EMPLOYEE BENEFITS

Health Screening Benefit

Supplemental Health



Your accident, critical illness, and/or hospital indemnity insurance policy pays a lump sum amount for certain preventative health screenings to help keep you in good health when a health screening benefit* is included.

Advantages of Health Screenings

- Find diseases and conditions at an early stage to prevent a more serious diagnosis
- Improve outcomes, such as faster treatment, longer life, and less suffering
- Determine and influence risk factors

Available Health Screenings Include

- Abdominal aortic aneurysm ultrasound
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- CT angiography (detects plaque buildup in heart vessels)
- EKG
- Double contrast barium enema (X-ray of the large intestines, colon and rectum)
- Fasting blood glucose test
- Flexible sigmoidoscopy (examines the rectum and the lower (sigmoid) colon)
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test (for HDL and LDL levels)
- SPEP (blood test for myeloma and MS)
- Stress test (on a bicycle or treadmill)
- Thermography (study of heat distribution, for example in detecting tumors)

*The health screening benefit may not be available in all states. Check with your local sales representative.

Additional Benefits Available on Critical Illness and Hospital Indemnity Plans

- Adult Annual Exam Dental/Hearing/Physician
- Adult Immunization
- Angiogram
- Basic or Comprehensive Metabolic Screening
- Body Mass Index (BMI Assessment)
- Cancer Testing/Screening/Biopsy
- Child/Adolescent Exams or Sports Physicals
- Child/Adolescent Vaccines
- Diabetes Health Screening
- Domestic Violence Screening
- Echocardiogram (ECHO)
- Genetic Testing
- Hepatitis B/C Screening
- Lower Extremity Ultrasound
- Mental Health Evaluation
- Neurological Health Studies Infection Screening
- Neurological Imaging Studies
- Polysomnogram (Sleep Study)
- Prenatal/Perinatal Care
- Substance Abuse Screening
- Transmitted Diseases/Blood Borne
- Vascular Ultrasound

A complete list of the benefit amounts and maximum number of times this benefit may be payable can be found in the contract.



Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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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 summary, the certificate booklet will prevail.

This policy provides ACCIDNET, CRITICAL ILLNESS, and HOSPITAL INDEMNITY insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. It is not a Medicare supplement policy. Some exclusions, limitations and reductions may apply.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The IRS allows additional insurance that provides benefits for "a fixed amount per day (or other period) of hospitalization." Anyone who has or plans to open an HSA, should consult tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

Accident insurance, critical illness insurance and hospital indemnity insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, expect in New York. Policy form number for accident insurance is 7000GM-U-EZ 2010 or state equivalent (7000GM-U-EZ 2010 NC). Policy form number for critical illness insurance is G2018MP or state equivalent (G2018MP FL, G2018MP ID, G2018MP NC, G2018MP OK, G2018MP OR, G2018MP PA, G2018MP TX). In CA, DE IN, NH, NJ, NM, and WA, policy form number is if 7000GM-U-EZ 2010. Policy form number for hospital indemnity is G2018MP or state equivalent (G2018MP NC).