



Disability Insurance

YOUR ABILITY TO EARN AN INCOME MAY BE YOUR MOST IMPORTANT ASSET

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Most people don't think twice about insuring their home, automobile or health. However, many people don't realize just how important it is to insure their income.

HOW MUCH DISABILITY INSURANCE DO YOU NEED?

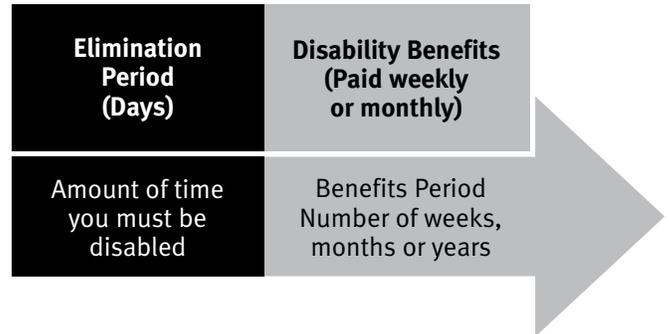
A lengthy disability can be devastating and is more common than you might think. It can result in a loss of income, independence and financial security.

Disability insurance can help provide security when you need it most. It pays you cash benefits when you're sick or hurt and can't work. Consider how long your savings would last to pay for:

- Mortgage or rent
- Child or senior care
- Credit cards and other debts
- Health care
- Groceries
- Utilities
- Car payments
- Clothing

EASY-TO-UNDERSTAND PROTECTION

- **Elimination Period** – The amount of time you must be disabled before benefits begin
- **Benefit Amount** – The amount paid directly to you for as long as you're disabled, or until you've reached the insurance plan's Maximum Benefit Period
- **Maximum Benefit Period** – The longest time period benefits are payable to you
- **Continuation of Benefits** – Allows your disability insurance policy to continue at no cost while you're receiving benefits



Disability insurance 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: 7000GM-U-EZ 2010 or state equivalent (7000GM-U-EZ 2010 NC). Some exclusions, limitations and reductions may apply.



Long-Term Disability Insurance

FOR EMPLOYEES OF KALERA

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES	
Eligibility Requirement	You must be actively working a minimum of 30 hours per week to be eligible for coverage.
Premium Payment	The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.
BENEFITS	
Elimination Period	Your benefits begin on the later of 90 calendar days after the onset of your disabling injury or illness or the date your short-term disability ends.
Monthly Benefit	Your benefit is equivalent to 60% of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount less other income sources. The premium for your long-term disability coverage is waived while you are receiving benefits.
Maximum Monthly Benefit	\$12,500
Minimum Monthly Benefit	\$100
Maximum Benefit Period	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.
Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits. Additional benefits for family care expenses for eligible family members are also available while receiving partial disability benefits.
DEFINITIONS	
Own Occupation	2 Years
Own Occupation Earnings Test	99%
Definition of Monthly Earnings	Monthly earnings for salaried employees is the gross annual salary in effect immediately prior to the date disability begins, divided by 12. Monthly earnings for hourly employees is the hourly rate of pay multiplied by the average number of hours worked per month during the 12 month period immediately prior to the date disability begins. If employed for part of the prior 12 month period, monthly earnings is the hourly rate of pay multiplied by the average number of hours worked.
FEATURES	
Voluntary Vocational Rehabilitation Benefit	If you become disabled and choose to participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 10%.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor.

SERVICES**Employee Assistance Program (EAP)**

The EAP program provides you and your loved ones access to trained professionals and resources for assistance with personal and workplace issues.

Hearing Discount Program

The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

> Frequently Asked Questions

Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 30 hours per week.

How long will my benefits be paid?

Benefits begin after the end of the elimination period and can be payable up to the maximum benefit period as long as you remain disabled.

Will my benefits be reduced by other sources of income?

Yes, depending on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement/government plans, other group disability plans, salary continuance/sick leave, settlements on payments received and no-fault benefits.

Does this plan cover me if I become disabled due to an injury at work?

Yes, your LTD insurance provides benefits for both on-the-job and off-the-job coverage for disabilities due to injury or sickness.

Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Your plan is subject to a pre-existing condition limitation. A pre-existing condition is one for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition under this plan is 3/12 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered.
- Benefits are not payable for any disability or loss that:
 - Results from an act of declared or undeclared war or armed aggression
 - Results from participation in a riot or commission of or attempt to commit a felony
 - Results, whether the insured person is sane or insane, from an intentionally self-inflicted injury or illness, suicide, or attempted suicide
 - Results from alcohol and drug abuse and/or substance abuse, except as noted above
 - Results from a mental disorder, except as noted above
 - Is caused by alcohol and drug abuse and/or substance abuse, while not being actively supervised by and receiving continuing treatment from a rehabilitation center or designated institution approved for such treatment by an appropriate body in the governing jurisdiction
 - Occurs while incarcerated or imprisoned for any period exceeding 31 days
 - Is solely a result of a loss of a professional license, occupation license or certification

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Disability income insurance is 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.



EMPLOYEE ASSISTANCE PROGRAM

When it's difficult to cope with problems, we often turn to family or friends for support. Unfortunately, sometimes that is not enough. Sometimes we need the ear of an experienced professional, one who will keep our concerns confidential and help guide us in the right direction.

Mutual of Omaha's Employee Assistance Program (EAP) has trained professionals to work with you as you search for solutions to personal and workplace issues.

EAP is paid for by your company and is available to help you deal with a variety of personal and professional issues. Staff members are highly trained, master's-level professionals with experience in family, personal, work-related and substance abuse issues. The program is voluntary and confidential; only your EAP professional will know you have called.

FOR FAMILY MEMBERS, TOO

Our staff understands that your family members also may benefit from speaking with an EAP professional. That's why the program is available to both you and your immediate dependent family members. Give each family member a copy of the EAP wallet card, below, so they'll have EAP contact information available at all times.

PROGRAM SERVICES

Mutual of Omaha's EAP professionals have experience dealing with a variety of personal and professional issues, including:

- Stress
- Resiliency
- Depression
- Gambling and other addictive behavior
- Parenting
- Financial issues
- Life changes
- Relationship issues
- Drug/alcohol abuse
- Mental health
- Grief issues
- Balancing work and home
- Consultation - personal, family and work issues

DON'T DELAY - CALL TODAY

EAP professionals want to help you work through your concerns with an objective point of view. Start today by calling an EAP professional.

EAP staff members are available 24 hours a day, 7 days a week, every day of the year by calling 1-800-316-2796. If you would benefit from speaking with a professional face to face, the EAP staff can help you find appropriate resources in your area.

MUGC8223



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*Mutual of Omaha's
Employee Assistance Program*

Professional, confidential, quality
assistance...anytime

1-800-316-2796

mutualofomaha.com/eap

Confidential, professional help, 24 hours a day

- Stress/depression
- Resiliency
- Financial issues
- Family/relationship issues
- Drug/alcohol abuse
- Grief issues
- Other personal concerns

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You will not see this benefit on your enrollment form.

