Rev. 06/2026

<u>Mutual of Omaha: Employer-Paid & Voluntary Benefits</u>

Effective July 1, 2026

This benefit is reserved for full-time employees working 30+ hours per week.

Employer-Paid Benefits	
Basic Life and Accidental Death & Dismemberment (AD&D)	• Senior Executive Management: 2x base annual salary, up to $300,000. • All Other Full-Time Employees: 1x base annual salary, up to $100,000.
Short-Term Disability (STD): Short-term disability insurance is intended to cover you for a short period of time following an illness or injury that keeps you out of work.	• 60% of base salary, up to $500 per week. • Payable after you have been disabled for 7 days. • Payable for up to 12 weeks. *-- The Senior Executive Management limit is up to $1,000 per week.*
Long-Term Disability (LTD): Long-term disability insurance is coverage intended to protect your income if you are unable to work due to illness or injury.	• 60% of monthly earnings, up to $3,000 per month. • Payable after you have been disabled for 90 days. *-- The Senior Executive Management limit is up to $10,000 per month after 90 days.*

Voluntary Supplemental Life Insurance (Employee-Paid)	*Voluntary term life includes accidental death & dismemberment (AD&D) insurance.*
	• Paid by you through payroll deductions. • Purchase coverage in $10,000 increments, up to the $100,000 Guarantee Issue and with $500,000 maximum. • (Optional) You may also purchase coverage for your spouse and/or children (*). • (Portability) If you leave Merion Residential before age 70, take your coverage with you and you will be billed directly. • https://www.mutualofomaha.com/ (*) Children from birth to 26 years. Only available if employee is insured under this plan. **For all Mutual of Omaha plans, Guarantee Issue limits apply.**
Enrollment	You may review rates and enroll via the Paycom ESS.

Important Notices!

If you and/or your eligible dependents do not enroll for Voluntary Life and AD&D when first eligible, future enrollment will be subject to medical underwriting; you and/or your eligible dependents may be declined.

Should your employment with Merion Residential end, your Voluntary Life and AD&D coverage would end on your last day worked. However, Mutual of Omaha offers you the option to port or convert your Voluntary Life and AD&D coverage within 31 days of your termination. If an insured employee were to pass away within the 31-day conversion period, Mutual of Omaha would pay the death benefit.

This benefits overview is only a summary of your benefit options. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.