

Special One-Time Open Enrollment

Voluntary Life Insurance Through Mutual of Omaha

Clermont County is pleased to announce a special, one-time open enrollment opportunity for Voluntary Life Insurance coverage through Mutual of Omaha, effective January 1, 2026. This is a unique chance for you and your family to enroll or make changes to your voluntary life insurance **without having to answer medical questions** — even if you previously waived coverage or were declined in the past.

Employee Coverage

Elect up to **\$250,000** in life insurance (in \$10,000 increments) with no medical questions required.

Spouse Coverage

Elect up to **\$50,000** in coverage (in \$10,000 increments) with no medical questions required.

Child Coverage

Elect up to **\$20,000** in coverage (in \$5,000 increments) with no medical questions required.

Important Note: If you wish to purchase amounts above these guarantee issue limits, evidence of insurability (medical questions) will be required.

Why Choose Voluntary Life Insurance?

Affordable Group Rates

Take advantage of competitive pricing available only through your employer, with convenient payroll deductions that make coverage easy to manage.

Portable Coverage

Your coverage can go with you if you leave employment through portability or conversion options, ensuring continuous protection for your family.

Peace of Mind

Rest easy knowing your loved ones are financially protected when they need it most, giving you confidence in your family's future security.

This Is a One-Time Opportunity

After this enrollment window closes, any future changes to coverage will again require evidence of insurability. Don't miss this unique chance to secure valuable protection for yourself and your family without medical underwriting.

More details about rates and coverage options are included in the attached benefit summary. Please watch for instructions from HR on how to complete your elections.

We encourage all Clermont County employees to carefully consider this valuable opportunity for themselves and their families. This special enrollment period provides unprecedented access to important financial protection.