United of Omaha Life Insurance Company

A MUTUAL of OMAHA COMPANY

GROUP 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 March 20, 2018.

POLICY INFORMATION

Policyholder: Wabash College
Policy Effective Date: January 1, 2018
Policy Anniversary: January 1
Policy Number: GUG-BB8L
Group Number: G000BB8L

Classification: All Eligible Active Employees paid Bi-Weekly

Minimum Work Hours Required: 20 hours per week

Eligibility Present Waiting Period: None Eligibility Future Waiting Period: None

When Insurance Begins: the day the Employee becomes eligible. Additional eligibility

conditions apply as described in the Certificate.

Elimination Period:

Injury: 0 calendar days Sickness: 7 calendar days

BENEFITS

Weekly Benefit Percentage:60%Maximum Weekly Benefit:\$500Maximum Benefit Period:26 weeksVocational Rehabilitation Benefit:5%

Group Number: G000BB8L