED – 15 percent savings if you are self-employed.

LIFE INSURANCE + DISABILITY INCOME INSURANCE – 10 percent savings on this disability insurance policy if you have purchased a fully underwritten United of Omaha Term Life or Universal Life insurance policy in the past 90 days.

COMMON EMPLOYER – 15 percent savings if you are one of three employees who work 30+ hours per week for the same employer and all three employees have been issued a Mutual of Omaha disability income insurance policy in a 12-month period.

**Allowances are variable and may not be available in all states. They are not applied to all riders.*

More to Know about Your Policy

How you become eligible for an Accident Only Disability Income Insurance policy depends on the underwriting requirements specific to your situation. In order to give you our best offer, we look at your medical history, financial information and occupation, and may also require an interview with you. These requirements are necessary in order for us to ensure you have optimal coverage to best fit your needs.

An advantage to purchasing an Accident Only Disability insurance policy is that your policy stays with you no matter where you work as long as you pay the premiums. It's an investment that helps protect your most important asset – your income – throughout your working years. You are taking an important step toward securing your family and giving yourself a plan to keep life going if you can't work because of an injury.

You Can Keep it Going

Life can be busy. Between work obligations and commitments to family, it's common to put off important financial decisions. But this is one that shouldn't wait. When you add accident only disability income insurance to your financial plan, you're not only taking an important step toward securing your income during working years, you're giving yourself a plan to help keep life going.

The risk that matters most is yours. Help protect your income with an Accident Only Disability Income Insurance policy from Mutual of Omaha.

We Want You to be Confident in Your Decision

This brochure provides an overview of your Accident Only Disability insurance policy. Your Outline of Coverage provides complete details, including exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. If for any reason, you decide this insurance policy is not right for you, you may return it to us within 30 days for a full refund of any premium paid.



Disability income insurance underwritten by:
Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000



This is a brief description of some of the facts about your coverage. Please read the Outline of Coverage for more information, including exceptions, limitations and reductions of coverage. Individual policies set forth in detail the rights and obligations of both the insured and Mutual of Omaha Insurance Company.

This is a solicitation of insurance. By responding, you are requesting to have a licensed agent/producer contact you to provide additional information.

The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D83 or state equivalent. (In FL, D83-21285; in ID, OR and Texas D83-20900; in NC, D83-21012; in OK, D83-21018; in PA, D83-21084; in WA, D83-21042. Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. These policies have exclusions and limitations. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.

In New York, these policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form number D83-21102 is 55 percent. The ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.