



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

Group Insurance Proposal

Presented To:

RevHealth LLC

Presented By:

James R. Nelligan & Associates, LLC

Includes:

Long-Term Disability

May 22, 2023

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LONG-TERM DISABILITY INSURANCE

Proposal for: RevHealth LLC

Alternate: 3.01

The following Long-Term Disability plan is being proposed on a fully-insured basis effective **01/01/24**. This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit mutualofomaha.com.

ELIGIBILITY

CLASS DEFINITION(S)	Class 1: All Eligible Employees
ELIGIBILITY REQUIREMENT	This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.
MINIMUM WORK HOURS	Class 1: 30 or more hours each week

BENEFIT SUMMARY

	Class 1
BENEFIT PERCENTAGE	60%
MAXIMUM BENEFIT	\$15,000
GUARANTEE ISSUE	\$15,000
ELIMINATION PERIOD	90 days
ACCUMULATION PERIOD	180 days
ZERO DAY RESIDUAL	Included
OWN OCC DEFINITION	24 months
BENEFIT DURATION	RBD to SSNRA
INTEGRATION	Family
PRE-EXISTING CONDITION	3/12
MENTAL DISORDERS	24 months - Per Occurrence
DRUG & ALCOHOL	24 months - Per Occurrence
MINIMUM BENEFIT	\$100

PARTIAL DISABILITY

	Class 1
EARNINGS TEST %	99% during the Own Occ period, then 85% thereafter
PARTIAL DISABILITY FORMULA	Mutually Progressive Partial; Child Care
WORK INCENTIVE	To end of the maximum benefit period

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS	Minimum Participation	Number of Eligible Employees	Contribution Structure
	100%	243	Non-Contributory

COST SUMMARY

	Number of Lives	Covered Monthly Payroll	Monthly Rate	Total Monthly Premium	Total Annual Premium
LTD	243	\$2,604,829	\$0.20 (Per \$100 of Monthly Covered Payroll)	\$5,209.66	\$62,515.92

RATE GUARANTEE 3 Years

RATE GUARANTEE DATE 01/01/2027

ADDITIONAL BENEFITS

DEFINITION OF MONTHLY EARNINGS Earnings Just Prior to Disability, Annual Salary

VOLUNTARY VOC REHAB INCENTIVE 10%

REASONABLE ACCOMMODATION BENEFIT 100%, up to \$5,000

RECURRENT DISABILITY 6 months

SURVIVOR BENEFIT 3 months

LAYOFF/FURLOUGH/LEAVE

- **Temporary Layoff** - Not Included
- **Furlough** - Not Included
- **Personal Leave** - Not Included

CONTINUATION FOR FEDERAL AND STATE LAWS **Included** – The federal Family and Medical Leave Act (FMLA) and Uniformed Services Employment and Reemployment Rights Act (USERRA) and any amendments thereto, as well as other applicable federal or state laws, may allow continuation of insurance in certain instances for leaves of absence, layoff or termination. Insurance may be continued for the time period allowed by the applicable law, for the employee/member. This provision applies to employer and union groups only, subject to certain conditions.

EMPLOYEE ASSISTANCE PROGRAM (EAP) **Enhanced with 3 face to face visit(s)** – An in-house team of master's level EAP professionals are available 24/7/365 to provide individual assessments. Employees may substitute a face to face session for a legal or financial referral. Access to EAP services is obtained by calling 1-800-316-2796 or by using an online submission form for employee convenience. Online there are valuable resources and links for additional assistance, including: current events, family and relationships, emotional well-being, financial wellness, substance abuse and addiction, legal assistance and work and career. For CA residents, face to face visits are limited to three in a six month period.

WAIVER OF PREMIUM Included

FICA PAYMENT If FICA tax is applicable, we will pay the employer's share of the FICA. This optional service has been included in the premium rates.

W-2 PREPARATION Mutual of Omaha will prepare IRS Form W-2 for each employee who receives benefits under the policy.

LONG-TERM DISABILITY INSURANCE

DEFINITIONS

DEFINITION OF DISABILITY

Disability and disabled mean that because of an injury or illness, a significant change in an employee's mental or physical functional capacity has occurred, in which the employee is:

- Prevented from performing at least one of the material duties of his/her regular occupation during the first 24 months of disability and after 24 months, is unable to perform all of the material duties of any gainful occupation; **and**
- Is unable to generate current earnings which exceed 99% of monthly earnings in his/her regular occupation or if partially disabled, 85% of monthly earnings in any gainful occupation (Mutually Progressive Partial). The claimant may be totally or partially disabled during the elimination period.

DEFINITION OF PARTIAL DISABILITY

Mutually Progressive Partial/Work Incentive Benefit: The progressive partial work incentive benefit allows an employee to return to work, in any capacity, for the maximum benefit duration. The employee is eligible for partial disability benefits upon suffering a one percent earnings loss. The monthly benefit is equal to the total disability benefit, offset by any other income.

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.

Monthly earnings includes:

- Contributions to deferred compensation plans

Monthly earnings excludes:

- Other Extra Compensation
- Differentials
- Overtime
- Bonuses
- Commissions

ADDITIONAL BENEFITS

The information below is intended to provide more detail about the additional benefits for long-term disability insurance outlined previously in this proposal. These additional benefits may vary by class.

VOLUNTARY VOC REHAB INCENTIVE

When an employee chooses to participate in a rehabilitation plan approved by Mutual of Omaha, the monthly benefit will increase by 10%, subject to certain conditions. Vocational rehabilitation encourages a return to productive employment, focusing on job modification, job placement, re-education/retraining and workplace alteration.

WORKPLACE ALTERATION ASSISTANCE

Mutual of Omaha will provide funding for workplace alteration for employees who could remain at work or return to work with modifications to the worksite environment.

RECURRENT DISABILITY

An employee is eligible for disability benefits without satisfaction of a new elimination period if after returning to work full-time with the Policyholder, disability recurs within 6 months.

SURVIVOR BENEFIT

The benefit pays a survivor or the estate three times the last monthly benefit prior to death when a claimant dies while eligible for benefits.

CONTINUITY OF COVERAGE	Employees will neither gain nor lose coverage solely due to a change in carrier.
COST OF LIVING FREEZE	Once an employee is receiving LTD benefits, those benefits are not reduced by cost of living increases from Social Security or other sources of income.
WAIVER OF PREMIUM	Premiums for this coverage are waived for a disabled employee while receiving LTD benefits under this plan.
MATERNITY COVERAGE	Disability caused by pregnancy or complications with pregnancy are covered on the same basis as a disability caused by any illness.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees are the backbone of any organization. When they're performing at their best, their company benefits. Sometimes, work and life throws employees a curve ball and they don't know where to turn. That's where Mutual of Omaha's EAP can help. Staffed by licensed, master's level counselors, this value-added service helps employers provide their employees the help they need so they spend less time worrying about the issues in their life and can focus on being the productive employees they've always been.

Mutual of Omaha has an in-house team of master's level EAP professionals who are available 24/7/365 to provide individualized assessments. EAP professionals will help members and eligible dependents develop a plan and identify resources to meet their individual needs. Each of the three, affordable EAP plans, whether Basic, Enhanced or Comprehensive, comes with exceptional support and outstanding customer service and will provide employees the support they need to navigate through difficult personal and job-related situations.

Enhanced EAP services include:

ACCESS AND NATIONAL TOLL-FREE 800 NUMBER	Toll-free 1-800 number is answered by EAP master's level professionals who are available 24 hours a day, seven days a week to assist. Translation services are also available for callers in over 120 languages. Additionally, there is a convenient, online intake form that can be accessed at www.mutualofomaha.com/eap .
ASSESSMENT AND REFERRAL	As appropriate, EAP professionals will work with callers to develop an individual action plan and help them access additional services and local resources.
EXCLUSIVE PROVIDER NETWORK	Mutual of Omaha develops and maintains its own robust network of licensed affiliate providers. Our exclusive provider network and personalized provider matching allow us to quickly get employees the help they need. EAP professionals will coordinate services with providers within employees' health insurance benefits, whenever possible.
COUNSELING OPTIONS	Employers can provide eligible employees and dependents with face to face visits on their EAP plan. After the thorough assessment and a referral recommendation, EAP professionals match callers with the best nearby provider. Employees can choose between face to face counseling or video telehealth on a secure HIPAA compliant tool.
ONLINE SERVICES	Readily available is an inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none">• Current events and resources• Family and relationships• Emotional well-being• Financial wellness• Substance abuse and addiction• Legal assistance• Physical well-being• Work and career• Bilingual article library
EMPLOYEE FAMILY LEGAL SERVICES	www.mutualofomaha.com/eap offers valuable legal resources like a legal library, legal forms, and other helpful tools. One counseling session may be substituted for a legal consultation with an attorney (up to 30 minutes). A 25% discount is available if the member desires continued legal services with the same attorney.

**EMPLOYEE FAMILY
FINANCIAL SERVICES**

Mutual of Omaha has partnered with iGrad's Enrich to provide eligible employees and dependents access to a financial wellness platform. The Enrich platform offers the ability to personalize the experience and content making it easy for employees to seek guidance specific to their financial needs. Through this platform, individuals can access comprehensive tools and resources to help them meet their financial goals. To access the financial platform, visit www.mutualofomaha.com/eap.

**EMPLOYEE
COMMUNICATION
MATERIALS**

To provide employees helpful information about EAP, flyers, posters and wallet cards are available in both English and Spanish. Also available are orientation videos and an educational library with articles, hand-outs and behavioral quick tips.

UTILIZATION REPORTS

A percentage-based quarterly report (upon request) is available to companies with more than 150 employees. An EAP utilization report provides valuable information regarding the use of the program by employees and return on investment for the organization.

RATING CRITERIA

Some assumptions have been made in the preparation of this proposal. Changes in these assumptions may impact the rates or fees. These assumptions apply to all coverages included in this proposal unless otherwise noted.

SIC CODE	This proposal assumes the applicable Standard Industry Classification (SIC) code for the group is 7389.
SITUS STATE	This proposal assumes the situs state of the group is NJ.
ACCEPTANCE	This proposal is contingent upon Mutual of Omaha Home Office review and acceptance of the completed application for coverage. It is recommended that current coverage is not cancelled or dropped until notification of acceptance from Mutual of Omaha is received.
LIMITATIONS & STANDARD CONTRACT NOTICE	<p>This proposal is subject to Mutual of Omaha's standard product terms, limitations, and exclusions. Additionally, this proposal requires use of standard system-compatible benefits and contract provisions. Applicable federal and state mandates are added at issuance.</p> <p>This proposal also assumes that all employees/members reside in the situs state of the group. If any employees/members reside outside of the situs state of the group, we must be notified of the number of employees/members by state during the implementation process so that all applicable state mandates can be accommodated.</p> <p>Please refer to a sample standard contract, certificate booklet and/or subscription agreement documents for additional information and detail, available upon request.</p>
ERISA	Each plan presented in this proposal is considered to be an employer-sponsored ERISA benefit plan. If it is determined that any plan presented in this proposal is not an ERISA benefit plan, Mutual of Omaha reserves the right to re-rate or otherwise adjust the proposed plan(s).
PROPOSAL CONDITIONS	<p>Mutual of Omaha reserves the right to re-rate or withdraw this proposal <i>prior</i> to the effective date if any of the following changes:</p> <ul style="list-style-type: none"> ▪ SIC code ▪ Employer contributions ▪ Information regarding disabled or COBRA participants ▪ For groups that are experience rated - risk increases based on review of the current carrier's claims experience, including open or pended claims ▪ Demographics (age, gender, occupation, earnings, location and size) ▪ Plan participation - increase or decrease of 10% or more lives ▪ Laws, regulations, judicial and/or administrative orders and decisions affecting benefits, cost of administration, or cost of health care services ▪ If employees are residing in extraterritorial jurisdictions that were not otherwise disclosed ▪ Proposed effective date ▪ Benefits or eligibility ▪ Premium tax <p>On or after the effective date, Mutual of Omaha reserves the right to change rates or fees if there is a change in any factor listed above. In addition, Mutual of Omaha may change rates or fees any time after the most recent Rate Guarantee Date, provided at least 30 days advance notice of the rate or fee increase has been given to the group.</p>
PROPOSAL EXPIRATION	This proposal is good for 90 days after 05/22/2023, or the assumed effective date of the plan, whichever comes first.

