

Disability Income Insurance

Mutual Income SolutionsSM Underwriting Guide



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Note: Throughout this guide, all instances of ‘Accident’ should be referred to as ‘Injury’ when used in the state of New York.

General Underwriting Guidelines

This section is designed to provide you with comprehensive information regarding our eligibility and employment requirements and medical guidelines.

Save Age

Premium will be based on the applicant's age at the time of the application is signed. If the applicant's date of birth is within 30 days of the application signing date, premium will be based on the younger age. Save age will not be available for applicants over the age of 61.

Social Security Number*

Applicants are considered for insurance by providing a valid Social Security number issued by the United States Social Security Administration.

Citizenship/Residency Requirements*

United States citizens permanently residing within the United States or its territories.

Foreign Nationals who have 12 months of continuous residency and employment in the United States or territories and currently hold one of the following visa types:

- Permanent Resident Visa card (Green Card)
- H1B - Physicians, specialty occupations in fields requiring highly specialized knowledge
- J - Professor, scholar, teacher
- L - Intra-company transfers
- O - Extraordinary ability in sciences, arts, education or business

Foreign Travel*

Applicants who travel to foreign countries less than 90 days per year are generally considered. For those traveling more than 90 days per year, individual consideration will be given and, if approved, a foreign travel exclusion rider will be added to their policy. Those who travel to areas with political unrest, poor economic conditions, lack of modern living standards or modern medical facilities, are ineligible for disability income insurance coverage. Applicants who are working outside of the United States are ineligible for disability income insurance coverage.

*Varies by state.

Benefit Combinations

Applicants may apply for combinations of Elimination Periods and Benefit Periods using multiple accident and sickness or accident only policies.

Tobacco Use

Individuals who have used tobacco products within 12 months of application completion or those with positive nicotine (cotinine) urinalysis test results require tobacco rates. Tobacco products include cigarettes, cigars, pipes, chewing tobacco, nicotine gum, patches and e-cigarettes/vapor. Tobacco rates are 35% higher than nontobacco rates.

Tobacco users who stop using tobacco products for 12 consecutive months may qualify for a rate reduction. A nontobacco questionnaire and urinalysis will be required.

Pre-existing condition means*

- for which medical advice, diagnosis, care, or treatment was recommended, prescribed by or received from a physician within a two-year period prior to the policy effective date; or
- for which symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care, or treatment provided or prescribed by a physician within a one-year period prior to the policy effective date.

A pre-existing condition does not include a condition that was disclosed on your application and not excluded from coverage by name or specific description as of the date of loss.

Hazardous Avocations*

Persons who engage in hazardous avocations may be eligible for disability income coverage. Avocations such as:

- Automobile/motorcycle/boat racing
- Hang gliding
- Skydiving/parachuting
- Scuba diving
- Rock climbing

Similar activities should be identified during the application process.

Typically, an amendment rider excluding the avocation will be attached to the policy if the application is approved.

*Varies by state

Underwriting Guidelines

Medical Underwriting Guidelines

Accident & Sickness

Issue Age	Total Monthly Benefit Amount	
	Up to \$6,000	\$6,001 - \$20,000
18-45	Pharmacy Check Medical Insurance Bureau	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements
46+	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements

Accident Only requires Medical Insurance Bureau and Pharmacy Check only

Underwriting Outcomes

- Standard
- Impairment Rate - 25%, 50%, 75%, 100%
- 75% - 5 year benefit period maximum
- 100% - 2 year benefit period maximum
- Optional riders may be removed or adjusted based on health conditions, impairments or exclusions.
- Exclusion Rider for a specific condition(s) which will exclude such condition(s) from coverage
- Reject - No coverage available

Common Medical Conditions Outcome

Condition	Potential Outcome
Anxiety/Depression	Within 1 year of diagnosis or severe symptoms – Decline
	Currently under treatment, mild/moderate, well controlled – Exclusion and limited benefit period.
	Minimum 90-day elimination period
	FIO/AIB not available
Arthritis	Dependent on type & severity
	Mild/Moderate symptoms – Exclusion
	Severe symptoms, steroid, non-biologic or biologic medications, Rheumatoid, Psoriatic – Decline
Asthma	Mild/Moderate – rate increase
	Severe – Decline
Attention Deficit Disorder/ADD/ ADHD	Dependent on severity and years diagnosed
	Exclusion, rate increase and limited benefit period
	Minimum 90-day elimination period
	FIO/AIB not available
Back Strain/Sprain	Dependent on occupation duties and severity
	Exclusion
Back Surgery	Single surgery – Exclusion
	Multiple surgery, chronic pain, complications – Decline
Chiropractic Care	Single Episode, within 1 year – Exclusion
	Single Episode, last treatment => 1 year ago – IC/Exclusion
	Recurrent or Chronic <ul style="list-style-type: none"> ▪ Maintenance 1 x month or less, no symptoms – STD* ▪ Maintenance 1 x month or less, with symptoms – Exclusion ▪ Maintenance 2 x month or more, no symptoms – STD** ▪ Maintenance 2 x month or more, with symptoms – Exclusion
	*30-day minimum elimination period required for sedentary worker and 60-day minimum required for manual worker. If lower elimination period requested, must have exclusion. **90-day minimum elimination period required. If lower elimination period requested, must have exclusion.
Crohn's Disease	Within 3 years of diagnosis – Decline
	Mild/Moderate – rate, exclusion and limited benefit period
	Severe – Decline
Colitis	Within 1 year – Decline
	Mild/Moderate – Exclusion
	Severe – Decline

Condition	Potential Outcome
Diabetes	Within 1 year - Decline
	Type 1 - Decline
	Type II - dependent on age at diagnosis, control and complications. Rate increase and limited benefit period
Gestational Diabetes	Currently pregnant through 3 months post-partum - Decline
	Greater than 3 months post-partum - Rate as Diabetes
Chronic Obstructive Lung Disease	Mild - rating may apply. Limited benefit period.
	Moderate - rating may apply. Limited benefit period.
	Severe - Decline
	If continued exposure to dust, toxic or other irritants - Decline
	Smoking - Decline
Hypertension	Dependent upon age and readings
Marijuana Recreational	1-2 x Week - STD
	3-5 x Week - 25%
	5+ x Week - Decline
Medicinal Marijuana	Decline
Pregnancy	Currently Pregnant, without complications or multiple gestations - Exclusion
	Prior history of complications or infertility treatment - Exclusion
Obstructive Sleep Apnea	Mild/Moderate - compliant with treatment - rating
	Severe - Decline
	Untreated or non-compliant with treatment - Decline
Urinary Calculus	Present - Exclusion to decline
	In history - Standard to Exclusion

APS may be required on above conditions to determine treatment, severity and recovery.

Uninsurable Medical Conditions

Applicants who are chronically ill, currently disabled, have surgery pending, or are recuperating from an illness or injury are generally not eligible for coverage. The underwriter will evaluate applicants with residual illnesses or injuries. Applicants with controlled, chronic conditions with appropriate medical management may be eligible for coverage.

Below is a list of some of the conditions that will result in automatic declinations of an application for disability income coverage.

AIDS/AIDS Related Complex (ARC)	Dermatomyositis/Polymyositis
Alcohol or Drug Abuse/Dependence Treatment in last 5 years	Diabetes Type I
Acromegaly	Downs Syndrome
Alzheimer's Syndrome	Dwarfism
Amyotrophic Lateral Sclerosis (ALS)	Ehlers-Danlos Syndrome
Aplastic Anemia*	Fatigue
Arnold Chiari Malformation	Fibromyalgia, Fibrositis, Fibromyositis
Autism	Gastric By-Pass*
Buerger's Disease	Hemochromatosis*
Cardiomyopathy	Hepatitis Present and/or Chronic*
Chronic Fatigue Syndrome	Hypercalcemia*
Chronic Hepatitis C*	Hypoparathyroidism*
Chronic Musculoskeletal Pain	Inflammatory Polyarthritis
Chronic Nephritis or Glomerulonephritis*	Kaposi's Sarcoma
Cirrhosis*	Kawasaki's Disease*
Congestive Heart Failure*	Light Duty or Restrictions at Work
Coronary Artery Bypass, Angioplasty*	Liver Cancer
Coronary Artery Disease*	Major Thalassemia
Cystic Fibrosis*	Manic Depression/Bipolar Disorder
Dementia	Marfan's Syndrome
Dependence Substances of Concern	Multiple Myeloma
	Multiple Sclerosis

Muscular Dystrophy
Myocardial Infarction/Heart Attack*
Narcolepsy
Neurogenic Bladder*
Organ Transplant Recipient*
Pancreas Cancer
Parkinson's Disease
 Pending Evaluation/Unconfirmed
 Pending, awaiting or
 recommended surgery
Polycystic Kidney Disease*
Polymyositis
Porphyria*
Portal Hypertension*
Post Traumatic Stress Disorder
Pulmonary Hypertension*
Rheumatoid Arthritis
Schizophrenia
Scleroderma
Shy-Dragger Syndrome
Spinal Stenosis
Stress - Work related
Systemic Lupus Erythematosus -
 Diagnosed under age 50
Wilson's Disease*

*May be eligible for Accident Only Coverage

Build Chart

The build chart used for disability income insurance categorizes applicants into different risk classes.

Use the Build Chart by first finding the applicant’s height in the left-hand column and then looking across the row to find the applicant’s weight in pounds. The column heading above their weight will determine their appropriate risk class.

Height	Weight						
	Decline	Standard	25%	50%	75%	100%	Decline
4'10"	<89	89-162	163-177	178-186	187-196	197-210	211+
4'11"	<92	92-168	169-183	184-193	194-203	204-218	219+
5'0"	<95	95-173	174-189	190-199	200-210	211-225	226+
5'1"	<98	98-179	180-196	197-206	207-217	218-233	234+
5'2"	<101	101-185	186-202	203-213	214-224	225-240	241+
5'3"	<105	105-191	192-209	210-220	221-231	232-248	249+
5'4"	<108	108-197	198-215	216-227	228-239	240-256	257+
5'5"	<111	111-204	205-222	223-234	235-246	247-264	265+
5'6"	<115	115-210	211-229	230-241	242-254	255-272	273+
5'7"	<118	118-216	217-236	237-249	250-262	263-281	282+
5'8"	<122	122-223	224-243	244-256	257-269	270-289	290+
5'9"	<125	125-229	230-250	251-264	265-277	278-298	299+
5'10"	<129	129-236	237-258	259-272	273-286	287-307	308+
5'11"	<133	133-243	244-265	266-279	280-294	295-315	316+
6'0"	<137	137-250	251-274	274-287	288-302	303-324	325+
6'1"	<140	140-257	258-280	281-295	296-311	312-333	334+
6'2"	<144	144-264	265-288	289-304	305-319	320-343	344+
6'3"	<148	148-271	272-296	297-312	313-328	329-352	353+
6'4"	<152	152-278	279-304	305-320	321-337	338-361	362+
6'5"	<156	156-286	287-312	313-329	330-346	347-371	372+
6'6"	<160	160-293	294-320	321-337	338-355	356-381	382+

If the applicant has lost weight, it must be kept off for 12 months or half of the weight lost within the last 12 months will be added to the total weight.

Scheduling Examinations

After the application is completed, please schedule all required examinations with approved paramedical examination facilities. Paramedical facilities complete blood profile and urinalysis.

Paramedical Facilities

Mutual of Omaha's approved paramedical facilities have blood kits and the expertise to complete our blood profile requirements. All blood specimens must be drawn using Portamedic or APPS blood kits and mailing instructions. One of these paramedical facilities must be used when a blood profile is required or requested. All specimens are sent to the Clinical Reference Laboratory (CRL) for testing.

- **Portamedic:** 1-800-765-1010
- **American Para Professional Systems (APPS):** 1-800-635-1677
- **ExamOne:** 1-877-933-9261

Blood Profile, Urinalysis and HIV Consent

Mutual of Omaha may require a blood profile or urinalysis. See the Underwriting Requirements Chart for specific guidelines. Laboratory tests may be requested for lesser amounts. An HIV consent form may be required in some states; consent forms will be included in the application packet.

Attending Physician's Statement (APS)/Medical Records

In order to render the most favorable decision possible, an APS may be required. The home office will initiate the request by contacting the doctor's office or medical facility in advance to confirm the availability of the medical records, cost and requirements for release. The home office will advise you of our request and periodically follow-up with the medical facility. Timely release of the requested APS depends on the quality of the contact information and the degree of cooperation afforded by the medical facility. The agent and applicant can play a crucial role in securing the APS by contacting the medical facility to reiterate the urgency and significance of obtaining the necessary information.

Financial Underwriting Guidelines

Definitions

Salary

Salary (wage) is defined as compensation received by an employee for services performed. A salary is a fixed sum paid for a specific period of time worked, such as weekly or monthly. (Federal Tax Form W-2)

Earned Income

Earned income is income earned from employment, which would include wages, salary, tips, bonuses, overtime and other compensation. Earned income is reported on a gross, or before-tax basis. Significant changes or fluctuation in earned income may require clarification to determine the benefit amount.

Unearned Income

Unearned income will reduce the benefit amount available to the client only to the extent that it exceeds:

- 10 percent of earned income or
- \$30,000 annually, whichever is less.

Examples of unearned income: capital gains, interest, net rentals, pension benefits, passive dividends, income from family trusts, alimony and royalties.

Fifty percent (50%) of the monthly unearned income in excess of the parameters listed will be deducted from the maximum total benefit available to the client.

Example: Annual income \$100,000 Unearned annual income \$19,200

Unearned income is greater than 10% of earned income.

$$\$19,200 \times 50\% = \$9,600$$

Divide by 12 = \$800 Monthly Unearned Income

$$\$100,000 \text{ Income} = \$5,100 \text{ Monthly Benefit} - \$800 \text{ Monthly Unearned} = \$4,300 \text{ Monthly Benefit Allowed}$$

Overtime Income

Overtime income is defined as stable income received for working in excess of a 40-hour work week. Overtime income can be included when calculating monthly benefit amount eligibility.

Part-Time Income

Part-time income can be included in determining your client’s total eligible income earned. To qualify as eligible income, applicant must be employed on a full-time basis (minimum 30 hours) in another occupation. Clients can also have two part-time occupations of the same duties that their hours are equal to or greater than 30 hours per week and be consider full-time employment.

Self-Employed

Self-employed is defined as an applicant who is operating as a sole proprietor, independent contractor, partnership or closely held corporation and has 20% or more ownership in a business.

Net Worth

Net Worth is defined as the value of a person’s assets, including cash, minus all liabilities. The amount by which the individual’s assets exceed their liabilities is considered the net worth of that person. In order to determine net worth for underwriting purposes, the primary personal residence and personal belongings may be ignored. Individuals with a net worth of \$5+million require a prescreen with a disability underwriter prior to running a quote or taking an application. Individuals with a net worth of \$10+million are generally not eligible for Disability Income Insurance.

Bankruptcy

No coverage can be offered until two years after an applicant’s bankruptcy discharge.

Depreciation

Depreciation can not be added back into net income to produce higher earnings.

Income Documentation Requirements

Accident & Sickness and Accident Only

Total Monthly Benefit Amount	
Up to \$6,000	\$6,001+
N/A	Non-Owner Employee: 1 year Filed Tax Return/W-2**
	Owner/Self Employed: 2 Year Filed Personal/ Business Tax Returns

*Self Employed Discount requires most recent filed 2 years personal/business tax returns

**If with employer less than 1 year, most recent 2 consecutive pay stubs required

Financials may be asked for at Underwriting discretion

Financials required can include other forms as determined by Underwriting

NOTE: Net Income (income less business expenses prior to taxes) is used for self employed individuals.

Gross Income is used for Non-Owner Employees

Income Qualification Table

The income qualification table shows the maximum benefit amounts available for a given income level for Accident Only & Accident and Sickness policy forms.

Applicants in an occupational class 6A, 5A, 4A, 3A and 5M, 4M, 3M are eligible for all base coverage. If they do not meet one of the occupational classes listed, they will need to utilize both base and SIS benefits to maximize total monthly benefit available.

When looking up values in the table, move to the next lower Annual Earned Income value. (Example: \$42,500 of earned income would use the \$41,000 table values.)

Annual Income	Max Participation									
	Individual Disability Insurance (IDI) paid by Employee			Individual Disability Insurance (IDI) paid by Employer			IDI paid by Employee	IDI paid by Employer	Group Supplement	
	Base	SIS	Total	Base	SIS	Total	Total	Total	Employee Pay*	Employer Pay
\$15,000	300	700	1,000	500	700	1,100	1,000	1,100	1,000	1,100
\$17,000	300	800	1,100	500	800	1,200	1,100	1,200	1,100	1,200
\$19,000	400	900	1,200	500	800	1,300	1,200	1,300	1,200	1,300
\$21,000	400	1,000	1,300	600	1,000	1,400	1,300	1,400	1,300	1,500
\$23,000	400	1,000	1,400	700	1,000	1,500	1,400	1,500	1,500	1,500
\$25,000	600	1,100	1,500	800	1,100	1,600	1,500	1,600	1,600	1,900
\$27,000	600	1,100	1,600	800	1,100	1,700	1,600	1,700	1,600	1,900
\$29,000	600	1,100	1,700	800	1,100	1,800	1,700	1,800	1,700	1,900
\$31,000	800	1,300	1,900	1,000	1,300	2,000	1,900	2,000	1,900	2,300
\$33,000	800	1,300	1,900	1,000	1,300	2,100	1,900	2,100	1,900	2,300
\$35,000	900	1,400	2,100	1,100	1,400	2,300	2,100	2,300	2,100	2,400
\$37,000	1,000	1,400	2,200	1,200	1,400	2,500	2,200	2,500	2,200	2,600
\$39,000	1,000	1,400	2,200	1,200	1,400	2,500	2,200	2,500	2,200	2,600
\$41,000	1,100	1,600	2,500	1,300	1,600	2,800	2,500	2,800	2,500	3,000
\$43,000	1,300	1,600	2,500	1,400	1,600	2,800	2,500	2,800	2,500	3,000
\$45,000	1,300	1,600	2,600	1,500	1,600	3,000	2,600	3,000	2,600	3,100
\$47,000	1,300	1,600	2,600	1,500	1,600	3,000	2,600	3,000	2,600	3,100
\$50,000	1,500	1,800	2,900	1,800	1,800	3,400	2,900	3,400	3,000	3,700
\$52,000	1,600	1,800	3,000	2,000	1,800	3,600	3,000	3,600	3,100	3,700
\$54,000	1,600	1,800	3,000	2,000	1,900	3,600	3,000	3,600	3,100	3,700
\$56,000	1,700	1,800	3,100	2,100	1,900	3,700	3,100	3,700	3,200	3,900
\$58,000	1,700	1,800	3,100	2,100	1,900	3,700	3,100	3,700	3,200	3,900
\$60,000	2,000	1,900	3,500	2,500	2,100	4,200	3,500	4,200	3,600	4,400
\$62,000	2,000	2,000	3,500	2,500	2,100	4,200	3,500	4,200	3,600	4,400
\$64,000	2,200	2,000	3,500	2,700	2,100	4,200	3,500	4,200	3,600	4,400

							Max Participation			
Annual Income	Individual Disability Insurance (IDI) paid by Employee			Individual Disability Insurance (IDI) paid by Employer			IDI paid by Employee	IDI paid by Employer	Group Supplement	
	Base	SIS	Total	Base	SIS	Total	Total	Total	Employee Pay*	Employer Pay
\$66,000	2,300	2,000	3,600	2,800	2,100	4,300	3,600	4,300	3,700	4,500
\$68,000	2,300	2,000	3,600	2,800	2,100	4,300	3,600	4,300	3,700	4,500
\$70,000	2,600	2,100	3,900	3,200	2,200	4,800	3,900	4,800	4,200	5,100
\$72,000	2,600	2,100	3,900	3,200	2,200	4,800	3,900	4,800	4,200	5,100
\$75,000	2,700	2,200	4,000	3,500	2,300	5,000	4,000	5,000	4,400	5,200
\$80,000	3,000	2,300	4,300	3,800	2,500	5,500	4,300	5,500	4,600	5,800
\$85,000	3,300	2,400	4,400	4,300	2,500	5,600	4,400	5,600	4,700	5,900
\$90,000	3,700	2,500	4,800	4,500	2,500	5,900	4,800	5,900	5,100	6,400
\$95,000	3,900	2,600	4,900	4,900	2,600	6,100	4,900	6,100	5,200	6,600
\$100,000	4,200	2,600	5,100	5,200	2,600	6,400	5,100	6,400	5,700	7,100
\$105,000	4,300	2,600	5,100	5,300	2,600	6,400	5,100	6,400	5,800	7,300
\$110,000	4,500	2,600	5,300	5,600	2,600	6,700	5,300	6,700	6,300	7,800
\$115,000	4,700	2,600	5,300	5,800	2,600	6,700	5,300	6,700	6,400	8,000
\$120,000	5,500	2,600	6,000	6,700	2,600	7,500	6,000	7,500	6,800	8,500
\$125,000	5,600	2,600	6,000	6,700	2,600	7,500	6,000	7,500	7,000	8,700
\$130,000	5,900	2,600	6,100	7,200	2,600	7,700	6,100	7,700	7,300	9,200
\$135,000	6,000	2,600	6,100	7,300	2,600	7,700	6,100	7,700	7,500	9,400
\$140,000	6,700	2,600	6,700	8,200	2,600	8,500	6,700	8,500	8,000	10,000
\$145,000	6,700	2,600	6,700	8,200	2,600	8,500	6,700	8,500	8,100	10,100
\$150,000	6,900	2,600	6,900	8,400	2,600	8,700	6,900	8,700	8,500	10,700
\$155,000	6,900	2,600	6,900	8,400	2,600	8,700	7,000	8,700	8,600	10,900
\$160,000	7,600	2,600	7,600	9,200	2,600	9,500	7,600	9,500	9,000	11,300
\$165,000	7,600	2,600	7,600	9,200	2,600	9,500	7,700	9,500	9,100	11,500
\$170,000	7,800	2,600	7,800	9,500	2,600	9,800	7,800	9,800	9,500	12,000
\$175,000	7,800	2,600	7,800	9,500	2,600	9,800	7,800	9,800	9,600	12,200
\$180,000	8,500	2,600	8,500	10,300	2,600	10,600	8,500	10,600	10,000	12,700
\$185,000	8,500	2,600	8,500	10,300	2,600	10,600	8,600	10,600	10,200	12,800
\$190,000	8,700	2,600	8,700	10,500	2,600	10,900	8,700	10,900	10,500	13,300
\$195,000	8,700	2,600	8,700	10,500	2,600	10,900	8,900	10,900	10,600	13,500
\$200,000	9,400	2,600	9,400	11,300	2,600	11,700	9,400	11,700	11,000	14,000
\$210,000	9,600	2,600	9,600	11,600	2,600	12,000	9,600	12,000	11,600	14,700
\$220,000	9,900	2,600	9,900	11,900	2,600	12,300	9,900	12,300	12,100	15,400
\$230,000	10,700	2,600	10,700	12,900	2,600	13,300	10,700	13,300	12,600	16,100
\$240,000	10,900	2,600	10,900	13,200	2,600	13,600	10,900	13,600	13,100	16,800
\$250,000	11,700	2,600	11,700	14,100	2,600	14,600	11,700	14,600	13,600	17,600
\$260,000	11,900	2,600	11,900	14,200	2,600	14,700	11,900	14,700	14,200	18,200
\$270,000	12,000	2,600	12,000	14,300	2,600	14,800	12,000	14,800	14,700	18,900
\$280,000	12,600	2,600	12,600	15,000	2,600	15,500	12,600	15,500	15,200	19,600

							Max Participation			
Annual Income	Individual Disability Insurance (IDI) paid by Employee			Individual Disability Insurance (IDI) paid by Employer			IDI paid by Employee	IDI paid by Employer	Group Supplement	
	Base	SIS	Total	Base	SIS	Total	Total	Total	Employee Pay*	Employer Pay
\$290,000	12,700	2,600	12,700	15,100	2,600	15,600	12,700	15,600	15,700	20,300
\$300,000	13,300	2,600	13,300	15,700	2,600	16,200	13,300	16,200	16,300	20,800
\$325,000	13,900	2,600	13,900	16,300	2,600	16,800	13,900	16,800	17,500	22,300
\$350,000	15,000	2,600	15,000	17,500	2,600	18,100	15,000	18,100	18,900	23,900
\$375,000	15,600	2,600	15,600	18,100	2,600	18,700	15,600	18,700	20,100	25,300
\$400,000	16,300	2,600	16,300	19,300	2,600	19,900	16,300	19,900	21,500	26,800
\$425,000	16,800	2,600	16,800	19,400	2,600	20,000	16,800	20,000	22,700	28,000
\$450,000	17,300	2,600	17,300	19,600	2,600	20,000	17,300	20,400	23,900	28,800
\$475,000	17,700	2,600	17,700	19,800	2,600	20,000	17,700	20,800	25,000	29,400
\$500,000	18,400	2,600	18,400	19,900	2,600	20,000	18,400	21,200	26,600	30,000
\$525,000	18,700	2,600	18,700	20,000	2,600	20,000	18,700	21,600	27,600	30,800
\$550,000	19,400	2,600	19,400	20,000	2,600	20,000	19,400	22,000	28,800	31,600
\$575,000	19,600	2,600	19,600	20,000	2,600	20,000	19,600	22,400	29,700	32,400
\$600,000	20,000	2,600	20,000	20,000	2,600	20,000	20,000	22,900	30,000	33,000
\$625,000	20,000	2,600	20,000	20,000	2,600	20,000	20,400	23,400	30,600	34,000
\$650,000	20,000	2,600	20,000	20,000	2,600	20,000	20,800	23,900	31,400	35,000
\$675,000	20,000	2,600	20,000	20,000	2,600	20,000	21,200	24,400	32,200	35,000
\$700,000	20,000	2,600	20,000	20,000	2,600	20,000	21,600	24,900	33,000	35,000
\$725,000	20,000	2,600	20,000	20,000	2,600	20,000	22,000	25,400	34,000	35,000
\$750,000	20,000	2,600	20,000	20,000	2,600	20,000	22,400	26,000	35,000	35,000
\$775,000	20,000	2,600	20,000	20,000	2,600	20,000	22,900	26,600	35,000	35,000
\$800,000	20,000	2,600	20,000	20,000	2,600	20,000	23,400	27,200	35,000	35,000
\$825,000	20,000	2,600	20,000	20,000	2,600	20,000	23,900	27,800	35,000	35,000
\$850,000	20,000	2,600	20,000	20,000	2,600	20,000	24,400	28,400	35,000	35,000
\$875,000	20,000	2,600	20,000	20,000	2,600	20,000	24,900	29,000	35,000	35,000
\$900,000	20,000	2,600	20,000	20,000	2,600	20,000	25,400	29,500	35,000	35,000
\$925,000	20,000	2,600	20,000	20,000	2,600	20,000	26,000	30,000	35,000	35,000
\$950,000	20,000	2,600	20,000	20,000	2,600	20,000	26,600	30,000	35,000	35,000
\$975,000	20,000	2,600	20,000	20,000	2,600	20,000	27,200	30,000	35,000	35,000
\$1,000,000	20,000	2,600	20,000	20,000	2,600	20,000	27,800	30,000	35,000	35,000
\$1,050,000	20,000	2,600	20,000	20,000	2,600	20,000	28,400	30,000	35,000	35,000
\$1,100,000	20,000	2,600	20,000	20,000	2,600	20,000	29,000	30,000	35,000	35,000
\$1,150,000	20,000	2,600	20,000	20,000	2,600	20,000	29,500	30,000	35,000	35,000
\$1,200,000	20,000	2,600	20,000	20,000	2,600	20,000	30,000	30,000	35,000	35,000

*Adjust Group benefit amount to 70% of the monthly benefit to determine eligible amount.

Coordination with Group Disability

In order to determine the approximate buy-up benefit amount that can be offered to clients with group disability income, use the value in the Income Qualification Table based on whether the buy-up benefit is Employer Pay or Individual Pay. The Social Insurance Supplement (SIS) rider is not available when coordinating with group coverage.. If the buy-up benefit amount is Employer Pay, subtract the Group Disability amount from the value. If the buy-up benefit amount is Individual Pay, subtract 70% of the Group Disability amount from the value.

Example - If applying for Individual Pay DI with existing Employer-Paid Group:

1. Use the Individual Pay Group Supplement limits table to determine the maximum benefit available based on the client's earned income.
2. Multiply the existing Group benefit by .7 and subtract from the answer above.

Income	\$80,000/yr.
Existing Employer Paid Group	\$1,000/mo.
Look-Up on the IQT for \$80,000/yr. - Eligible for \$4,600/mo. Benefit	
1. Individual Pay Benefits - \$80k/yr.	\$4,600
2. 70% of Existing Group- \$1k/mo.	\$700
<hr/>	
Eligible Income Tax-Free Benefit	\$3,900

Example - If applying for Employer-Paid DI with existing Employer-Paid Group:

1. Use the Employer Pay issue limits table to determine the maximum benefit available based on the client's earned income.
2. Take the existing Employer-Paid Group benefit and subtract from the answer above.

Income	\$80,000/yr.
Existing Group	\$1,000/mo.
Look-Up on the IQT for \$80,000/yr. - Eligible for \$5,800/mo. Benefit	
1. Individual Pay Benefits - \$80k/yr.	\$5,800
2. Existing Group - \$1k/mo.	\$1,000
<hr/>	
Eligible Income Taxable Benefit	\$4,800

State Disability Insurance (SDI)

There are certain states that provide residents benefits as part of a state-funded program. States include California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico.

- In California, New Jersey, Rhode Island, Hawaii when an applicant has State Disability Insurance coverage, a minimum 90-elimination period will be required on benefit periods of 2-year, 5-year, 10-year, To-Age 65, To-Age 67 and To-Age 70
- The applicant will be able to apply for their total maximum monthly benefit amount available per income and group/individual coverage inforce

When an applicant has State Disability Insurance coverage (CA, NJ, RI, HI), a minimum 90-elimination period will be required on benefit period of six-month and one-year. We will reduce the maximum monthly benefit offer amount based on state disability benefits offered

- For example, if we normally could offer \$5,000 monthly benefit based on Income Qualification Table and State Disability benefits offered is \$1,000 per month, we will offer the applicant a monthly benefit of \$4,000

If a w-2 applicant denies they are eligible for state disability, a pay stub or w-2 will be required for verification.

Issue and Participation Limits

Maximum Issue and Participation Limits by Occupation Class

Occupation Class	Age	Accident Only Issue Limits	Accident and Sickness Maximum Issue Limits	Maximum Participation Limits with Other Individual DI	Maximum Participation Limits with Group LTD
6A, 5A, 4A	All	\$5,000	\$20,000	\$30,000	\$35,000
5M, 4M	18-55	\$5,000	\$20,000	\$30,000	\$35,000
5M, 4M	56+	\$5,000	\$15,000	\$25,000	\$30,000
3A, 3M	All	\$5,000	\$15,000	\$25,000	\$25,000
2A, 2M	All	\$5,000	\$10,000	\$10,000	\$15,000
1A	All	\$5,000	\$8,000	\$8,000	\$10,000

*The limits listed are applicable only when a client has inforce group coverage.

Note: These limits do not include Catastrophic Disability Benefits rider amounts.

Accident Only Disability and Accident and Sickness Disability are subject to additional or program limitations based on insurable income and health history that are contained in this guide.

Occupational Underwriting Guidelines

These occupational guidelines are designed to assist in the proper occupational classification of applicants for disability income insurance.

The classifications are based on factors such as:

- degree of education, training, and skill demanded by the occupation
- level of manual dexterity and physical effort required
- environmental hazards to health and safety present in the workplace
- employment stability
- economic factors specific to the occupation/industry, and
- past company claims experience

Some occupations may not be listed in the Occupational Manual. In these cases, please refer to the General Description of Occupational Classes. Please send prescreens to underwriting at underwriter.health@mutualofomaha.com.

It is important that applicants be classified accurately according to these guidelines since occupational class determines the premium rate and the amount of coverage that is available. Each applicant's specific duties must be accurately described, as well as the percentage of time each of the duties is performed. This information, more frequently than the job title, will be the basis for an occupational classification. The occupational classes contained in the manual are guidelines only and Underwriting reserves the right to adjust these classifications if specific job duties or circumstances suggest such action.

General Description of Occupational Classes

Class 6A | This class includes the most stable executive and professional occupations where work is performed in an office setting with no environmental hazards, no direct supervision of persons with manual responsibilities and minimal travel.

Class 5A | This class includes executive and professional occupations where work is performed in an office setting with no environmental hazards, no direct supervision of persons with manual responsibilities and minimal travel.

Class 4A | This class includes other executive and professional occupations where most work is performed in an office setting with minimal environmental hazards and limited direct supervision of persons with manual responsibilities.

Class 3A | This class includes a variety of managerial, professional, and technical occupations. The majority of work is performed in a setting with minimal environmental hazards.

Class 2A | This class includes occupations that require more movement and travel or more manual dexterity or light physical effort. Some environmental hazards may be present in the work setting.

Class 1A | This class includes occupations with a greater emphasis on moderate to heavy physical labor and more direct exposure to workplace hazards.

Medical Occupation Classes

Class 5M | This class includes medical professionals who do not perform surgery or interventional procedures.

Class 4M | This class includes medical professionals who do perform surgery or interventional procedures.

Class 3M | This class includes most physicians with higher-risk practices.

Class 2M | This class includes health care providers performing more strenuous manual duties.

Class N | This class includes occupations that are uninsurable due to excessive exposure to workplace hazards.

Multiple Occupations

In the event an applicant has more than one occupation, the occupational classification will be based on the occupation involving the greatest level of environmental hazards. Also, if occupations are different, the minimum number of hours required in one of the occupations is 30 hours per week.

Special Restrictions for Certain Types of Employees

Some employees are eligible for disability income benefits through their employer. As a result, individual disability income benefits need to be carefully coordinated with these employers-sponsored plans before the policy is issued in order to avoid over insurance.

Below are some of the restrictions that will apply to these types of employees:

Railroad Employees

- No coverage available.

Government Employees

(Federal, County, State (CALPERS/CALSTRS) and Municipal)

Eligible for:

- Issue Ages: 18 - 55
- Benefit periods of 1-year or less, coverage can issue the maximum base benefit allowed per the Applicant's income for all Occupational Classes, and
- Benefit periods of 2-years or more
- 6A, 5A, 4A, 3A, 5A, 4M, 3M - \$10k issue limit (all base benefits)
- 2A, 2M, 1A - \$5k issue limit (all base benefits)
- Benefit Period: All Benefit Periods
- Financial Statements required - payroll stubs
- Applicants are ineligible for the Social Insurance Supplement Rider or Future Insurability Option Rider, and
- Benefits applied for will be coordinated with other disability coverages currently in force
- Assume group long-term disability coverage which pays 60% of salary (federal, local and state employees).

In-Home Day Care Providers

- A copy of last two years of taxes will be required to verify net income.

Business Owner – Newly Self-Employed

Self-employed business owners who are in business less than 12 months but are engaged in the same occupation or line of work as previously employed (W-2) may be eligible for up to 50% of prior year W-2 income. They will be eligible for the following benefits:

- Maximum 5- and 10-year Benefit Period
- Maximum policy monthly benefit – \$5,000
- Prior year W-2 required

If engaged in a different occupation or line of work as previously employed (W-2), applicant needs to be self-employed for at least one year (financial required).

If you are going from a W-2 position to a 1099 position and you are doing the same job with the same employer, you may be eligible for up to 75% of their prior year W-2 income.

If you are going from a W-2 position to a 1099 position but have a copy of a contract that verifies the length of employment is at least one year, then we will treat you as a W-2 employee. If the contract does not state the client is reimbursed for any expenses or if they are paying their own expenses, we will reduce their salary by 25% to cover those expenses.

Business Owner – Purchase of Existing Business

Self-employed business owners who have purchased an existing business in the last 12 months but were engaged in the same occupation previously as a W-2 employee may be eligible for up to 50% of prior year W-2 income. Coverage includes Accident Only Disability and Accident and Sickness. They will be eligible for the following benefits:

- Maximum 5- and 10-year Benefit Period
- Maximum policy monthly benefit – \$5,000
- Prior year W-2 required

Business Owner – Individual Home-Based Occupations

Business owners and self-employed professionals working from home must conform to the eligibility requirements for self-employed individuals in the General Underwriting Guidelines.

Salaried (W2) employees and telecommuters working from home are

normally eligible for disability income coverage.

Uninsurable Occupations

Some occupations are uninsurable due to excessive exposure to workplace hazards and relatively poor earned income or job stability.

Here is a partial list of uninsurable occupations:

Active Duty Military	Meter Person
Actor/Actress/Entertainer	Commodities/Futures/Options Floor Trader
Air Marshal	Convenience Store Employees
Air Traffic Control Specialist	Crop Duster/Other Pilots
Animal Handlers (Zoo)	Dog/Cat Breeder
Asbestos Removal Workers	Dogwalker/Sitter - In House
Astrologer	Explosive Handler/Blaster
Auto Salvage Workers	Fashion Model
Bail bondsman	Fishermen and Surface Workers
Bartender (FT or PT)	Flight Attendant/Steward/Stewardess
Bicycle Messenger	Foundry Worker
Border Patrol Officer	Freelance writer/Author/Novelist
Bridge Painter	Grain Elevators or Mills (Non-Office Workers)
Bridge Structural Steel Workers/Welders	Guard, Security or Bank (with weapon)
Cable/Satellite Television Lineman/Pole Climber	Harbor Master
Cargo Ship: Crew	Home Health Care Provider Other Than RN/LPN/LVN/CAN
Cargo Ship: Pilot/Officers	Horse Breaker
Chemical Industry - Acids, Alkalis, Carcinogens, or Explosives Workers	Horse Trainer or Owner
Chicken or Beef/Cleaner/Cutter/Dresser or Processor	Hunting/Fishing Guide
Circus/Carnival Workers	Influencer
City/Town Police/Detective/Inspector/Marshals/Sheriffs/State Highway Patrol/Deputies/	Inland Vessel Pilot
	Juvenile Detention Facility Workers
	Kelp Farming (on ocean)

Law Enforcement Process Server

Longshoreman, Dockworker,
Stevedore, Wharf worker

Marijuana Dispensary Owners

Marijuana Dispensary Workers

Marijuana Farmer

Martial Arts Instructor

Mountain Climbing or River Guide

Mover - Furniture and Household Goods

Multi-level marketing (in-home jewelry/
makeup/clothing/cookware sales) - FT

Musician/Singer (Night Club/
Restaurant/Lounge/Tavern)

Nanny/Au Pair

Nurse in Psychiatric Hospital/Prison/Jail

Overhead Lines/Conduits/Tunnels

Packinghouse Worker

Painter (Exterior Non-Residential)
working > 2 stories

Passenger Ship: Crew

Passenger Ship: Pilot/Officers

Passenger Ship: Radio Operator/Purser/
Chief Steward

Pawn Broker

Pilot/Officer, Commercial Scheduled
Airline

Pilot/Officer, Corporation or Executive
Carriers

Pilot/Officer, Nonscheduled Airline/
Charter

Podcaster

Other Petroleum Industry (including
offshore workers and technicians)

Prison or Correctional Facility - Guard/
Jailer/Matron

Prison or Correctional Facility - Medical
Professional/Social Worker/Clergy

Private Detectives/ Private investigators

Private Duty Nurse (Outside Hospital)

Profession or Collegiate FT Referee (If
PT, issue 1 occ class lower than FT occ)

Professional Athlete/Jockey

Professional Gambler

Racing (All Types)

Railroad Track and Section Workers

Railroad Train Crew

Railroad Yard Workers

Rendering Plant Workers

Retired Person

Restaurant/Bar - Busboy/Busgirl

Rodeo Performer

Roofer- any work on pitched roofs

Scuba Teacher/Police Search Diver/
Other Divers

Sheet Metal Worker

Ski Instructor

Steeplejack

Stocks/Bonds Floor Trader/Day trader

Stuntman

Tactical/Police training

Tattoo Artist/Body Piercing

Telephone Lineman/Pole Climber

Telephone Tower Service/Installation
Temporary/Seasonal Worker
Tower Erectors
Tree Trimmer/Tree Surgeon
TSA/Customs Agent/Border Patrol
Tunnel Workers (Shaft or Subway)
UBER/ LYFT DRIVER/ LIMO: FT or
> 10 hrs. week
Undercover Police/Narcotics/Vice or
Undercover Detectives
Welder (In Construction Industry)
Window Cleaner (More Than 2 Stories)

Occupation Class	
Occupational Title	Occupation Class
Accountant	
Certified Public Accountant	6A
4-Year Accounting Degree	6A
Auditor	6A
Other Accountant/Bookkeeper	5A
Actuary	
All	6A
Advertising	
Account Executive/Account Manager	5A
Copywriter	4A
Freelance w/ documented income	3A
Agent (See Insurance Industry)	
Agriculture (See Farming and Ranching)	
Anesthesiologist (See Health Care - Physicians)	
Animals	
Attendants/Trainers	
Kennel/Day Care Operator (Not in Home)	1A
Pet Groomer/Pet Shop Worker/Mobile Groomer	1A
Other Zoo Workers	1A
Animal Handlers (Zoo)	N
Dog Trainer w/ documented income	1A
Dog/Cat Breeder	N
Dog Walker/Sitter in-house	N
Architect	
Bachelor's Degree	6A
All Others (90% Office and Consulting)	5A
Armed Forces Personnel	
Active Duty Military	N
National Guard	Default to FT occ
Art Dealer/Gallery Owner/Museum Curator	
At Least \$45,000 Income in Each of Last 2 Years	4A
Artist	
Cartoonist/Illustrator (Salaried Only or SE w/ \$35k net)	3A
Commercial Artist/Graphic Artist/Commercial Designer (Salaried Only or SE w/ \$35k net)	3A
Picture Framer	2A
Astrologer	
	N
Astronomer (See Scientist)	

Occupation Class	
Occupational Title	Occupation Class
Athletics	
Professional or Collegiate Athletics	
Athletic Director	4A
Coach	3A
Trainer	1A
FT Referee (If PT, issue 1 occ class lower than FT occ)	N
Professional Athlete/Jockey	N
Athletics - Under 18	
Coach	2A
FT Referee (If PT, issue 1 occ class lower than FT occ)	1A
Attorney (See Legal)	
Author (See Writer)	
Auto Salvage Workers	N
Automobile Dealership	
New/Used	
Owner/Administrative Duties Only	5A
General Manager/Finance Manager/Business Manager	5A
Salesperson/Sales Manager	4A
Washer/Polisher	1A
Parts/Supply Clerk (See Clerical)	
Service Manager (See Service/Repair/Installation - Automobile)	
Aviation	
Ticket Agent/Administrative Personnel	4A
Freight or Baggage Handler/Bellhop/Porter	1A
Pilot/Officer, Commercial scheduled Airline	N
Pilot/Officer, Corporation or Executive Carriers	N
Pilot/Officer, Nonscheduled Airline/Charter	N
Air Traffic Control Specialist	N
Crop Duster/Other Pilots	N
Flight Attendant/Steward/Stewardess	N
Air Marshal (See Law Enforcement)	
Other on-ground Personnel	2A
Bail Bondsman	
Office Duties Only, without Firearm	2A
Office Duties Only/with Firearm	1A
All Others	N
BAKERY	
Supervisory/Administrative Duties Only/Owner	3A
Baker	2A
Delivery	1A

Occupation Class	
Occupational Title	Occupation Class
Banking	
Officer (Executive)/Bank Examiner	6A
Personal Banker/Mortgage Loan Officer/Loan Originator/Credit Analyst	4A
Cashier/Teller	3A
Barber/Beautician	
Not in Home	
Barber Shop Owner's Only	2A
Hair Salon Owners Only	2A
Cosmetologist/Hairstylist (W-2 or Renting Booth)	2A
Barber	2A
Esthetician/Electrologist/Manicurist/Make Artist	2A
Biochemist (See Scientist)	
Botanist (See Scientist)	
Brick Worker (See Construction – General)	
Broker	
Commodities/Futures/Options	
All others	4A
Floor Trader	N
Insurance (See Insurance Industry)	
Mortgage (See Banking Industry)	
Stocks/Bonds	
2-Years Experience	5A
Others	2A
Floor Trader	N
Other Brokers	
2-Years Experience	4A
Others	N
Real Estate (See Real Estate)	
Butcher	2A
Butler – Butler/Personnel Assistant (W-2 Only)	2A
Call Center Workers	
Computer/Help Desk (See Computer Industry)	4A
General	3A
Carpenter/Wood Worker/Cabinet Maker (See Construction)	2A
Carpet Cleaner or Installer	2A
Cartographer	3A
Cartoonist (See Artist)	
Casino Workers	
Manager/Supervisor/Operator (No Floor Duties)	4A
Cashier (Not on Floor)	2A

Occupation Class	
Occupational Title	Occupation Class
Dealers/Pit Boss/Workers on Floor (Minimum 1 Year with Employer)	1A
Casino Security/No Firearm	1A
Casino Security/Firearm	N
Others	N
Caterer	
All	3A
Chemical Industry	
Acids, Alkalis, Carcinogens, or Explosives	
All Workers	N
No Acids, Alkalis, Carcinogens, or Explosives	
Lab Technician	3A
Skilled Worker	3A
Machine Operator/Floor workers	1A
Tester	1A
Chemist (See Scientist)	
Chimneysweep	1A
Chiropractor (See Health Care – Other)	
Circus/Carnival Workers	N
Civic Centers/Convention Centers/Arenas	
Administrator/Manager	4A
Clerical/Office Personnel	4A
Production Workers (Lights, Property, Sound)	2A
Concession Workers	1A
Cleaning	
Supervisory/Administrative Duties Only	3A
Custodians/Janitors/Other Clean-Up Workers	1A
Window Cleaner (2 Stories or Less)	1A
Window Cleaner (More Than 2 Stories)	N
Pool Cleaner/Installer	1A
Clergy	
Minister/Rabbi/Pastor	4A
Missionary (Salaried and <90 days/yrs. out of the U.S.)	4A
Clerical	
Data Entry	3A
General	3A
Quality Control	3A
Shipping and Receiving (No Freight Handling)	3A
Inventory Control	2A
Parts or Stock Clerk	2A

Occupation Class	
Occupational Title	Occupation Class
Clothing Industry	
Cloth/Clothing/Fashion Designer	3A
Tailor/Dressmaker/Seamstress	2A
Fashion Model	N
Coach (See Athletics)	
Columnist (See Writer)	
Computer Industry	
Engineer/Architect	6A
Web Developer	6A
Programmer/Systems Analyst	6A
Administrator/Capacity Management Specialist	5A
Help Desk Worker/Technical Support Staff	4A
Carpenter/Cabinet Maker	
Carpentry/Woodworker/Cabinet Maker	2A
Construction	
Bridge	
Painter	N
Structural Steel Workers/Welders	N
General	
Job Supervisor/Foreman	3A
Superintendent/Building Contractor	4A
Dry Wall Worker/Plasterer	2A
Floor Covering Layer/Linoleum /Carpet Worker	2A
Foundry	N
General Laborer/Clean Up/Demolition Worker	1A
Heavy Equipment Operator (Grader/Bulldozer/Earth Mover/Crane)	1A
Insulation Worker	1A
Mason/Brickworker/Cement Worker/Tile setter	1A
Monument Worker/Stone Carver	1A
Paperhanger	2A
Upholsterer	1A
Painter (Exterior Residential and Non-Residential) < 2 Stories	1A
Painter (Exterior Residential and Non-Residential) > 2 Stories	N
Painter (Interior)	2A
Asbestos Removal Workers	N
Explosive Handler/Blaster	N
Roofer (Any Work on Pitched Roofs)	N
Sandblaster	1A
Sheet Metal Worker	1A

Occupation Class	
Occupational Title	Occupation Class
Steeplejack	N
Tower Erectors	N
Welder (In Construction Industry)	N
Carpenter (See Carpenter/Cabinet Maker)	
Electrician (See Electrical Industry)	
Plumber (See Plumber)	
Flat Roof Workers Only	1A
Roofing Contractor - no labor	4A
Handyman	
No demolition, roofing ladders	2A
With demolition, roofing ladders	1A
Road	
Highway, Road or Street Construction Worker/Laborer	1A
Sewer	
Sewer Construction (Except Tunnel)	1A
Tunnel	
Tunnel Workers (Shaft or Subway)	N
Consultant/Lobbyist	
IT/Computer Science Degree	6A
All Others	5A
Corporate Officer/Executive	
Administrative Duties Only, At Least \$100,000 Income	6A
All Others	5A
Day Care	
Adult	
Not in Home or on Property (Owner/Director, Administrative Duties Only)	4A
Not in Home or on Property	2A
Child	
Not in Home or on Property (Owner/Director, Administrative Duties Only)	4A
In Home (State Licensed, At Least 2 Years in Business w/tax returns, Minimum 3 Children Unrelated to Provider)	2A
Not in Home or on Property	2A
Nanny/Au Pair	N
Dentist (See Health Care - Dentistry)	
Dermatologist (See Health Care - Physicians)	
Dispatcher	
Auto/Bus/Truck/Taxi (Office Duties Only)	3A
DIVER (Scuba Teacher/Policy Search Diver/Others)	N
DRESSMAKER (See CLOTHING INDUSTRY)	

Occupation Class	
Occupational Title	Occupation Class
DRIVER	
Armored Car	1A
Delivery or Route	1A
Fork Lift Operator	1A
Tractor Trailer/Truck - Two or more axles	1A
Emergency Vehicle/Tow Truck Driver	1A
Garbage/Sanitation Truck	1A
Racing (All Types)	N
Taxicab/Bus/Limousine (Only if W-2 employee)	1A
Driving Instructor	1A
UBER/LYFT Driver/LIMO <10 hrs. week	one occ lower than FT occ
UBER/LYFT Driver/LIMO >10 hrs. week	N
Valet Car Park (Hotel, Restaurant/Casino)	1A
Dry Cleaning/Laundry	
Owner/Manager/Supervisor	4A
Workers	2A
Economist	
All	6A
Editor (See Printing And Publishing)	
Education (See Teaching/Instruction)	
Electrical Industry	
Electrician	2A
Field Supervisor/Estimator	3A
Meter Installer	1A
Meter Reader or Inspector	1A
Overhead Lines/Conduits/Tunnels	N
Energy Industry	
Electric/Solar/Nuclear/Oil/Gas	
Manager/Supervisor/Engineer (Office Duties Only)	4A
Other Employees	1A
Engineer	
Biomedical	4A
RPE & Other Professional Degrees	6A
Others With No Degree (Office Only)	5A
Inspector/Supervisor (With Field Duties)	4A
Entertainment Industry	
Announcer/Commentator	3A
Disc Jockey - Self Employed (Wedding/Parties/etc.)	2A
Disc Jockey/Radio Announcer	3A
Costume Makeup/Special Effects Makeup	2A

Occupation Class	
Occupational Title	Occupation Class
Event Planner (Corporate/Weddings; W-2 or Se W/Net Income > \$30K)	4A
Director	4A
Producer	4A
Studio Engineer	4A
Technician	3A
Reporter (With Or Without Field Duties)	2A
Production Workers (Light/Property/Sound)	1A
Actor/Actress/Entertainer	N
Camera Operator/Photographer	2A
Writer, Script (See Writer)	
Executive (See Corporate Officer/Executive)	
Exterminator/Fumigator	1A
Family Practice (See Health Care - Physicians)	
Farming And Ranching	
Farm Implement Dealer (Office Duties Only)	3A
Auctioneer, Retail or Wholesale	2A
Beekeeper (Apiarist)	2A
Buyer, Agricultural and Livestock Products	2A
Chicken/Poultry Grower or Raiser	2A
Citrus Fruit Grower	2A
Dairy Farmer	2A
Dairy/Farm/Ranch/Orchard/Vinery Worker	1A
Farmer/Tree Farmer	2A
Grain Elevators or Mills (Office Workers)	2A
Livestock Raiser or Feeder/Rancher	2A
Manager/Superintendent	2A
Marijuana Farmer	N
Orchardist	2A
Tobacco Farmer or Grower	2A
Horse Trainer or Owner	N
Millwright	1A
Any Type/Owner	3A
Grain Elevators or Mills (Non-Office Workers)	N
Farm Implementation Dealer (Office Duties Only)	3A
Horse Breaker	N
Kelp Farming (on ocean)	N
Any type/Owner	3A
Farrier/Horseshoer	1A
Financial Planner	
All	5A

Occupation Class	
Occupational Title	Occupation Class
Fire Arms	
Repair	1A
Training (Business owners, no combat-style training)	1A
Fire Fighter/Emergency Medical Technician	
All Including Drivers	1A
Voluntary Firefighter/Emt (Pt)	Use Occ Class From Ft Occ and exclude activity
Fishing Industry	
Captain, Sport Fishing Boat (Tourist)	1A
Fish Hatchery Worker	1A
Fishermen and Surface Workers	N
Florist	
Administrative or Sales Only (No Greenhouse Work)	3A
Others With Greenhouse Work	2A
Forest Ranger	2A
Fumigator (See Exterminator/Fumigator)	
Gambler	
Professional	N
Garbage Collector/Truck Driver	1A
Gardener (See Horticulturist)	
Geologist (See Scientist)	
Glass Industry	
Auto Glass Installer	2A
Glass Products Worker	1A
Glazier	1A
Golf Course/Country Club	
Manager/Proprietor	4A
Club Professional, Golf or Tennis (Full-Time Only)	2A
Supervisor of Grounds Crew (Light Physical Activity)	2A
Greenskeeper/Groundskeeper	1A
Government Employees (See specific occupation/profession/duties)	
Guide	
Tour Guide (No passenger, transport or physical duties (biking, etc.))	2A
Tour Guide other	1A
Hunting/Fishing	N
Mountain Climbing or River	N
Health Care	
Dentistry	
Dentist, General	3M
Dentist, Specialty	3M

Occupation Class	
Occupational Title	Occupation Class
Dental Assistant	2A
Dental Hygienist	2A
Lab Technician	2A
Midwife	
All	2A
Nurses	
Nurse Anesthetist	3A
Nurse Practitioner	4A
School Nurse (Full-time Only)	2A
RN/LPN/LVN (All)	2A
Certified Nurse Aide (CNA): All	1A
Home Health Care Provider Other Than RN/LPN/LVN/CNA	N
Nurse in Psychiatric Hospital/Prison/Jail	N
Private Duty Nurse (Outside Hospital)	N
Pharmacy	
Registered Pharmacist	6A
Pharmacy Technician	4A
Physicians	
Family Practice/Pediatrician	5M
Internal Medicine	5M
Anesthesiologist	3M
Dermatologist	4M
Emergency Room	3M
Obstetrics/Gynecology	3M
Oncologist	4M
Ophthalmologist	3M
Orthopedic Surgeon	3M
Pain Management	3M
Pathologist	4M
Psychiatrist	4M
Pulmonologist	4M
Radiologist - Invasive	3M
Radiologist - Non-Invasive	4M
Surgeon	3M
Urologist	4M
Specialty Not Listed	4M
Technicians	
Dialysis, ECG, Laboratory, Ultrasound, X-ray (All)	4A
Paramedical Examiner	2A
Phlebotomists	2A

Occupation Class	
Occupational Title	Occupation Class
Therapists (Hospital, Clinic, Doctor's Office)	
Audiologist	4A
Assistants	3A
Physical	4A
Psychologist/Counselor (Licensed and Ph.D.)	4M
Psychologist/Counselor (Licensed Only)	4M
Respiratory	4A
Speech (Registered or Licensed)	4A
Assistants	3A
Occupational	4A
Massage (Certified or Licensed)	1A
Others	N
Therapists (Home Health Care)	
Physical	3A
Speech (Registered or Licensed)	3A
Assistants	2A
Occupational	3A
Respiratory	3A
Other	
Administrator	3A
Naturopath	2M
Nutritionist or Dietician (No Food Preparation)	4A
Optometrist	6A
Optician	3A
Osteopath	3M
Physician Assistant (All)	4A
Medical Assistant	2A
Podiatrist	2M
Chiropractor	1A
Paramedical Examiner	3A
Acupuncturist	2A
Horticulturist	
Gardener/Greenhouse Worker/Nursery Worker	1A
Hotel/Motel/Inn	
Manager (Office Duties Only)	4A
Desk Clerk	3A
Caretaker/Maintenance	1A
Maid/Housekeeper (See MAID)	

Occupation Class	
Occupational Title	Occupation Class
Illustrator (See Artist)	
Innkeeper (See Hotel/Motel/Inn)	
Insurance Industry	
Financial Advisor/Agent – Two-Years Plus Experience	5A
Financial Advisor/Agent – Less Than Two-Years Experience	4A
Claims Examiner/Underwriter (Office Duties Only)	6A
Claims Examiner/Underwriter (With Field Duties)	4A
General Agent (Owner of An Agency)	5A
Claims Examiner/Underwriter (With Field Duties)	3A
Office Manager	4A
Interior Designer/Decorator	
No Hands-On Painting, etc.	3A
Others (With Painting, etc.)	2A
Internal Medicine (See Health Care – Physicians)	
Interpreter/Translator	4A
Jewelry	
Certified Gemologist/Certified Gemologist Appraiser	4A
Others (See Sales, Retail)	3A
Goldsmith/Silversmith/Diamond Cutter	2A
Journalist (See Writer)	
Landscaping	
Landscape Architect	4A
Landscape Contractor	4A
Tree Trimmer/Tree Surgeon	N
Other Workers Including Lawn Mowers	1A
Law Enforcement	
City/County/State Police	
Dispatcher, Communications (No Weapons)	3A
City/Town Police Officer	N
Detective/Inspector	N
Marshals/Sheriffs/Deputies	N
Meter Person	N
State Highway Patrol Officer	N
Undercover Police/Narcotics/Vice or Undercover Detectives	N
Customs And Immigration	
Border Patrol Officer	N
Inspector (Inside Duties Only, No Weapons)	4A

Occupation Class	
Occupational Title	Occupation Class
Federal	
Tsa/Custom Agent/Border Patrol	N
Juvenile Detention Facility	
All Workers	N
Prison or Correctional Facility	
Warden	3A
Medical professional/Social Worker/Clergy	N
Guard/Jailer/Matron	N
Other	
Air Marshal	N
Fish and Game Warden	1A
Other (Office only, no weapon)	1A
Guard, Security or Bank (no weapon)	1A
Guard, Security or Bank (with weapon)	N
Process Server	N
Private Detectives/Private investigators	N
Tactical/Police training	N
Volunteer Police Officer	1A (exclude activity)
Lawyer (See Legal)	
Legal	
Attorney	6A
Judge	6A
Paralegal	5A
Legal Assistant	5A
Secretary	5A
Court Reporter/Stenographer	1A
Bailiff	1A
Librarian	5A
Liquor Distribution	
Wholesaler	4A
Liquor Store Owner/Manager	2A
Bartender (FT or PT)	N
Brewery/Distillery/Wine plant workers	1A
Winery/Vineyard owners	2A
Lobbyist (See Consultant/Lobbyist)	
Locksmith/Key Maker	3A
Lumber Industry	
Office Duties Only	4A
Others	N
Maid (W-2 only)	1A

Occupation Class	
Occupational Title	Occupation Class
Manufacturing/Processing/Packaging	
Automobile Manufacturing	
All Workers	1A
Other Manufacturing	
Administrative/Supervisory Duties Only	4A
Foreman/Inspector/Superintendent	4A
Lab Technician/Other Skilled Worker	3A
Receiving/Shipping Clerk	3A
Assembler/Benchworker/Toolmaker	1A
Crane Operator	1A
Diemaker/Engraver	1A
Installer/Tester	1A
Machine Operator/Machinist/Mechanic/Milwright	1A
Alcohol/Brewery/Distillery/Winery Plant Workers	1A
Creamery/Dairy Plant Workers	1A
Factory Canning/Preserving Workers	1A
Refrigeration Plant Workers	1A
Sugar Refinery Worker	1A
Chicken or Beef /Poultry Cleaner/Cutter/Dresser or Processor	N
Packinghouse Worker	N
Rendering Plant Workers	N
Sheet Metal Worker	N
Foundry	N
Marijuana Dispensary	
Owners	N
Workers	N
Marine Industry	
Harbor Master	N
Harbor Pilot	1A
Dockworker, Stevedore, Wharf worker, Longshoremen	N
Inland Vessels	
Pilot	N
Large Seagoing Vessels/Freighters	
Passenger Ship: Pilot/Officers	N
Cargo Ship: Pilot/Officers	N
Passenger Ship: Radio Operator/Purser/Chief Steward	N
Cargo Ship: Crew	N
Passenger Ship: Crew	N

Occupation Class	
Occupational Title	Occupation Class
Marketing (See Advertising)	
Mason (See Construction – General)	
Massage (See Health Care – Therapists (Hospital, Clinic, Doctor’s Office))	
Mechanic (See Service/Repair/Installation)	
Messenger	
Outside or Between Offices	1A
Bicycle	N
Midwife (See Health Care – Midwife)	
Mineralogist (See Scientist)	
Mining	
Manager/Owner	4A
Outside Foreman (Surface Only)	2A
Others	N
Minister (See Clergy)	
Mortician	
No Embalming	4A
With Embalming	3A
Motel (See Hotel/Motel/Inn)	
Moving and Storage	
Owner/Manager (No Manual Labor)	5A
Estimator/Foreman (No Manual Labor)	4A
Mover, Furniture and Household Goods	N
Museum Curator (See Art Dealer/Gallery Owner/Museum Curator)	
Music	
Musician/Singer (Full-Time Orchestra/Studio Composer/Arranger)	2A
Piano Tuner/Teacher	3A
Musician/Singer (Night Club/Restaurant/Lounge/Tavern)	N
All Others	N
Natural Gas (See Petroleum Industry)	
Nurse (See Health Care – Nurse)	
Obstetrics/Gynecology (See Health Care – Physicians)	
Office Worker	
Administrative Duties Only (All)	5A
Administrative Assistant	5A
Recruiter/Talent Acquisition	5A
Oil (See Petroleum Industry)	
Ophthalmologist (See Health Care – Physician)	
Optometrist (See Health Care – Other)	
Painter (See Construction – General)	
Paralegal (See Legal)	

Occupation Class	
Occupational Title	Occupation Class
Pathologist (See Health Care - Physicians)	
Pawn Broker	N
Pediatrician (See Health Care - Physicians)	
Petroleum Industry	
Foreman	1A
Manager/Superintendent (Supervisory Only)	1A
Mechanic	1A
Others (Offshore Workers/Technicians)	N
Pharmacist (See Health Care - Pharmacy)	
Photographer	
Non-Hazardous (Wedding/Family portraits, etc.)	4A
Camera Operator, Motion Picture/Television	2A
Commercial, Non-Studio (Sporting Events, Corporate Functions, Concerts, Filming On Location)	2A
Drone Operator – Office Only	4A
Drone Operator – Working Outside On Ground or Flat Roof Only	1A
Physical Therapist (See Health Care - Therapists)	
Physician Assistant (See Health Care - Other)	
Physicist (See Scientist)	
Pipefitter/Steamfitter	1A
Plumber	2A
Podiatrist (See Health Care - Others)	
Postal Employees	
Postal Inspector (Office Only)	2A
Driver/Letter Carrier/Mail Handler/Clerk	1A
Printing And Publishing	
Books/Newspapers/Periodicals	
Editor/Publisher/Proof Reader	5A
Copywriter	3A
Foreman	3A
Photographer	3A
Graphic/Lithographic Artist	3A
Compositor/Lithographer/Pressman/Typesetter	1A
Engraver, Photoengraver	1A
Machine Operator	1A
Maintenance Mechanic	1A
Newspaper Delivery (See Driver)	
Private Detective (No Weapon, Office Only)	1A

Occupation Class	
Occupational Title	Occupation Class
Property Manager/Apartment House Manager	
Non-Maintenance Work	4A
With Maintenance Work	1A
Psychiatrist (See Health Care - Physicians)	
Psychologist (See Health Care - Therapists)	
Publisher (See Printing and Publishing)	
Rabbi (See Clergy)	
Radiologist (See Health Care - Physicians)	
Railroad	
Occupation Not Specified Below As Uninsurable	N
Track And Section Workers	N
Train Crew	N
Yard Workers	N
Real Estate	
Abstractor/Abstract Clerk	4A
Agent/Broker - 2-years Experience	5A
Agent/Broker - Less Than 2-Years Experience	4A
Agent/Broker (Others)	4A
Appraiser	3A
Escrow/Title Clerks	5A
Home Inspector	2A
Reporter (See Entertainment Industry)	
Restaurant/Bar	
Chef	3A
Host/Hostess/Cashier	2A
Owner/Operator/Manager (No Bartending Duties)	3A
Cook	2A
Busboy/Busgirl	N
Waiter/Waitress	1A
Dishwasher	1A
Baker (See Baker)	
Bartender (See Liquor Distribution - Bartender)	
Food Truck Operator	1A
Retail Sales	
Convenience Store	
Owner/Manager/Supervisor	2A
Other Employees	N
General Merchandise	
Owner/Manager/Buyer/Purchasing Agent	4A
Salesperson/Sales Clerk/Receiving Clerk	3A
Other Employees	2A

Occupation Class	
Occupational Title	Occupation Class
Grocery Store	
Manager	4A
Stock Clerk/Deli/Produce/Butcher/Bakery	2A
Maintenance/Clean-Up Workers	1A
Retired Person	N
Rodeo Performer	N
Roofer (See Construction – General)	
Sales Agent/Manufacturing Representative	
Multi-Level Marketing (In-House Jewelry/Make-Up/Clothing/ Cookware Sales) Full Time	N
Multi-Level Marketing (In-House Jewelry/Make-Up/Clothing/ Cookware Sales) Part Time	Use Occ Class For Ft Occ
2 Years Experience	5A
Others	4A
Scientist	
No Phd, No Field Duties	5A
With Field Duties	3A
With Phd, No Field Duties	6A
Seamstress (See Clothing Industry)	
Septic And Sewage	
Installation	1A
Servicing	1A
Service/Repair/Installation	
Automobile	
Service Manager (Supervisory Only)	4A
Body Repair Worker/Welder	2A
Mechanic	2A
Cable/Satellite Television	
Equipment Repairer/Installer/Service (No Line Work, Pole Climbing or Digging)	3A
Lineman/Pole Climber	N
Service Stations	
Owner/Manager/Cashier/Mechanic	2A
Telephone	
Equipment Repairer/Installer/Service (No Line Work, Pole Climbing or Digging)	3A
Lineman/Pole Climber	N
Tower Service/Installation	N
Other	
Computer Servicer/Repairer	3A

Occupation Class	
Occupational Title	Occupation Class
Security Systems (No Line Work, Pole Climbing or Digging)	3A
Computer Installer	3A
Clock/Watch Repairer	2A
Musical Instrument Repairer	2A
Office Machines	2A
Shoe Repairer	2A
Heating, Ventilation and Air Conditioning	2A
Household Appliances	2A
Mechanic (Aircraft/Boat/Truck/Small Engine)	2A
Vending Machines	2A
Welder	1A
Elevator Mechanic	1A
Social Worker	
Office Duties Only	4A
Field Duties	3A
Student	
Full Time	N
Stuntlady/Stuntman	N
Surgeon (See Health Care – Physicians)	
Surveyor	
Office Duties Only	4A
Field Duties	3A
Tailor (See Clothing Industry)	
Tattoo Artist/Body Piercing	N
Taxidermist	3A
Teaching/Instruction	
College/University	
Dean	6A
Professor	6A
Registrar	6A
K-12	
Administrator/Guidance Counselor/Special Education/ Driver Education	4A
Principal/Superintendent	6A
Teacher (Full-Time Classroom Only, Not In Home, Degree Required)	4A
Teacher (Physical Education/Shop/Others With Duties Outside of The Classroom)	3A
Athletic Director	4A
School Nurse (See Health Care – Nurses)	

Occupation Class	
Occupational Title	Occupation Class
Vocational	
Teacher/Professor	4A
Other	
Aerobics/Yoga Instructor/Personal Trainer	1A
Dancing Instructor	1A
Martial Arts Instructor	N
Ski Instructor	N
Temporary/Seasonal Worker	N
Travel And Transportation	
Travel Bureau Worker/Travel Agent	5A
Tree Trimmer/Tree Surgeon (See Landscaping)	
Ultrasound Technician (See Health Care – Technicians)	
Urologist (See Health Care – Physicians)	
Veterinarian	
DVM (Small Animal)	6A
Assistant (Small Animal)	4A
DVM (Large Animals)	3A
Assistant (Large Animal)	2A
Warehouse Workers	
Checker/Crater/Foreman/Packer	2A
All Others	1A
Welder (See Construction – General or Service/Repair/Installation)	
Writer	
Books/Newspapers/Periodicals	
Columnist	4A
Author/Novelist/Writer/Proofreader (Salaried)	4A
Journalist On Staff Of Newspaper/Periodical	4A
Scriptwriter (Salaried)	4A
Technical Writer (Salaried)	4A
Freelance Writer/Author/Novelist	N
X-Ray Technician (See Health Care – Technicians)	
Zoologist (See Scientist)	

Completing the Application

Assisting Non-English Speaking Applicants

If you and the applicant are not fluent in the same language, an interpreter must be present to translate all questions and responses.

- It is the applicant's responsibility to have an interpreter available to meet with you when the application is completed. The applicant may choose an interpreter, but the interpreter cannot be a family member, beneficiary or someone who would benefit from the issuance of a policy. You may serve as an interpreter if you and the applicant are fluent in the same language
- In addition to questions on the application and the applicant's responses, the interpreter is required to translate all comments you make as well as information contained in marketing materials and forms
- With the assistance of an interpreter, you should ask the applicant to e-sign the application and the Producer or Witness Certification form (MLU25947)
- Be sure to include a note with the application that a translator will be needed for the health interview and indicate what language

Appealing an Underwriting Decision

Applications that are declined and policies that are rated or issued other than applied for are eligible for reconsideration through an appeal process. To ensure privacy, the specific reason for a policy being declined or rated/issued other than applied for is shared only with the applicant. If you want the ability to view or discuss this material, remember to have the Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor form signed and sent in to Mutual of Omaha. After reviewing the letter with the applicant, please review the information in this guide for our handling of the applicant's condition(s). If the applicant disagrees with the specific reason given in the letter, he or she has the right to submit additional information. Here is how the appeal process works:

- A notice of appeal must be submitted in writing by the applicant and/or his or her physician within 60 days of receipt of the letter (some states vary slightly). Informal (verbal) appeals will be considered at the request of General Managers, District Sales Managers and Brokerage Managers

- A decision letter will be sent to the applicant within 60 days of receipt of the appeal information
- The 30-day period for review of the policy and billing notice of premium due are independent of the appeal process. Partner policies also are independent of the appeal process and should be delivered accordingly
- The application date will determine whether the original application can be used along with a Statement of Good Health or if a new application will be required

Contact Information

Sales Support:	Brokerage: 1-800-693-6083 Agency: 1-877-617-5589 Hours: 8:00 a.m. to 5:00 p.m. CT Monday - Friday Email: sales.support@mutualofomaha.com
Licensing	Phone: 800-867-6873 Hours: 8 a.m. to 4:30 p.m. CT Monday - Friday Fax: 402-997-1830 Email: contractsandappointments@mutualofomaha.com
Claims	Phone: 800-268-6443 Hours: 7 a.m. to 5 p.m. CT Monday - Friday
Policyowner Service	Policyowner services - the quickest way to request a cancellation be in effect Phone: 888-809-7609 Hours: 7:00 a.m. - 5:30pm CT Monday - Thursday 7:00 a.m. - 5:00 p.m. CT Friday The policy number is preferred, however, other verifiers are available if calling. A cancellation request may be sent via fax, policy number is required. Fax: 402-997-1869

<p>Policyowner Service (cont.)</p>	<p>A cancellation request may be sent via email, policy number is required.</p> <p>Email: mycustomerservicehealth@mutualofomaha.com</p> <p>A client may register for online access to their account information via the link below.</p> <p>Website: www.mutualofomaha.com</p> <p>The “sign in” icon is in the upper right hand corner, select Individual Customers to register for customer access. Once registration is complete, a request may be made from the personalized site.</p>
<p>Customer Assisted/ Tele-App eApp (Applicants only, Medical Part B completion)</p>	<p>Phone: 1-800-749-8652 Hours: 8 a.m. to 8 p.m. CT Monday - Thursday 8 a.m. to 5 p.m. CT Friday 10 a.m. to 2 p.m. CT Saturday</p>
<p>Underwriting Prescreens</p>	<p>Email: underwriter.health@mutualofomaha.com</p>
<p>Underwriting Call Center</p>	<p>Phone: 1-800-715-4376 Hours: 7:30 a.m. to 5:00 p.m. CT Monday - Friday</p>

**Field Assistance Center -
Producer/Agent Support**

Phone:
Career Agents: 800-228-7669
Independent Agents:
800-847-9785
Hours: 7:00 a.m to 5:30 p.m. CST
Monday - Friday
Contact Support:
[Producer/Agent Support
Assistance](#)

To learn more visit www.mutualincomesolutions.com



Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance and financial products.

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