



> California School District Disability Program

No one wants to think about becoming disabled, but the risk is real. As a valued educational professional or support staff member, you contribute to PERS/STRS. You might think this protects your income if you get sick or injured. **Think again.** Disability insurance from United of Omaha Life Insurance Company, a Mutual of Omaha company, pays you cash when you're sick, hurt and can't work.

A lengthy disability can be devastating, and is more common than you might think.

> Over 37 million Americans are classified as disabled; about 12 percent of the total population. More than 50 percent of those disabled Americans are in their working years, from age 18-64.¹

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. In fact, some people think of disability insurance as "paycheck protection."

How Does Our Disability Program Work for School District Employees?

% of Income Replaced	100%	100+%	75%	75%	66 2/3%
You Receive					
	Sick Pay	Sick Pay	Differential or 50% Pay	Disability Benefit*	Disability Benefit*
	Sickness or Injury Occurs	After 30-Day Elimination Period	Exhausted Sick Pay	Exhausted Differential/50% Pay	End of 2nd Disability Year
					SSNRA

*Disability benefit may be offset by Differential/50% of pay and/or PERS/STRS

Enroll Today to Protect Your Future.

Please contact your employer if you have questions prior to enrolling.

Disability insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. Policy form number 7000GM-U-EZ 2001 CA. United of Omaha Life Insurance Company is licensed nationwide except in New York. Some exclusions, limitations and reductions may apply. Please contact your local representative for specific product details and policy provisions. United of Omaha Life Insurance Company is responsible for its own contractual and financial obligations.

¹U.S. Census Bureau, American Community Survey, 2012