

HOSPITAL INCOME INSURANCE

Your Solution for Health Care Expenses





Simple and affordable, this insurance plan lets you decide how to spend your benefits.

Let's face it, the last thing you want to worry about when you need hospital care is how you will pay for it and the associated hidden costs.

YOUR BENEFITS, your choice

Mutual of Omaha Insurance Company's Hospital Income insurance plan pays you a lump-sum benefit amount to spend however you wish and is not tied to specific hospital charges, treatments or care.

The Cost of Being Sick

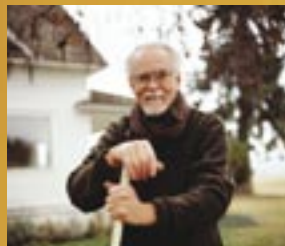
- › In 2002, the average daily hospital cost was \$1,290¹
- › In 2002 the average hospital length of stay was 4.8 days²
- › Underlying health care costs are rising 2 or 3 percentage points faster than overall economic growth³
- › Health care costs per privately insured American have grown at an annual rate of about 7.5 percent since 2003⁴

¹ U.S. Census Bureau – *Statistical Abstract of the United States: 2004-2005*; No. 158

² U.S. Department of Health and Human Services – *National Hospital Discharge Survey, July 8, 2005*

³ *Center for Studying Health System Change, June 2005*

⁴ *Center for Studying Health System Change, December 2004 and America's Health Insurance Plans*



HOSPITAL INCOME INSURANCE

You want access to health care dollars through affordable insurance. Our Hospital Income insurance plan gives you that plus the flexibility to spend the benefit however you choose...because you know best.

Hospital Income Pays You up to \$2,000 each day of hospital confinement (days 2-121)

Your insurance plan pays:

- › the daily benefit amount you select from \$500-\$2,000 (\$500 maximum benefit in MA)
- › an unlimited lifetime benefit amount (as long as your insurance plan is in force)
- › for short- or long-term stays up to 120 days per confinement period
- › in addition to any other insurance you may have

Costs of Being Hospitalized

You may use your benefit to help pay for anything, including the costs associated with being hospitalized:

- › hospital and medical expenses
- › physician and nursing charges
- › medicine
- › long-distance phone calls
- › child care

THE FACTS ABOUT YOUR INSURANCE PLAN

Mutual of Omaha's Hospital Income insurance pays the benefit amount each day you are a hospital inpatient as a result of a sickness or injuries (beginning on day two). This insurance plan does not provide major medical coverage.

Hospital – A hospital is a place:

- (a) licensed or recognized as a general hospital by the proper authority of the state in which it is located
- (b) operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility
- (c) recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals, or
- (d) certified by Medicare as a hospital

Exclusions and Limitations – Benefits are not paid for:

- (a) loss that begins while the policy/certificate is not in force
- (b) injuries or sickness for which any benefits are provided for by workers' compensation or employer's liability laws

- (c) injuries or sickness that results from an act of declared or undeclared war
- (d) injuries or sickness sustained while in the armed service
- (e) intentionally self-inflicted injuries while sane or insane
- (f) loss resulting from the use or taking of any narcotic, barbiturate, or any drug, unless administered on the advice of a physician
- (g) loss as a result of an injury occurring while intoxicated
- (h) cosmetic surgery
- (i) voluntarily induced abortion
- (j) normal childbirth or pregnancy
- (k) services or supplies provided by or paid for by the Veterans Administration for armed service-connected disabilities

Benefit Reduction – Benefits for confinement resulting from mental, emotional or nervous disorders are limited to 50% of the benefit otherwise payable under the policy/certificate and may not exceed \$10,000 annually.

When the insured is age 65 or older, the insurance plan pays 50% of the benefit amount for each day of hospital confinement.

Preexisting Condition Limitation – Benefits for preexisting conditions are not payable during the first six months your policy/certificate is in force. A preexisting condition is one for which either:

- › symptoms existed within six months before the policy/certificate date that would cause a prudent person to seek diagnosis, care or treatment, or
- › medical advice, treatment or service was recommended by or received from a physician within six months before the policy/certificate date.

REPUTATION AND STRENGTH

Since 1909, we have been building our reputation, strength, stability and power into the Fortune 500® company we are today. Millions of Americans rely on Mutual of Omaha for their individual insurance and financial services needs.

Our disciplined investment philosophy ensures that when you need us, we'll be here. This strategy – along with our solid financial foundation and competitive portfolio of products and services – has consistently earned Mutual of Omaha solid financial and performance ratings from leading independent financial analysis firms.





Hospital Income insurance underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM



This Hospital Income insurance does not provide major medical coverage. Please read your policy/certificate carefully. This is a brief description of some of the facts about your coverage. For complete benefits, exceptions, limitations and reductions see the policy/certificate and summary or outline of coverage. For costs and complete details of coverage, call or write your

representative. Your policy/certificate sets forth in details the rights and obligations of both you and Mutual of Omaha Insurance Company.

Hospital Income policy/certificate form C34HH1 (in OK, Form-C34HH1 Series-20605; in TX, Form-34HH1 Series-20604) or state equivalent. Rider Forms 2233M or state equivalent.