

**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

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**GROUP VOLUNTARY SHORT-TERM DISABILITY  
CERTIFICATE SUMMARY**



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on December 10, 2014.

**POLICY INFORMATION**

Policyholder:	Brotherhood of Locomotive Engineers & Trainmen 106-537
Policy Effective Date:	November 1, 2014
Policy Anniversary:	November 1
Policy Number:	[REDACTED]
Group Number:	[REDACTED]
Classification:	All Eligible Union Members in good standing
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	30 days
Eligibility Future Waiting Period:	30 days
Elimination Period:	
Injury:	29 calendar days
Sickness:	29 calendar days

**BENEFITS**

Weekly Benefit Percentage:	60%
Maximum Weekly Benefit:	\$1,200
Maximum Benefit Period:	104 weeks
Portability:	Included
Vocational Rehabilitation Benefit:	5%

**EXCLUSION**

Pre-existing Condition Exclusion:	12/12
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Group Number: G000ATVF