

New and Improved Long-Term Disability Insurance and Life Insurance Open Enrollment

With today's uncertain economy, coupled with the possibility of an unfortunate life event, now is the time to get back to basic financial planning. It is imperative that you take control of your financial security—which includes owning disability and life insurance from **United of Omaha, a Mutual of Omaha Company** (A+ rating from A.M. Best).

Your ability to earn an income may be your most important asset. Most people wouldn't think twice about insuring their home, automobile or health. However, many do not recognize the need to insure their income. According to LIMRA, an insurance industry association, 12 percent of households would immediately have trouble meeting everyday living expenses after several months. Disability insurance from **United of Omaha** pays you cash benefits when you're sick or hurt and can't work.

How Much Do I Need?

A lengthy disability can be devastating, and is more common than you might think. It can result in a loss of income, independence and financial security. Consider how long your savings would pay for:

- ◆ Mortgage or rent
- ◆ Credit cards and car payments
- ◆ Groceries/clothing/utilities
- ◆ Insurance (medical, life, auto, home)

Open Enrollment May 1-June 30, 2009

Enrollment kits will be sent to you with the long-term disability and life insurance premiums already calculated. Just select the options that are right for you, and then return the completed enrollment and allotment forms in the enclosed self-addressed envelope.

Important eligibility guidelines

You must be an active member of the NRLCA working 20 hours per week and able to perform all normal duties of your job.

Dependent insurance (spouse and/or children) may also be available, but only when you, as the member, also select coverage for yourself.

Disability Income Insurance

As an eligible member of the National Rural Letter Carriers' Association, you will have an opportunity to select disability coverage that's best suited for your needs. Sample premiums are listed below.

	Option 1 = 50% Benefit	Option 2 = 60% Benefit
	\$2,083 Monthly Benefit Amount	\$2,500 Monthly Benefit Amount
	Bi-weekly Premium Amount	Bi-weekly Premium Amount
18-34	\$10.90	\$11.54
35-44	\$15.77	\$17.88
45-54	\$28.85	\$32.69
55+	\$57.88	\$65.19

Life Insurance

During this enrollment period, you may also purchase Voluntary Term Life (VLT) coverage up to 5 times your annual salary or \$100,000, whichever is less, **without any medical questions or exams**. You may also enroll your spouse for \$50,000 and child(ren) for \$10,000 of coverage.

Sample Premiums

Voluntary Term Life, Age 48

Coverage Amount	Bi-Weekly Premium
\$25,000	\$3.46
\$50,000	\$6.92
\$75,000	\$10.39
\$100,000	\$13.85

This is a one time offer for "No Questions Asked" life insurance (Guaranteed Issue). If you do not enroll on or before the end of your initial enrollment period and wish to apply for coverage at a later date, evidence of insurability will be required for any amount of coverage.

Call 1-800-606-1071 x303 or go to www.bja-associationbenefits.com for complete information.