

We are Mutual of Omaha, a financially strong, family-oriented company located in the heart of America, with solid, unflinching values. We are an insurance leader, one of the largest providers of individual and group insurance coverage in America, and one of Nebraska's largest employers.

# Mutual of Omaha Core Benefits

## Insurance Coverage

As you would expect from one of the nation's leading insurance companies, Mutual of Omaha offers a comprehensive selection of medical, dental, vision, life and other insurance plans to employees.

To be eligible for benefits, regular full-time and part-time employees must be scheduled to work 30 or more hours per week. Employees become eligible for benefits the first day of the month following 14 days of continuous employment. If you have questions, contact the HR Hotline at (402) 351-3300.

- Medical covers most hospital and physician services, including a prescription drug plan. Two medical deductible options are available so you can choose the plan that best fits your needs. Temporary employees are eligible for medical benefits if scheduled to work 30 or more hours per week
- Dental covers preventive care, basic services, major procedures and orthodontics
- Vision care covers eye exams, frames and lenses for low copayments
- Disability you are automatically covered, at no cost, with a basic level of disability coverage and you have the option to purchase more

 Life insurance – you automatically receive a basic amount of life insurance, equal to your annual benefit salary, at no cost to you and you have the option to purchase more. You can also purchase varying amounts of life insurance for your spouse and eligible children

## Flexible Spending Accounts

With these accounts you can pay for certain expenses with pre-tax income. This year, you can set aside up to \$2,700 before taxes for medical expenses and another \$5,000 for child care.

## 401(k) Retirement Savings Plan

Mutual of Omaha will match your contributions dollar-for-dollar, up to the first 6% of your pay. This matching contribution is immediately vested. Along with a match, Mutual of Omaha will also contribute an additional 2% of your pay, regardless of your participation, in an effort to help better build your retirement savings. This means that you have an opportunity to receive 8% of your pay from Mutual of Omaha for your retirement. For the additional 2% contribution, you will receive one year of vesting service for each year of employment and become 100% vested after three years.

Apply online at mutualofomaha.com/careers.



Join forces with a company that can AMPLIFY YOUR STRENGTHS AND EMPOWER YOUR CAREER.

## Monthly Employee Premiums

	\$750/\$1,500 Deductible	\$1,250/\$2,500 Deductible	Dental	Vision
Employee	\$179	\$90	\$10	\$9.64
Employee + One	\$355	\$189	\$22	\$13.82
Employee + Family	\$525	\$313	\$41	\$24.74

### Additional Benefits from Mutual of Omaha

In addition to our core benefits, Mutual of Omaha also provides additional benefits designed to support both your work life and personal life.

### Work Schedule and Paid Time Off

Flexible work hours, nine paid holidays, vacation based on years of service with accrual starting on your benefits effective date and five days of personal time granted each year.

## **Employee Assistance Program**

Make use of this free resource to enlist confidential, professional support for personal or work-related problems, including family concerns, stress management, depression/anxiety, gambling or other addictions, drug or alcohol abuse, parenting issues, relationship issues, family concerns, etc. Certified EAP professionals may be reached 24 hours a day, seven days a week by calling (800) 237-1439.

## **Tuition Reimbursement**

Continue your education with assistance from Mutual of Omaha. We will reimburse up to 100% of eligible tuition costs with a maximum limit of \$300 per credit hour, up to an annual maximum of \$5,250 for regular full-time and part-time employees scheduled to work 30 or more hours per week and \$3,600 per calendar year for regular full-time and part-time employees scheduled to work between 20 and 30 hours per week.

### Mutual of Omaha Mortgage

If you're looking for a new home or want to refinance the one you're already in, consider the mortgage discount available to associates. You are eligible to receive an exclusive discounted rate, a \$500 processing and underwriting fee, and an experienced loan officer to guide you through the process. Call 800-310-0929 to learn more.

#### Paid Time Off

- Holidays nine paid holidays
- Vacation the amount of vacation granted is based on years of service. New employees will receive eight hours of vacation on their date of hire and will begin to accrue vacation on their benefits effective date. Total vacation in the first year is pro-rated based on start date and is accrued on each pay date (twice a month)

Years of Service	Vacation Days Each Year	
Up to 1 year	15 days	
1 to 5 years	15 days	
5 years	18 days	
10 years	20.5 days	
15 years	23 days	
25 years	28 days	

- Personal Time regular full-time and part-time employees scheduled to work 30 hours or more per week with three months of service or more are granted five days of personal time each year. Total personal time in the first year is pro-rated based on start date and is accrued on each pay date (twice a month). Five personal days, which do not carryover from year-to-year, are granted at the beginning of each calendar year
- Parental Leave provides up to 2 weeks of paid parental leave and 1 week of vacation based upon the number of hours the employee is regularly scheduled to work per week per maternity/adoption occurrence for eligible employees with one full year of continuous employment
- Short-Term Disability Plan provides 70% of an employee's base pay after a five-day waiting period and one full year of continuous employment