

# MUTUAL OF OMAHA INSURANCE COMPANY

3300 MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

## VISION BENEFITS RIDER

The premium you paid and the application you completed have put this rider in force as of the *rider effective date*. This rider is made a part of the policy to which it is attached. In the event of a conflict between this rider and any other provision of your policy, this rider will control.

*Rider effective date* (same as the *policy effective date* if no date is shown) \_\_\_\_\_

Rider Premium (shown on the Policy Schedule if no amount is shown)     \$ \_\_\_\_\_

## GUARANTEED RENEWABLE FOR LIFE

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This rider is guaranteed renewable for life. We cannot cancel this rider as long as you pay the required premium before the end of each grace period.

## PREMIUMS CAN CHANGE

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We will not increase this rider's premium due to any change in your health. However, we can change premiums if we make the same change to all riders of this form issued to persons of the same *class*. We will give you the notice required by your state prior to any such premium change.

## DEFINITIONS

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The definitions shown in your policy apply to this rider. In addition, the following definitions apply to this rider. We have *italicized* these terms wherever they appear to make them easier for you to find.

***Calendar year*** means the 12-month period of January 1 through December 31 of each year. If your rider was issued on a date other than January 1, the first *calendar year* begins on your *rider effective date* and ends on December 31 of that issue year. Thereafter, a *calendar year* will always begin on January 1.

***Eye equipment*** means any eyeglasses or contact lenses dispensed by prescription.

***Eye equipment maximum benefit*** means the maximum amount we will pay for *eye equipment* purchases in a two *calendar year* period. For measurement of this maximum benefit, the two *calendar year* period initially begins on the *rider effective date* and restarts every second *calendar year* thereafter.

***Eye exam*** means any examination performed by a licensed eye care provider.

***Eye exam maximum benefit*** means the maximum amount we will pay for an *eye exam* in a one *calendar year* period.

***Qualified proof of expense*** means an itemized receipt, explanation of benefits, or other document that records the cost of an *eye exam* or *eye equipment*.

***Rider effective date*** means the date on which this rider becomes effective.

## VISION EXPENSE REIMBURSEMENT BENEFIT

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We will reimburse the expense you incur for:

- (a) one *eye exam* per *calendar year*, up to the *eye exam maximum benefit* shown on the Policy Schedule; and
- (b) one or more *eye equipment* purchases every two *calendar years*, up to the *eye equipment maximum benefit* shown on the Policy Schedule;

after you have satisfied any applicable Vision Benefits Rider waiting period. Amounts in excess of the listed maximums are your responsibility. In order to receive your reimbursement, a *qualified proof of expense* must be submitted to us at the address shown on the Benefits Schedule.

## WAITING PERIOD

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Vision expense reimbursement is subject to any Vision Benefits Rider Waiting Period shown on the Policy Schedule. You must satisfy the waiting period before we will pay benefits for these expenses. The waiting period begins on the *rider effective date* and is applied once during the lifetime of this rider.

## TERMINATION

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This rider will end on the earliest of:

- (a) the date we receive your request to cancel your rider, or any future date you specify in your request (in either case, the grace period will not apply). Once cancelled, this rider cannot be added back to your policy for 24 months following the cancellation date;
- (b) the rider renewal date, if the premium was not paid before the end of the grace period;
- (c) the date the policy this rider is attached to terminates; or
- (d) the date of your death.

**Mutual of Omaha Insurance Company**

  
**Corporate Secretary**