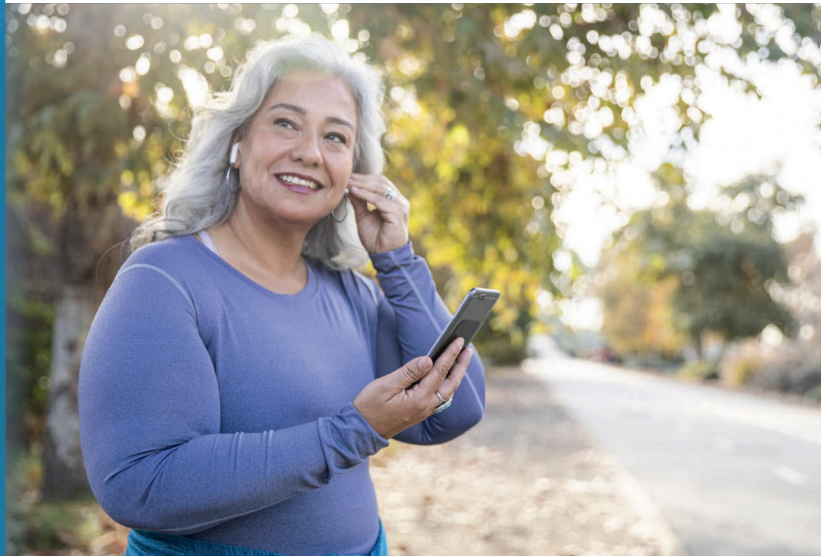


# Available Services When You Need Help the Most



Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

We are here for you

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

[mutualofomaha.com/eap](https://mutualofomaha.com/eap)

## Enhanced EAP Services

Features	Value to Company and Employees
<b>Employee Family Clinical Services</b>	<ul style="list-style-type: none"> <li>An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments</li> <li>Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters</li> <li>Access to subject matter experts in the field of EAP service delivery</li> </ul>
<b>Counseling Options</b>	<ul style="list-style-type: none"> <li>Four sessions per year (per household) conducted by either face-to-face* counseling or video</li> </ul>
<b>Exclusive Provider Network</b>	<ul style="list-style-type: none"> <li>National network of more than 10,000 licensed clinical providers</li> <li>Network continually expanding to meet customer needs</li> <li>Flexibility to meet individual client/member needs</li> </ul>

\*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

*Continued on back.*



## Enhanced EAP Services (*continued*)

Features	Value to Company and Employees
<b>Access</b>	<ul style="list-style-type: none"> <li>▪ 1-800 hotline with direct access to a Master's level EAP professional</li> <li>▪ 24/7/365 services available</li> <li>▪ Telephone support available in more than 120 languages</li> <li>▪ Online submission form available for EAP service requests</li> <li>▪ EAP professionals will help members develop a plan and identify resources to meet their individual needs</li> </ul>
<b>Employee Family Legal Services</b>	<ul style="list-style-type: none"> <li>▪ Valuable resources – legal libraries, tools and forms – available on EAP website</li> <li>▪ A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney</li> <li>▪ 25% discount for ongoing legal services for same issue</li> </ul>
<b>Employee Family Financial Services</b>	<ul style="list-style-type: none"> <li>▪ Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health</li> <li>▪ A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney</li> <li>▪ 25% discount for ongoing financial services for same issue</li> </ul>
<b>Employee Family Work/Life Services</b>	<ul style="list-style-type: none"> <li>▪ Child care resources and referrals</li> <li>▪ Elder care resources and referrals</li> </ul>
<b>Online Services</b>	<ul style="list-style-type: none"> <li>▪ An inclusive website with resources and links for additional assistance, including:               <ul style="list-style-type: none"> <li style="width: 50%;">▪ Current events and resources</li> <li style="width: 50%;">▪ Legal assistance</li> <li style="width: 50%;">▪ Family and relationships</li> <li style="width: 50%;">▪ Physical well-being</li> <li style="width: 50%;">▪ Emotional well-being</li> <li style="width: 50%;">▪ Work and career</li> <li style="width: 50%;">▪ Financial wellness</li> <li style="width: 50%;">▪ Substance abuse and addiction</li> </ul> </li> <li>▪ Bilingual article library</li> </ul>
<b>Employee Communication</b>	<ul style="list-style-type: none"> <li>▪ All materials available in English and Spanish</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee</li> </ul>
<b>Coordination with Health Plan(s)</b>	<ul style="list-style-type: none"> <li>▪ EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible</li> </ul>

# Our New Financial Wellness Tool Can Benefit You



How do you feel about your current financial situation? Nearly half of all employees nationwide say they worry about their personal finances while at work.\* We don't want you to be part of that statistic.

To help you make better informed financial decisions, you now have access to a new financial wellness tool that's part of Mutual of Omaha's Employee Assistance Program.

The financial wellness tool from Enrich is a convenient, one-stop shop that provides you access to a variety of informational and educational resources with one goal in mind - to help you become financially healthy.

## Here are the resources you'll find in the financial wellness tool:

- Online courses
- Webinars and financial coaching videos
- Budgeting tools and calculators
- Career development tools
- Chat functionality for technical support
- *And more!*

The availability of this tool comes at a great time as you are putting more focus and effort into exploring solutions to your financial situation.



### Here's how it works:

Go to [mutualofomaha.com/eap](https://mutualofomaha.com/eap).

Click on **Managing Finances** to locate the Enrich link.

Click **Sign Up**.

Complete **registration** information and begin.

### Set up your profile:

It's as easy as 1-2-3!

1. Complete your Financial Wellness Checkup. This will help Enrich make personalized recommendations for content, tools and courses.
2. Choose a cover photo of your top financial goals.
3. Upload a profile photo.



\* Source: PwC's 9<sup>th</sup> annual Employee Financial Wellness Survey, PwC US, 2020.

This is not health insurance. Financial Wellness tools are offered through igrad. Although Mutual of Omaha Insurance Company (Mutual of Omaha) makes Enrich's services available to EAP customers, the use of Enrich's services is entirely voluntary. Mutual of Omaha does not provide, are not responsible for, do not assume an liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Enrich. Mutual of Omaha is not responsible and do not assume liability for any disclosure of personal data or information by Enrich. Services are only available to EAP customers of Mutual of Omaha.

# Worldwide Travel Assistance That Travels With You



Take comfort in knowing that Travel Assistance\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

## Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

## Pre-trip Assistance\*\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

\*Brought to you by Mutual of Omaha Insurance Company. Services provided by AXA Assistance USA (AXA)

\*\*Available at any time, not subject to 100 mile travel radius

452632

## Emergency Travel Support Services

- Telephonic translation and interpreter services - 24/7 access to telephone translation services
- Locating legal services - referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage - assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash - assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages - assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement - coordination of credit card, airline ticket or other documentation replacement
- Vehicle return - if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



**Mutual of Omaha**



## WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

<p>For inquiries within the U.S. call toll free: <b>1-800-856-9947</b></p>	<p>Outside the U.S. call collect: <b>(312) 935-3658</b></p>
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## WORLDWIDE TRAVEL ASSISTANCE

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## Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

## Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

## Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

## Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

## Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

## Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

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Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation. Both companies are responsible for their own contractual and financial obligations.



Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA.



Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA.



Mutual Solutions

# Will Preparation Services

Services provided by Epoq, Inc.



Create your will at  
[www.willprepservices.com](http://www.willprepservices.com)  
 and use the code **MUTUALWILLS**  
 to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

**That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).**

## Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

**Epoq provides the following FREE documents:**

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

**Here's how it works:**

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements



**Mutual of Omaha**

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

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Companion Life Insurance Company (United and Companion) and Epoq are independent, unaffiliated companies. Although United and Companion make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United and Companion do not provide, are not responsible for, do not assume any liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United and Companion also are not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United and Companion.

# Your Hearing Discount Program



## Program Benefits Include

- ✓ **Custom hearing solutions** - we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers
- ✓ **Risk-free 60-day trial** - 100 percent money-back guarantee on hearing aid purchase
- ✓ **Hearing aid low price guarantee** - if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent
- ✓ **Continuous Care** - one year free follow-up, two years of free batteries and a three-year warranty

## Accessing Your Benefits is as Easy as...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit [amplifonusa.com/mutualofomaha](http://amplifonusa.com/mutualofomaha)



### Keep this card for future access to:

- Discounted hearing testing
- Low price guarantee
- 60-day risk-free trial period
- 2 years batteries with purchase

To activate your benefit, call  
1-888-534-1747 today!



### Special money-saving offer!

Call today for your FREE hearing screening appointment!  
Please bring this offer with you to your appointment.

Call 1-888-534-1747 Today!  
Hurry! Offer expires on [DATE]!

*This is not a medical exam and is only intended to assist with amplification selection.*



# Exclusive Mortgage Savings

A DISCOUNTED RATE ON YOUR NEXT HOME LOAN

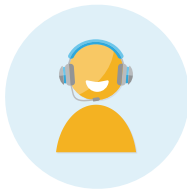
As a Mutual of Omaha member, your exclusive offer includes a discounted mortgage rate and reduced lender fees!

## What Makes Mutual of Omaha Mortgage different?



### Cutting Edge Technology

Our online tool makes the entire process quick and easy. Upload your documents, sign papers and check the status of your loan, all from your computer, tablet or phone.



### Concierge Service

You'll have a dedicated loan officer to guide you through the process in complete confidentiality. Whenever you have a question, you'll always know who to call.



### A Household Name

Mutual of Omaha Mortgage is backed by a name you know and trust. That means you can count on the same knowledgeable, caring service you've come to expect.

Visit us online at  
[mutualmortgage.com/workplace-solutions](http://mutualmortgage.com/workplace-solutions)

Or call the mortgage team at  
844-844-0719



**Mutual of Omaha**

MORTGAGE



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