



Annual Increase Option during Open Enrollment

If you currently have voluntary life insurance, you are eligible to increase the Employee Only portion by \$20,000 provided the total amount does not exceed the Guaranteed Maximum benefit amount of \$200,000. Any amounts over the \$20,000 increase or the \$200,000 maximum will require evidence of insurability (proof of good health). Additionally, if you have Voluntary Life or AD&D coverage you may enroll or increase your AD&D amounts not to exceed 7X your annual salary. Child/ren life coverage can be added without underwriting as long as you are enrolled in voluntary life coverage.

Any other request to enroll or increase coverages not mentioned above such as STD buy up or voluntary life spousal coverage will require an evidence of insurance form to be submitted and approved by underwriting at Mutual of Omaha. If you would like to apply you may submit your information online at <https://www3.mutualofomaha.com/eoi/#/home> or request a paper form you can complete and mail or fax directly to Mutual of Omaha.



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