

# > Power Up

LOWER PREMIUMS AND BENEFIT ENHANCEMENTS FOR ASSOCIATION MEMBERS



Through your connection with an association, you become the trusted advisor who can help members and their families through Mutual of Omaha's insurance products – often at lower premiums or with no-cost benefit enhancements. This can open the door to a continual supply of quality prospects and referrals.

## PRODUCTS AVAILABLE AND BENEFIT DESCRIPTIONS

To receive the program premiums and benefits, associations must meet the eligibility requirements and be approved for the program. The home office reserves the right to give final approval of all requests based on product, underwriting and marketing assessment of suitability.

**We offer lower premiums or no-cost benefit enhancements to qualifying association members for three products:**

### DISABILITY INCOME INSURANCE

**15 percent lower premiums for approved associations (10 percent in Florida, Maryland and New Jersey).**

- An association made up of health care occupations is not eligible for affinity disability income insurance
- An association must be a single-occupation association with members in occupational risk class 2A or higher for Disability Income Choice Portfolio

### CRITICAL ILLNESS INSURANCE

#### Free Hospital rider

The hospital rider pays \$50 per day for inpatient confinements for up to a lifetime maximum of 25 days.

- The no-cost rider is not available in Connecticut, Iowa, Massachusetts, Maryland, New Hampshire, New Jersey, New York, Oregon, Tennessee and Washington

### LONG-TERM CARE INSURANCE

**5 percent lower premiums for approved associations on Mutual Care® Plus and MutualCare® Solutions products (in CA, 10 percent on Mutual Care and Long-Term Care I and II).**

- The association benefit is in addition to other long-term care product benefits
- This benefit amount is available to a member's spouse or partner
- Associations whose membership is made up of hazardous occupation types are not eligible for the benefit, such as:
  - **Aviation** (including crop dusters)
  - **Chemical industries** (acids, alkalis, carcinogens, explosives) or industries where exposure to chemicals, including pesticides and fertilizers, is of concern
  - **Marine** (diving, salvage, towing, fishing)
  - **Manufacturing** (warehouse, packinghouse)



## QUESTIONS ABOUT THESE PRODUCT BENEFITS?

For more information, please email [association.marketing@mutualofomaha.com](mailto:association.marketing@mutualofomaha.com) or call (800) 624-5554.

Please see the Proposal Request Guidelines document (M21754) for eligibility requirements.

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