

› Voluntary Critical Illness Insurance



An unexpected critical illness can have a lasting impact on you and your family – physically, emotionally and financially.

As an active employee of Jefferson County Board of Education, you can give your family the extra security they need to lessen the financial impact of a serious illness by purchasing Critical Illness insurance through United of Omaha Life Insurance Company.

A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living.

How much insurance is enough?

Even if you have the best health insurance plan, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process – time off work, travel to treatment centers, home modifications – that may quickly deplete your savings.

Coverage guidelines and benefits are outlined in the chart below.



ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

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| Eligibility Requirement | You must be actively working a minimum of 30 hours per week to be eligible for coverage. | |
| Dependent Eligibility Requirement | To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 26. In order for your spouse and/or children to be eligible for coverage, you must elect coverage for yourself. | |
| Premium Payment | The premiums for this insurance are paid in full by you. Child insurance is automatic. A separate premium is not required. | |
| Critical Illness Benefits | Initial Benefit | Reoccurrence Benefit |
| Autoimmune Disorders | | |
| Diabetes Type I | 100% of the Principal Sum | None |
| Inflammatory Bowel Disease | 25% of the Principal Sum | None |
| Cancer & Benign Tumor Diagnoses | | |
| Benign Brain Tumor or Benign Spinal Cord (Intradural) Tumor | 100% of the Principal Sum | 100% of the Initial Benefit amount |

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| Bone Marrow/Stem Cell Recipient | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Cancer (Invasive) | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Carcinoma in Situ (Non-Invasive Cancer) | 25% of the Principal Sum | 100% of the Initial Benefit amount |
| Skin Cancer | \$500 | \$500, limited to 1 reoccurrence per Calendar Year and limited to a total of 5 reoccurrences while insured under the Policy |
| Childhood Conditions (These benefits are only available for children.) | | |
| Autism Spectrum Disorder Level I Level II Level III | 25% of the Principal Sum 50% of the Principal Sum 75% of the Principal Sum | None None None |
| Cerebral Palsy (CP) | 100% of the Principal Sum | None |
| Congenital Heart Diseases or Defects | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Congenital Metabolic Disorders | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Genetic Disorders | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Reye's Johnson Syndrome | 100% of the Principal Sum | None |
| Sickle Cell Disease | 100% of the Principal Sum | None |
| Structural Congenital Defects | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Vascular & Pulmonary Conditions | | |
| Acute Respiratory Distress Syndrome (ARDS) | 25% of the Principal Sum | 100% of the Initial Benefit amount |
| Coronary Artery Disease (Major) | 50% of the Principal Sum | 100% of the Initial Benefit amount |
| Coronary Artery Disease (Minor) | 25% of the Principal Sum | 100% of the Initial Benefit amount |
| Heart Attack (Myocardial Infarction) | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Sudden Cardiac Arrest | 100% of the Principal Sum | None |
| Neurological Movement Disorders | | |
| Alzheimer's Disease | 100% of the Principal Sum | None |
| Amyotrophic Lateral Sclerosis (ALS) | 100% of the Principal Sum | None |
| Dementia | 100% of the Principal Sum | None |
| Multiple Sclerosis (MS) | 100% of the Principal Sum | None |
| Muscular Dystrophy | 100% of the Principal Sum | None |
| Parkinson's Disease | 100% of the Principal Sum | None |
| Neurological Brain & Skull Conditions | | |
| Bone Flap/Skull Defect | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Stroke | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Transient Ischemic Attack (TIA) or Reversible Ischemic Neurologic Deficit (RIND) | 10% of the Principal Sum | 100% of the Initial Benefit amount |
| Organ Conditions | | |
| Major Organ Failure | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| End Stage Renal Failure | 100% of the Principal Sum | None |
| Infectious Conditions | | |
| Coronaviruses (including Covid-19) | 25% of the Principal Sum | 100% of the Initial Benefit amount |
| Infectious Diseases | 25% of the Principal Sum | 100% of the Initial Benefit amount |
| Functional Loss | | |
| Coma | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Severe Burn | 100% of the Principal Sum | 100% of the Initial Benefit amount |
| Loss of Hearing | 100% of the Principal Sum | None |
| Loss of Sight in Both Eyes | 100% of the Principal Sum | None |
| Loss of Sight in One Eye | 50% of the Principal Sum | None |

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| Loss of Speech | 100% of the Principal Sum | None |
| Paralysis | 100% of the Principal Sum | None |
| Additional Benefits | | Benefit Amount |
| Health Screening Benefit (1 time per insured per calendar year; up to 6 per family per calendar year) | | \$50 |

COVERAGE GUIDLINES¹

| | Minimum | Maximum | Guarantee Issue ² |
|---|---|--|-----------------------------------|
| For You Elect in \$5,000 increments | \$5,000 | \$30,000 | \$30,000 |
| Spouse Elect in \$5,000 increments | \$5,000 | 100% of employee's Principal Sum, up to \$30,000 | \$30,000 |
| Child *benefit for each child | 50% of employee's Principal Sum, up to \$15,000 | | All child amounts are guaranteed. |

POLICY PROVISIONS

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| Policy Benefit Maximum | The maximum payout amount is 1000% of the critical illness Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person, the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy. |
| Initial Benefit | Critical Illness benefits are payable if an Insured Person is Diagnosed with a covered Critical Illness. |
| Subsequent Benefit | Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, benefits remain payable under the Policy for any other Critical Illness for that Insured Person. |
| Reoccurrence Benefit | Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, a Reoccurrence benefit is payable for a reoccurrence of the same diagnosis if the Insured Person is treatment free from the prior diagnosis for at least 90 days. |
| Annual Open Enrollment | An open enrollment is available for a period of up to 90 days each policy year. During this time, you may elect critical illness insurance for the first time or request increased insurance up to the Guarantee Issue amount for yourself and any dependents without providing health information. |
| Portability | When insurance ends, you have the right to continue group critical illness insurance for yourself and your dependents. |

CONDITIONS & LIMITATIONS

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| Benefit Waiting Period | There is no benefit waiting period. |
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SERVICES

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| Hearing Discount Program | The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more. |
| Advocacy | Advocacy services give an employee who has been diagnosed with a medical condition access to skilled clinicians and nurses for personalized, problem-solving assistance in a one-on-one setting. Call 1-866-372-5577 Monday – Friday 7 A.M. to 7 P.M. CST or email customerserve@personifyhealth.com for assistance. |

¹The amount of insurance for your dependent children will be rounded to the next higher multiple of \$1,000, if not already an even multiple of \$1,000.

²Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability. Amounts over the Guarantee Issue and/or not meeting minimum participation levels will require a health application/evidence of insurability.

> Frequently Asked Questions

Who is eligible for this coverage?

- You must be actively working (performing all normal duties of your job) at least 30 hours per week
- Your dependent(s) must be performing normal activities and not be confined (at home or in a hospital/care facility) and any child(ren) must be under age 26

What is the subsequent benefit?

Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, benefits remain payable under the Policy for any other Critical Illness for the Insured Person, subject to any subsequent benefit separation period listed in the Policy Provisions section of this benefit summary.

What is the reoccurrence benefit?

Once benefits have been paid for a Critical Illness, a reoccurrence benefit is payable for a subsequent diagnosis of the same Critical Illness, as indicated in the Critical Illness Benefits table, subject to any reoccurrence benefit separation period listed in the Policy Provisions section of this benefit summary.

Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you or your insured spouse have the right to continue this insurance under the Portability provision, subject to certain conditions.

Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Treatment for injury or sickness must occur on or after the insured person's coverage effective date and while the policy is in force. The benefit amounts payable are based on the type and amount of insurance in effect on the date of diagnosis of an injury or sickness, subject to the definitions, limitations, exclusions and other provisions of the policy.
- The exclusions and additional limitations are summarized in the outline of coverage and detailed in the certificate.

All exclusions may not be applicable, or may be adjusted, as required by state regulations. Please contact your benefits administrator for a copy of the outline of coverage or if you have questions prior to enrolling.

Are prenatal diagnoses covered under the policy?

In the event of a prenatal diagnosis, the date of Diagnosis under the Policy will be the Dependent child's date of birth. Newborn dependent children born after the effective date are covered at the time of birth and those diagnoses made on the date of birth would be covered by the policy.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Critical Illness insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number G2018MP or state equivalent.

