

Release Your Potential at Mutual of Omaha Bank!

We are Mutual of Omaha Bank. For more than 100 years, Mutual of Omaha has been a trusted name in insurance and now it's making a name in banking – a name that stands for integrity, trust, security and caring. Plus, through experience, reputation and resources we're poised and ready to grow a highly successful banking operation that serves individuals and businesses throughout the United States.

MUTUAL OF OMAHA BANK CORE BENEFITS

Insurance Coverage

As you would expect from one of the nation's leading insurance and financial institutions, Mutual of Omaha Bank offers a comprehensive selection of life, medical, dental, vision and other insurance plans to employees.

To be eligible for benefits, regular full-time and part-time employees must be scheduled to work 30 or more hours per week. Employees become eligible for benefits the first day of the month following 14 days of continuous employment. If you have questions, contact the HR Hotline at (402) 351-3300 and select "1" for Benefits.

- **MEDICAL** – covers most hospital and physician services, including a prescription drug plan. Two medical deductible options are available so you can choose the plan that best fits your needs. Temporary employees are eligible for medical benefits if scheduled to work 30 or more hours per week

- **DENTAL** – covers preventive care, basic services, major procedures and orthodontics
- **VISION CARE** – covers eye exams, frames and lenses for low copayments
- **DISABILITY** – you are automatically covered, at no cost, with a basic level of disability coverage and you have the option to purchase more
- **LIFE INSURANCE** – you automatically receive a basic amount of life insurance, equal to your annual benefit salary, at no cost to you and you have the option to purchase more. You can also purchase varying amounts of life insurance for your spouse and eligible children

Flexible Spending Accounts

With these accounts you can pay for certain expenses with pre-tax income. This year, you can set aside up to \$2,500 before taxes for medical expenses and another \$5,000 for child care.

Mutual of Omaha Bank 401(k) Plan

Mutual of Omaha Bank will match your contributions dollar-for-dollar, up to the first 6 percent of your pay. This matching contribution is immediately vested. Along with a match, Mutual of Omaha Bank will also contribute an additional 2 percent of your pay, regardless of your participation, in an effort to help better build your retirement savings. This means that you have an opportunity to receive 8 percent of your pay from Mutual of Omaha Bank for your retirement. For the additional 2 percent contribution, you will receive one year of vesting service for each year of employment and become 100 percent vested after three years.

Monthly Employee Premiums

	\$750/ \$1,500 Deductible	\$1,250/ \$2,500 Deductible	Dental	Vision
Employee	\$160	\$79	\$9	\$10.82
Employee + One	\$313	\$170	\$19.50	\$15.50
Employee + Family	\$468	\$276	\$36.50	\$27.72

ADDITIONAL BENEFITS FROM MUTUAL OF OMAHA BANK

In addition to our core benefits, Mutual of Omaha Bank also provides an outstanding line-up of additional benefits designed to support both your work life and personal life.

Paid Time Off

Ten paid holidays, vacation based on years of service with accrual starting on your benefits effective date and five days of personal time granted each year.

Health Services – attain and maintain your optimum level of health with the assistance of our nursing staff, including:

- **MATERNITY PROGRAM** – case management consultation for all expectant mothers
- **ERGONOMICS** – designed to develop safe and productive work environments by promoting proper posture and positioning/use of equipment

Tuition Reimbursement – continue your education with assistance from Mutual of Omaha Bank. We will reimburse up to 100 percent of eligible tuition costs with a maximum limit of \$300 per credit hour, up to an annual maximum of \$5,250 for regular full-time and part-time employees scheduled to work 30 or more hours per week and \$3,600 per calendar year for regular full-time and part-time employees scheduled to work between 20 and 30 hours per week.

Paid Time Off

- **HOLIDAYS** – Bank follows the Federal Reserve calendar for holidays
- **VACATION** – the amount of vacation granted is based on years of service. New employees will receive eight hours of vacation on their date of hire and will begin to accrue vacation on their benefits effective date. Total vacation in the first year is pro-rated based on start date and is accrued on each pay date (twice a month)

Years of Service	Vacation Days Each Year
5 years or less	12 days
Over 5 and up to 10 years	15 days
Over 10 and up to 15 years	17.5 days
Over 15 and up to 25 years	20 days

- **PERSONAL TIME** – regular full-time and part-time employees scheduled to work 30 hours or more per week with three months of service or more are granted five days of personal time each year. Total personal time in the first year is pro-rated based on start date and is accrued each pay date (twice a month). Five personal days, which do not carryover from year-to-year, are granted at the beginning of each calendar year
- **PARENTAL LEAVE** – provides up to 40 hours per calendar year per maternity/adoption occurrence for eligible employees with one full year of continuous employment as a regular employee and scheduled to work 30 or more hours per week
- **SHORT-TERM DISABILITY PLAN** – provides 70 percent of an employee's base pay after a five-day waiting period and one full year of continuous employment scheduled to work 30 or more hours per week

Employee Assistance Program – make use of this free resource to enlist confidential, professional support for personal or work related problems. Certified EAP professionals may be reached 24 hours a day, seven days a week by calling (800) 237-1439.

Bank – Mutual of Omaha Bank offers numerous conveniences and top-notch service. Plus, as an employee you have access to added benefits including preferred interest rates on money market accounts and certificates of deposit as well as home equity loans and lines of credit.