Term Life Insurance

Help Protect What Matters – You, Your Family & Your Future

We understand you’ve worked hard to get where you are today. Ensuring your loved ones can maintain financial stability if an unexpected death should occur is something to consider when planning for the future.

We’ve Got You Covered

As an active employee of Gettysburg College, you have access to a life insurance policy from United of Omaha Life Insurance Company.

It replaces the income you would have provided, and helps pay funeral costs, manage debt and cover ongoing expenses.

How much insurance is enough?

When determining how much life insurance you need, think about the expenses you may encounter now and through every stage of your life.

Coverage guidelines and benefits are outlined in the chart below.

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<thead>
<tr>
<th>ELIGIBILITY - ALL ELIGIBLE EMPLOYEES</th>
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<tbody>
<tr>
<td>Eligibility Requirement</td>
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<td>Premium Payment</td>
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<tr>
<th>BENEFITS</th>
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<tr>
<td>Life Insurance Benefit Amount</td>
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<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D) Benefit Amount</td>
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<th>FEATURES</th>
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<tr>
<td>Living Care/ Accelerated Death Benefit</td>
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<td>Waiver of Premium</td>
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| Additional AD&D Benefits | In addition to basic AD&D benefits, you are protected by the following benefits:  
  - Felonious Assault  
  - Seat Belt  
  - Coma  
  - Paralysis  
  - Childcare  
  - Airbag  
  - Common Carrier  
  - Home Alteration/Vehicle Modification  
  - Child Education  
  - Spouse Education  
  - Hospital Confinement  
  - Dependent Continuation of Coverage |
| Portability | Allows you to continue this insurance program should you leave your employer for any reason, without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage. |
| Conversion | If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage. |

**SERVICES**

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<tr>
<th>Travel Assistance</th>
<th>The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.</th>
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<tbody>
<tr>
<td>Hearing Discount Program</td>
<td>The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.</td>
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<tr>
<td>Will Prep</td>
<td>We work with Willing® to offer employees discounted online will preparation tools. In just a few clicks you can complete a customized plan to protect your family and property (valid in all 50 states). To get started visit <a href="http://www.willing.com/mutualofomaha">www.willing.com/mutualofomaha</a></td>
</tr>
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**AGE REDUCTIONS AND EXCLUSIONS**

Insurance benefits and guarantee issue amounts are subject to age reductions:

- At age 70, amounts reduce to 67%
- At age 75, amounts reduce to 33%

Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

Please contact your employer if you have questions prior to enrolling.
Frequently Asked Questions

Who is eligible for this insurance?
You must be actively working (performing all normal duties of your job) at least 34 hours per week.

What is Guarantee Issue?
The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

What is Evidence of Insurability?
Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

Can I take this insurance with me if I change jobs/am no longer a member of this group?
In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you may have the right to continue this insurance under the Portability or Conversion provision, subject to certain conditions.

Are there any limitations, reductions or exclusions?
The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
  - At age 70, amounts reduce to 67%
  - At age 75, amounts reduce to 33%
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

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