

# Disability Income Insurance



## THE RISK IS REAL

Your earning ability is your most valuable asset. If you become sick or injured and can't work, how will you meet your monthly expenses? When disability interrupts or eliminates income, living expenses and other bills still remain.

The potential in the U.S. to become disabled is a reality you can't afford to overlook or ignore. Chances are, you already have at least some life insurance. But according to the Bureau of Labor Statistics, although 87 percent of employees in the United States own group life insurance, only about 38 percent participate in employer-sponsored short-term disability plans, and only about 36 percent participate in long-term disability plans.<sup>1</sup>

In the United States: The National Safety Council reports that a disabling injury occurs every 1.5 seconds.<sup>2</sup> And the American Cancer Society predicts about 1.4 million new cancer cases to be diagnosed in 2005.<sup>3</sup>

We know disability isn't something you think about every day. But failing to recognize its potential — and plan accordingly — can be devastating.

### The Options are Few

If you become disabled, what can you do?

#### *Collect Social Security?*

Many people think Social Security will cover them if they become disabled. But not everyone who becomes disabled qualifies for Social Security disability benefits — and it doesn't take care of everything, even for those who do.

#### *Use your savings?*

After your monthly expenses, how long will your savings last?

#### *Borrow money?*

If you're not working, how would you make your monthly payments? Could you even get approved for a loan at this point?

#### *Sell your assets?*

Most people consider this to be their last resort. Not only do people not particularly want to part with their possessions, they rarely get full value for them when they do.

### Be Prepared

Insuring your earning potential is every bit as important as insuring your life, house or car. Your whole standard of living is, to a great degree, dependent on your income. You have assets — but it's your steady paycheck that secures your ability to retain them. No matter how comprehensive your medical coverage may be, it's important to make sure you'll have money available to help meet your financial obligations if you become disabled.

And if you're a small business owner, you need to be prepared to protect your personal and business needs. How would becoming disabled affect the business you've worked so hard to build?

<sup>1</sup> U.S. Department of Labor, Bureau of Labor Statistics, 2004

<sup>2</sup> National Safety Council, *Injury Facts*, 2004

<sup>3</sup> 2005 *Cancer Facts and Figures*, American Cancer Society



## Disability Income Benefits Include\*

### *Total Disability Benefit*

During the first 24 months of a covered disability, we will pay you a monthly benefit once your elimination period has been met if you are unable to perform the material and substantial duties of your own occupation. After the first 24 months, we will continue to pay this benefit if you are unable to perform the duties of any occupation for which you are reasonably suited.

### *Proportional Disability*

When you're able to return to work on a part-time basis, you'll still receive a portion of your total disability benefit.

### *Indexing of Prior Monthly Income*

If you qualify for the proportional disability benefit for 12 consecutive months or longer, your prior monthly income amount will be adjusted to compensate for inflation.

### *Rehabilitation*

If you're participating in an approved vocational on-the-job program, trial work program or other rehabilitation program designed to help you return to gainful employment, we will continue to pay disability benefits while you're training.

### *Presumptive Disability*

Benefits are paid to age 65, regardless of your policy/certificate's specified benefit period, if your disability involves the irrecoverable loss of your hearing, speech, sight or limbs.

### *Specific Injury*

You'll receive a one-time benefit for a specific injury in addition to any monthly disability benefits payable.

### *Survivor Benefit*

A lump-sum benefit equal to three times your monthly benefit will be paid to your beneficiary if you die during a period of covered disability.

## Optional Benefit Riders Include\*

### *Social Insurance Supplement (SIS)*

Provides an additional monthly benefit when you don't qualify for social insurance such as Social Security or workers' compensation.

### *Guarantee of Insurability Option (GIO)*

You can raise your monthly benefit amount to keep pace with annual salary increases — regardless of your health. As your earning potential goes up, your benefit amount goes up with it.

### *Cost-of-Living Adjustment (COLA)*

We understand the cost of living is always on the rise. Selecting this rider will increase your monthly benefit by 5%, compounded annually.

### *Sixty-Month Disability Definition*

You can extend the period of time you would receive total disability benefits for your job from two years to five, regardless of any income you may earn in another position. (Not all occupations qualify.)

## Premium Discounts

If you are a member of an approved association or a small business owner, you may qualify for a premium discount. Ask your Mutual of Omaha representative for more details.

\*Please Note: Exceptions, Limitations, and Reductions do apply. See your policy or Summary of Coverage for more details. Availability of policy benefits and benefit riders may vary by state.

DISABILITY INCOME INSURANCE UNDERWRITTEN BY:  
MUTUAL of OMAHA INSURANCE COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
[mutualofomaha.com](http://mutualofomaha.com)



Please read your policy carefully. This is a brief description of some of the facts about your coverage. This Disability Income policy is subject to specific exceptions, limitations, and reductions that may affect your benefits. Your policy sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

Policy Form D77-20108/D77-20219  
Rider Forms 0HT1M; 0HT2M; 0HT3M; 0HT4M; 0HT5M;  
0HR7M; 0HR9M or state equivalent