

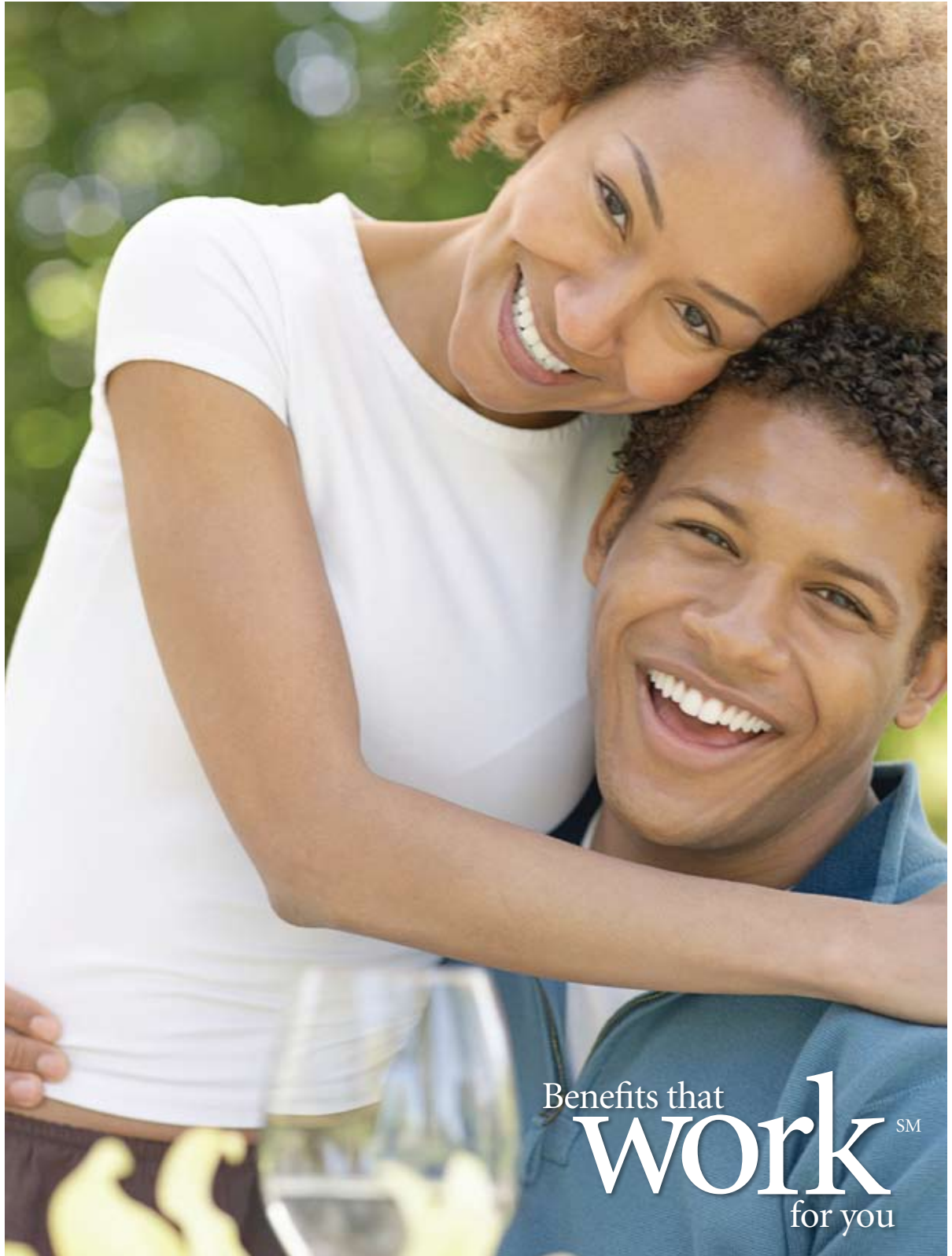
UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

VOLUNTARY LONG-TERM DISABILITY AND VOLUNTARY TERM LIFE INSURANCE



NATIONAL RURAL LETTER CARRIERS' ASSOCIATION



Benefits that
workSM
for you







All full-time regular and part-time rural carriers working a minimum of 20 hours per week, actively at work and members of the National Rural Letter Carriers' Association (NRLCA) have an opportunity to enroll in voluntary long-term disability (VLTD) and voluntary term life (VTL) insurance plans from United of Omaha Life Insurance Company, a Mutual of Omaha company. These plans offer additional financial protection for you and your family with premiums payable through the convenience of payroll deduction.

You may purchase coverage without answering medical questions for the following benefits:

- Voluntary long-term disability insurance with a *choice* of two benefit options
- Voluntary term life insurance up to five times your annual salary, or \$100,000, whichever is less

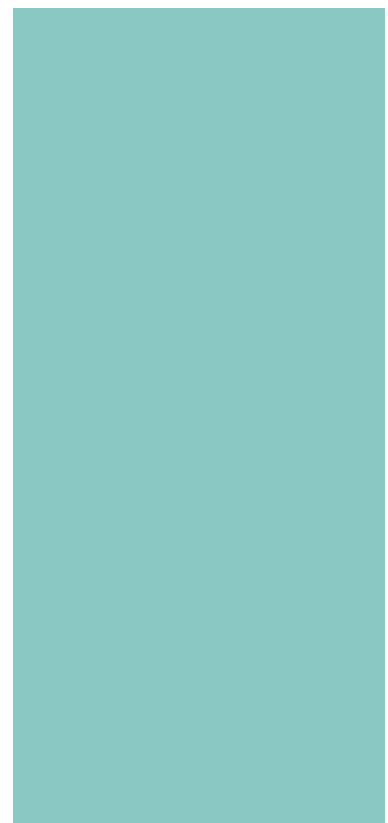
Dependent Coverage

Additionally, if you elect voluntary term life insurance coverage, you may also enroll your spouse and/or children for limited amounts of the same coverage *without any medical questions or exams.*



VOLUNTARY LONG-TERM DISABILITY COVERAGE HIGHLIGHTS





Why is Long-term Disability Insurance Important?

Your ability to earn an income may be your most important asset. Most people wouldn't think twice about insuring their home, automobile or health. However, many do not recognize the need to insure their income. As a rural letter carrier, your job duties require great physical activity, encompassing heavy lifting and plenty of repetitive motion. In fact, according to the Bureau of Labor Statistics, more than 56,000 injuries are reported among postal service workers annually.*

How Long Can You Go Without An Income?

A disability can be devastating, and is more common than you might think. Three in 10 workers entering the work force today will become disabled before retiring.** A disability can result in a loss of income, independence and financial security, and the federal workers' compensation program usually provides benefits only if you get hurt on the job.

Consider how long your savings would pay for:

- Mortgage or rent
- Credit cards and other debts
- Health, life, home and auto insurance
- Groceries
- Utilities
- Car payments
- Other transportation
- Clothing

Long-term disability insurance from United of Omaha pays you cash benefits when you're sick or hurt and can't work.

*Bureau of Labor Statistics. *Fatal occupational injuries by industry and event or exposure, All United States, 2005 (most recent available)*

**Social Security Administration, *Fact Sheet 2007*

VOLUNTARY LONG-TERM DISABILITY COVERAGE HIGHLIGHTS

Choose From Two Benefit Options-

	Option 1	Option 2
Benefits Begin After	60 days	90 days
Monthly Benefit Amount	50% of Gross Monthly Salary	60% of Gross Monthly Salary
Maximum Benefit Period	To Age 65***	To Age 65***
Maximum Monthly Benefit	\$3,500	\$8,000
Minimum Monthly Benefit	\$100	\$100
Cost-of-Living Adjustment	None	3% for 5 Annual Adjustments

***Social Security Normal Retirement Age

Elimination Period

This is the amount of time before benefits begin, if you become disabled.

Monthly Benefit Amount

Your benefit is equivalent to either 50 percent or 60 percent of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount, less other income sources.

Maximum Benefit Period

If you become disabled prior to age 62, benefits are payable to age 65 – your Social Security Normal Retirement Age. At age 62 (and older), the benefit period will be based on a reduced duration schedule.

Definition of Disability

Disability and disabled mean that because of an injury or illness, a significant change in your mental or functional abilities has occurred, for which you are:

- Prevented from performing at least one of the material duties of your regular occupation during the first two years of disability and after two years are unable to perform all of the material duties of any gainful occupation; and
- During the first two years of disability are unable to generate current earnings which exceed 80 percent of your monthly earnings from your regular occupation, and after two years are unable to generate current earnings which exceed 60 percent of your monthly earnings from any gainful occupation

You must be totally disabled during the elimination period.

Definition of monthly earnings

Monthly earnings is the average gross monthly income you receive from your employer for the year immediately prior to the onset of disability, which is used to determine your benefit in the event of a claim. Earnings may include commissions, bonuses, overtime, shift differential pay or other extra compensation.

Partial disability benefits

If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.

Vocational Rehabilitation Incentive Benefit

If you become disabled and participate in the vocational rehabilitation program, which offers services that help you return to work, you will be eligible for a monthly benefit increase of 5 percent.

Additional Features

Recurrent Disability

If you return to work full-time following a disability and the disability recurs within 6 months, you do not have to satisfy a new elimination period.

Cost-of-Living Benefit

Cost-of-living adjustments will be made to your disability benefits to protect you from inflation.

Survivor Benefit

If you pass away while receiving long-term disability benefits, your benefits will be provided to your beneficiaries for a period of time after your death.

Waiver of Premium

The premium for your long-term disability coverage is waived while you are receiving benefits.

Effective Date

The effective date of the VLTD coverage for members currently enrolled in the VLTD program is Feb. 1, 2009. For all others, the effective date of coverage is May 1, 2009.

Limitations

Alcohol and Drug Abuse Limitation

For disabilities related to drug and alcohol abuse, benefits are available for up to 24 months.

Mental and Nervous Limitation

For disabilities related to mental disorders, benefits are available for up to 24 months.

Exclusions

Pre-existing Conditions

Disabilities that occur during the first 12 months of coverage due to a pre-existing condition during the three months prior to the coverage effective date are excluded.

Disabilities that occur as a result of the following are excluded:

- An act of declared or undeclared war or armed aggression
- Your participation in a riot, insurrection or rebellion
- Your commission of a felony for which you have been charged under state or federal law
- An intentionally self-inflicted injury or sickness (or attempted suicide), whether you are sane or insane
- Disability that is solely a result of a loss of professional license, occupational license or certification

When Coverage Ends

Coverage for you ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you are no longer in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are actively employed;
- The day before you enter the armed forces on active duty; or
- The day you do not satisfy any other eligibility conditions as described in your certificate

VOLUNTARY TERM LIFE INSURANCE COVERAGE HIGHLIGHTS



VOLUNTARY TERM LIFE INSURANCE COVERAGE HIGHLIGHTS

Why Life Insurance is Important

Life insurance is financial protection for those you leave behind. It helps to ensure that your loved ones are protected against financial difficulties in the event of your death.

Life insurance provides cash to help replace the income you would have provided, helping your loved ones meet important financial needs. It can help pay the mortgage or rent, run the household, send your children to college, pay off debts and more.

How Much Life Insurance Do You Need?

Before you decide to buy life insurance, consider the amount of insurance you will need. Insurance professionals recommend carrying life insurance equal to four or five times household income.**** However, since everyone's needs are different, it's important to assess your personal situation and specific needs. Start by considering these five questions:

1. Do you have a mortgage, credit cards or other debts to be paid?
2. Do you want to provide an amount for college education for your children or grandchildren?
3. How would the loss of your income impact your family's lifestyle and security?
4. Will your family be protected during your retirement years?
5. How much can you afford to set aside to provide for needed protection?

****LIMRA 2004 (most recent available)

VOLUNTARY TERM LIFE INSURANCE COVERAGE HIGHLIGHTS (CONTINUED)

Coverage Options and Amounts

- Member only
- Member and spouse
- Member, spouse and child(ren)
- Member and child(ren)

	Member	Spouse	Child(ren)
Minimum	\$25,000	\$25,000	\$10,000
Maximum	Five times annual salary, up to \$200,000	100% of employee's benefit, up to \$50,000	\$10,000

Note: Any amount of coverage exceeding \$100,000 for yourself will be subject to evidence of insurability (health questions). In order to purchase life coverage for your dependents, you must buy coverage for yourself.

Guarantee Issue Limits

- Member: You may purchase term life coverage up to five times your annual salary, not to exceed \$100,000 *without answering health questions*
- Spouse: You may purchase coverage up to 100 percent of the member's amount, not to exceed \$50,000 *without answering health questions*
- Children: You may purchase coverage up to \$10,000 *without answering health questions*. The maximum benefit for a child between the ages of live birth and six months is \$1,000

Additional Features

Total Access Benefit Account

Payment for life insurance benefits exceeding \$10,000 is automatically deposited into an interest-bearing checking account for beneficiaries. This account provides easy access to death benefit proceeds, has no monthly service or maintenance fees, and regular statements are available.

Living Care Benefit

If you become terminally ill and are not expected to live more than 12 months, you may request up to 75 percent of your life insurance amount up to \$100,000 to be paid before death if the insured has a qualifying terminal illness and meets all terms and conditions of the policy.

Waiver of Premium

If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premiums, subject to certain conditions as defined by your plan.

Effective Date

The effective date of the VTL coverage for members currently enrolled in the VTL program is Feb. 1, 2009. For all others, the effective date of coverage is May 1, 2009.

Portability

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract.

Conversion

Conversion offers you an opportunity to continue your voluntary life insurance as an individual whole life policy, assuming you are not continuing the same coverage through portability. You are eligible for conversion regardless of your medical condition. Premiums for whole life insurance remain level over the life of the policy.

Age Reductions

Coverage amount(s) will reduce according to the following schedule:

Attained Age	Insurance Reduction Amount
65	65% of original amount
70	50% of original amount

Exclusions

Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.

When Coverage Ends

Coverage for you and your dependents ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you are no longer in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, or unless coverage is ported, as described in the certificate of coverage;
- The date of your death for dependent's coverage

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under the plan ends;
- The date your dependent ceases to be an eligible dependent;
- The date of divorce or annulment for a spouse

How to Enroll for Voluntary Long-Term Disability and Voluntary Term Life Insurance

1. Review your member information for accuracy.
2. Check the box for the options that best suit your needs.
3. Designate your beneficiary or beneficiaries.
4. Complete the allotment information section.
5. Sign and date the enrollment form.
6. Return the signed enrollment form to Mutual of Omaha in the self-addressed envelope provided.

Begin today.



UNITED OF OMAHA LIFE INSURANCE COMPANY

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Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

This insurance plan overview is not intended to provide a complete description of the voluntary benefit coverage. Benefits may not be available in all states. Some exclusions, limitations and reductions may apply. Please contact your United of Omaha representative for specific product details and policy provisions.

Voluntary Long-Term Disability insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed in all states. Policy Form Number: 7000GM-U-EZ 2001 (NY: 7000GM-C-EZ 2005; OK: 7000GM-U-EZ 2001 OK; OR: 7000GM-U-EZ 2001 OR) or state equivalent.

Voluntary Term Life insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed in all states. Policy Form Number: 7000GM-U-EZ 2001 (NY: 7000GM-C-EZ 2005; OK: 7000GM-U-EZ 2001 OK; OR: 7000GM-U-EZ 2001 OR) or state equivalent.

United of Omaha Life Insurance Company is responsible for its own financial obligations.

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on Animal Planet

