GUARANTEED ISSUE LIFE

Mutual of Omaha

Voluntary Term Life Insurance

100% Employee Paid

Voluntary Life Insurance provides employees the opportunity to customize their individual life insurance needs.

***All elected coverages are effective on 01/01/2026**

Scan the QR code for a customized presentation to explain your *Guaranteed Issue Election option with no benefit waiting periods*

- Guarantee Issue amount for Employee- $10,000 increments, up to $150,000
- Guarantee Issue amount for Spouse- 100% of employee's benefit, up to $75,000
- Guarantee Issue amount for Child(ren) under 26- $10,000 per child for a flat rate of $.50
- No medical exam
- Policy issue is guaranteed
- Enrollment window: 60 days from start date
- Rate Guarantee = 3 Years (01/01/2029)

COST SUMMARY*

Voluntary Term Life

Age Band	Employee & Spouse Rate per $1,000	All Children Rate per $1,000
<25	$0.06	$0.10
25 - 29	$0.06	
30 - 34	$0.08	
35 - 39	$0.10	
40 - 44	$0.14	
45 - 49	$0.23	
50 - 54	$0.36	
55 - 59	$0.56	
60 - 64	$0.71	
65 - 69	$1.27	
70 - 74	$2.10	
75 - 79	$3.70	
80 - 84	$3.70	
85 - 89	$3.70	
90 - 100	$3.70	

* This plan is rated using the same rates for the employee and spouse. Employee and spouse rates are calculated based on the employee's current age as of the effective date of the plan. Employee and spouse rates are adjusted once each year on the plan anniversary date for employees advancing to the next age band. Spouse coverage terminates when the employee attains age 70 (regardless of the spouse's actual age).

Questions?

Please contact your dedicated Benefits Educator, Pam Eisenberg at Pamela.Eisenberg@Mutualofomaha.com 617-716-9920