

> Term Life Insurance



Help Protect What Matters – You, Your Family & Your Future

We understand you've worked hard to get where you are today. Ensuring your loved ones can maintain financial stability if an unexpected death should occur is something to consider when planning for the future.

We've Got You Covered

As an active employee of Grayson County, you have access to a life insurance policy from United of Omaha Life Insurance Company.

It replaces the income you would have provided, and helps pay funeral costs, manage debt and cover ongoing expenses.

How much insurance is enough?

When determining how much life insurance you need, think about the expenses you may encounter now and through every stage of your life.

Coverage guidelines and benefits are outlined in the chart below.



ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

Eligibility Requirement	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
Premium Payment	The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.
Life Insurance Benefit Amount	For You: \$10,000 In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.
Accidental Death & Dismemberment (AD&D) Benefit Amount	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.

FEATURES

Living Care/ Accelerated Death Benefit	80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$8,000.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.

> Frequently Asked Questions

Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 30 hours per week.

What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

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 may have the right to continue this insurance under the Conversion provision, subject to certain conditions.

Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
 - At age 65, amounts reduce to 65%
 - At age 70, amounts reduce to 50%
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

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. Life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number 7000GM-U-EZ 2010 or state equivalent (in NC: 7000GM-U-EZ 2010 NC). United of Omaha Life Insurance Company is licensed nationwide, except New York.



Comprehensive EAP

Plan Details



Features	What it means to you
Professional Assistance	<ul style="list-style-type: none"> • Access to Mutual of Omaha's EAP team of licensed Master's Level Professionals 24 hours a day, 7 days a week • Mutual of Omaha's in-house EAP team of professionals has an average of 17 years of experience • Majority of Mutual of Omaha's EAP team are Certified Employee Assistance Professionals
Provider Network	<ul style="list-style-type: none"> • National network of more than 7,000 licensed providers • Provider network continually expanding • Flexibility within network to meet individual client/member's needs • All providers are state licensed with a minimum of a Master's degree
Face-to-Face Counseling	<ul style="list-style-type: none"> • Six face-to-face counseling sessions per issue • Unlimited number of issues <p><i>California Residents: Knox-Keene Statute limits no more than three EAP face-to-face sessions per person in a six-month period.</i></p>
Telephonic Access	<ul style="list-style-type: none"> • 800 number answered 24/7 with direct access to a Master's level EAP professional • 24/7 translation service available for callers (120+ languages) • Receive immediate support and guidance • Develop a plan and identify resources to address needs
EAP Website	<ul style="list-style-type: none"> • Article library • Resources and information to additional assistance <ul style="list-style-type: none"> - Emotional well-being resources - Health and safety resources - Family and relationships resources - Work and life transitions resources - Legal and financial resources - Current event resources - Child care and Elder care resources
Legal Services	<ul style="list-style-type: none"> • Valuable resources available via our website <ul style="list-style-type: none"> - Legal and financial libraries and tools - Legal forms - Assisted document preparation online • One face-to-face (or telephonic) legal consultation per issues (unlimited per calendar year) • Covers estate planning, elder law, will preparation, civil, family, real estate, etc. • 25 percent discount if member wants to continue legal services with the same attorney
Financial Wellness	<ul style="list-style-type: none"> • Financial educational resources and tools • Telephonic financial education and referral services • Employee seminars (on-site or online) based on allotted training hours
Management Consultation and Education	<ul style="list-style-type: none"> • Unlimited management consultation/collaboration regarding employee issues • Guide for Managers/Supervisors online with E-learning modules including the following topics: <ul style="list-style-type: none"> - Orientation to EAP - Reasonable suspicion - When grief comes to work - Workplace violence- Critical incident management • Training

Comprehensive EAP

Features	What it means to you
Management Referrals	<ul style="list-style-type: none"> ▪ Initially assess, collaborate, and refer to appropriate resources ▪ Case management including: <ul style="list-style-type: none"> - <i>Coordinating referral for ongoing treatment</i> - <i>Return to work planning</i> - <i>Follow-up services</i> ▪ Three types of referral services available: informal, formal and mandatory ▪ Examples of areas for use: <ul style="list-style-type: none"> - <i>Anger management</i> - <i>Substance abuse</i> - <i>Co-worker conflict</i> - <i>Supervisor conflict</i> - <i>Safety</i>
Account Management Services	<ul style="list-style-type: none"> ▪ Dedicated EAP Account Manager
Utilization Reports	<ul style="list-style-type: none"> ▪ Quarterly utilization report for companies with 150+ employees ▪ Percentage-based utilization report for companies with 150 or less employees ▪ Verbal usage information available upon request
Employee Communication	<ul style="list-style-type: none"> ▪ Employee communication materials available in English and Spanish ▪ Employee brochures, flyers and breakroom posters ▪ Employee orientation video
Eligibility	<ul style="list-style-type: none"> ▪ Employees and their immediate family members; including the employee, spouse, dependent children and dependent family members residing with the employee ▪ Services available for up to 30 days after termination of coverage
Coordination with Health Plan(s)	<ul style="list-style-type: none"> ▪ EAP professionals will coordinate services with treatment resources/providers within their health insurance network ▪ Work to ensure member may continue with same provider, if appropriate, for ongoing assistance utilizing health insurance benefits after EAP benefits exhausted
Training, Seminars, Workshops and Critical Incident Services	<ul style="list-style-type: none"> ▪ One free hour for every 100 employees (up to 20 hours) per calendar year to use on any combination of training, seminars, workshops and/or critical incident services ▪ Additional hours are on a fee for service basis ▪ Numerous topics available; topics include but are not limited to: <ul style="list-style-type: none"> - <i>Family/parenting</i> - <i>Wellness</i> - <i>Stress management</i> - <i>Managing money/budgeting</i> - <i>Legal workshops</i> ▪ On-site grief counseling ▪ Critical incident services
Department of Transportation Assessments	<ul style="list-style-type: none"> ▪ Locate and facilitate referral to a state licensed Substance Abuse Professional (SAP) ▪ Case management services to assist DOT licensed employee's awareness of their responsibilities per DOT laws to maintain license ▪ Assessment provided is on a fee-for-service basis



Employee Assistance Program administered by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company. Mutual of Omaha Insurance Company is licensed in all 50 states. United of Omaha Life Insurance Company is licensed in all states, except in New York. In New York, administered by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

Will Preparation Services

Services provided by Epoq, Inc.



Creating a will is an essential part of estate planning. While many people recognize the importance of purchasing life insurance, 55 percent of Americans don't have a will.¹

Epoq, Inc. (Epoq) provides FREE online will preparation services to your clients who have group life insurance coverage with Companion Life Insurance Company. It's a service that helps your clients invest in their future and protect what's important to them.

Easy, FREE and Secure

Will Preparation Services, powered by Epoq, Inc., offers a secure account space that allows your clients to prepare a will and other legal documents.

Services include:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Here's how it works — your life insurance clients simply:

- Log on to www.willprepservices.com and use the code MUTUALWILLS to register
- Answer simple questions related to his or her estate
- Download, print and share any document instantly
- Make the document legally binding — clients should check with their state for requirements.

Contact your Mutual of Omaha employee benefits specialist today for more information.



Underwritten by
Companion Life Insurance Company
A Mutual of Omaha Company

¹Rocket Lawyer Make-a-Will Month 2018

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Companion Life Insurance Company (United and Companion) and Epoq are independent, unaffiliated companies. Although United and Companion make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United and Companion do not provide, are not responsible for, do not assume any liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United and Companion also are not responsible and do not assume liability for any disclosure of personal data or information by Epoq. Services are only available to group life insurance customers of United and Companion.

> Worldwide Travel Assistance

TRAVEL ASSISTANCE TRAVELS WITH YOU



Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

ENJOY YOUR TRIP – WE’LL BE THERE IF YOU NEED US

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

PRE-TRIP ASSISTANCE**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

IMMEDIATE ATTENTION FOR EMERGENCIES WHILE TRAVELING

While traveling more than 100 miles from home you may access Travel Assistance services 24/7 by calling the toll-free number for immediate help from a travel assistance professional.

EMERGENCY TRAVEL SUPPORT SERVICES

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

*Brought to you by Mutual of Omaha. Services provided by AXA Assistance USA (AXA)

**Available at any time, not subject to 100 mile travel radius

MUGC9734



WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



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MEDICAL ASSISTANCE

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

IDENTITY THEFT

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

EDUCATION AND PREVENTION

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

RECOVERY INFORMATION

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha Companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation.

ASSISTANCE

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

TRAVEL ASSISTANCE PLAN LIMITATIONS

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are limited to \$200,000 per person per event.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Carry this card with you
when you travel

Brought to you by Mutual of Omaha.
Services provided by AXA Assistance USA

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> Your Hearing Discount Program



PROGRAM BENEFITS INCLUDE

- > **Custom hearing solutions** – we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers
- > **Risk-free 60-day trial** – 100 percent money-back guarantee on hearing aid purchase
- > **Hearing aid low price guarantee** – if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent
- > **Continuous Care** – one year free follow-up, two years of free batteries and a three-year warranty

ACCESSING YOUR BENEFITS IS AS EASY AS...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit amplifonusa.com/mutualofomaha



KEEP THIS CARD FOR FUTURE ACCESS TO:

- > Discounted hearing testing
- > Low price guarantee
- > 60-day risk-free trial period
- > 2 years batteries with purchase

TO ACTIVATE YOUR BENEFIT,
CALL 1-888-534-1747 TODAY!



SPECIAL MONEY SAVING OFFER!

Call today for your **FREE** hearing screening appointment!

Please bring this offer with you to your appointment.

CALL 1-888-534-1747 TODAY!

This is not a medical exam and is only intended to assist with amplification selection.

This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.



> Good Oral Health = Better Overall Health

Take an active approach to maintaining good dental health. Regular dental checkups and proper brushing can ensure not only a healthy smile, but also a healthy body.

EXCLUSIVE OFFER

Through an affiliation with Z Sonic, Mutual of Omaha dental customers can take advantage of an **exclusive offer** to purchase the Z Sonic toothbrush for **\$90** off its retail price and get regular brush heads for \$2.75 each or premium brush heads for \$3.50 each, when you buy 4!

Special Price! Z Sonic Toothbrush – \$59.95
(original price \$149.95)

Compare that to the competition’s equivalent brushes at \$200 and brush heads for \$10-\$16 and this is a deal you won’t want to miss!

KEY FEATURES OF Z SONIC:

- **Eliminates** – 21% more plaque and reduces Gingivitis by 11%
- **Efficient** – 2x the whitening power over manual brushing
- **Effective** – 31,000 to 48,000 sonic pulses/minutes with 5 cleaning modes and Quadtimer

ORDER OPTIONS:

- **Z SONIC** – \$59.95
(Originally \$149.95)
Promo Code: OMAHA1
- **Regular Brush Heads** – \$2.75 each*
(Originally \$5.50)
Promo Code: OMAHA2
- **Premium Brush Heads** – \$3.50 each*
(Originally \$7.00)
Promo Code: OMAHA3

*With purchase of 4 count



Here’s How to Order:

Online

1. Go to: myzsonic.com/moo
2. Add products to your cart
3. Enter promo codes
4. Enter payment information

By Phone

Call (888) 228-7706

(mention the Mutual of Omaha member special)