



Underwritten by  
 United of Omaha Life Insurance Company  
 A Mutual of Omaha Company

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## Protecting Your Employees' Life Coverage

It is important for you, as an employer and administrator of an employee benefit plan, to understand the situations that could impact your employee's continued coverage under United of Omaha's/Mutual of Omaha's Group Life Policy. Generally, coverage is provided for an employee if they are Actively Working. If an Employee stops Actively Working, coverage generally ends, unless they are eligible to be continued through provisions in the Policy. It is therefore important that you review the Policy provisions regarding continuing coverage any time an employee stops Actively Working.

**NOTE:** Even if you consider the employee to still be "Employed", the Actively Working requirements must be met for continued coverage. If Actively Working is no longer met, then the employee may be eligible for a continuation provision within the policy.

**Portability and Conversion** - If an employee's coverage ends because he or she is no longer Actively Working under the Policy, or coverage has ended under any Continuation provision, the employee may elect to continue Life coverage under the Portability or Conversion provision (one or both may be available, depending on the policy). It is important to remember the employee has 31 days from the date coverage otherwise ends to submit an application to us for Portability or Conversion and will pay premium directly to us. An employee (or dependent) who fails to submit an application for Portability or Conversion within 31 days after coverage ends will no longer have Life Insurance coverage under the policy.

**12-Month Continuation Eligibility** - When an employee is out of work due to a disability/sickness; Life premiums can be continued through the employer for up to 12 months from the last day the employee is not Actively Working. Premium is required during this time period and the standard language concerning the duration is 12 months, please review your State guidelines for the correct duration period. At the end of the 12 months, the employee has 31 days to elect Portability or Conversion to continue coverage.

**Example:** Employee is not Actively Working as of January 27, 2020. Premiums could be continued through January 27, 2021. The employee would have 31 days from January 27, 2021, to elect Portability or Conversion coverage.

**Life Waiver of Premium Review** - An employee who is under age 60 (Please review your specific State guidelines) on the date they stop Actively Working, and remains totally disabled through the Life Waiver elimination period (typically 9 months from date of disability - please consult your Policy), and Premium has continued to be paid through the Elimination Period, may be eligible to continue Life coverage without paying any further premium. Before a Life Waiver is approved, United must determine that the employee meets the definition of Total Disability under the Policy.

**Short-term and Long-term Disability and how it impacts Continued Life Coverage** - Once an employee is approved for Waiver of Premium on either STD or LTD, this approval is only for these products. A separate review is completed to evaluate Eligibility for waiving the premium for continued Life Coverage. The criteria for Eligibility for Life Waiver is different than the criteria for Short-term and Long-term Disability. You will receive correspondence of approval or denial of this coverage for Life from Mutual of Omaha.

Common Differences between Waiver and Disability			
Policy Requirements	STD	LTD	Life Waiver
Definition of Disability	Own Job	Own Occupation	Any Occupation
Elimination Period	7/14 Day	90/180 Day	6/9 Month
Premium Payment Duration to Retain Coverage	Paid Premium to Disability Date	Paid Premium to First of Month following Elimination Period	Paid Premium through Elimination Period or 12-Month Continuation

**This is a guide based on our Standard Policy Language.  
 Please ensure that you are referencing your specific Policy Provisions and State Regulations.**