

From: _____

Sent: Wednesday, March 18, 2020 8:56:38 AM

To: _____

Cc: _____

Subject: RE: Latest Mutual of Omaha information regarding your COVID-19 (Coronavirus) questions

To supplement my email from last evening (below), I have attached your Short-Term Disability (self-insured) certificate of insurance which provides the following definition of Disability and Sickness:

Disability and Disabled mean that because of an Injury or Sickness, a significant change in Your mental or physical functional capacity has occurred in which:

- a. during the Elimination Period, you are prevented from performing the Material Duties of Your Regular Job (on a part-time or full-time basis) or are unable to work Full-Time; and
- b. after the Elimination Period, you are:
 1. prevented from performing the Material Duties of Your Regular Job (on a part-time or full-time basis) or are unable to work Full-Time; and
 2. unable to generate Current Earnings which exceed 99% of Your Weekly Earnings due to that same Injury or Sickness.

Disability is determined relative to Your ability or inability to work. It is not determined by the availability of a suitable position with Your employer.

***Sickness** means a disease, disorder or condition, including pregnancy, for which you are under the care of a Physician. Disability must begin while you are covered under the Plan. Sickness does not include elective cosmetic surgery or procedures.

**(COVID-19 infection falls within this definition)*

Disability Benefit for Sickness:

If Your Disability is a result of a Sickness, Your Elimination Period is 7 calendar days.

75% of Your Weekly Earnings, less Other Income Benefits (offset by state disability benefits); or the Maximum Weekly Benefit. The Maximum Weekly Benefit is \$2,500, less any Other Income Benefits.

Those diagnosed with COVID-19 will be considered eligible for disability under the Sickness benefit provisions.

Those not diagnosed with COVID-19, but are in quarantine protocol, would not be eligible for disability benefits.

Please let me know if you have any further questions or require additional information.

Senior Account Manager