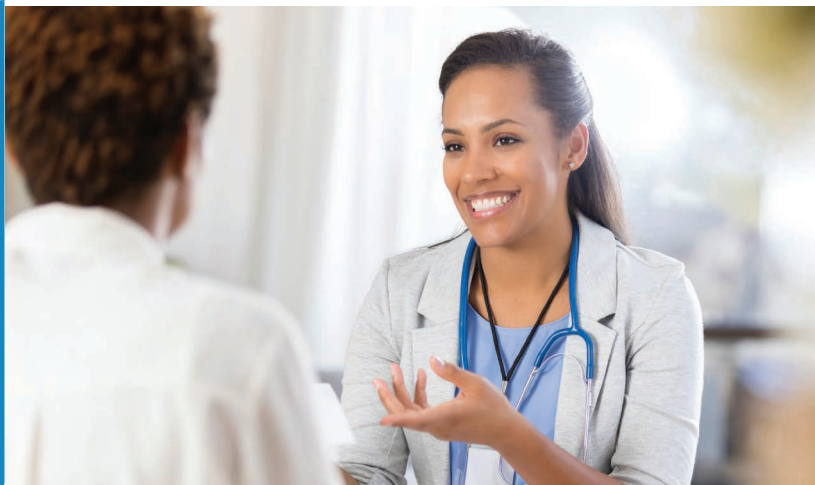


Health Screening Benefit

Critical Illness and
Accident Insurance Policy



You've already made the wise decision to purchase a Critical Illness and Accident insurance policy. But did you know this coverage also includes a health screening benefit? Your Critical Illness and Accident* policy pays a specified lump sum for certain preventative health screenings to help keep you in good health.

Advantages of Health Screenings

- Find diseases and conditions at an early stage to prevent a critical illness
- 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)

Benefits are paid once per calendar year per insured person for one of the listed screenings. A complete list of the benefit amount payable can be found in the contract.

Here's How to Submit a Claim

1. Complete preventative health screening test
2. Obtain a copy of the test result
3. Submit claim form and test result to submitgrpacc@mutualofomaha.com or fax to (402) 977-1898

*With a critical illness insurance policy, the health screening benefit is not approved in CT and the District of Columbia (D.C.). With an accident insurance policy, the health screening benefit is not approved in CO, CT, MT, ND, NH, NY and TX.



Mutual of Omaha

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

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Critical illness and accident 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, except in New York. Policy form number 7000GM-U-EZ 2010. Critical illness is marketed as specified disease in CT, NC and NY. In New York, critical illness and accident insurance are underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed in New York. Policy form number 7000GM-M-EZ 2010. Some exclusions, limitations and reductions may apply.

This policy provides CRITICAL ILLNESS and ACCIDENT insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. It is not a Medical supplement policy. For accident insurance, the expected benefit ratio for this policy is 65 percent and for critical illness the expected benefit ratio is 70 percent. These ratios are a portion of future premiums which the company expects to return as benefits, when averaged over all people with these policies. This insurance is designed to pay you a fixed dollar amount regardless of the amount any provider charges. IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.