

An aerial photograph of the Omaha city skyline at dusk. The Mutual of Omaha building, a tall brown skyscraper with the company name on top, is the central focus. To its left is a large, modern building with a glass dome. The city's skyline is visible in the background with various other buildings and construction cranes under a soft, orange-hued sky.

Mutual of Omaha

Senior Health Solutions Overview

September 29, 2020

Mutual of Omaha

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Kristi Meyers

Sales Director; Mutual of Omaha
Medicare Supplement, Dental and PDP



All Things Mutual of Omaha

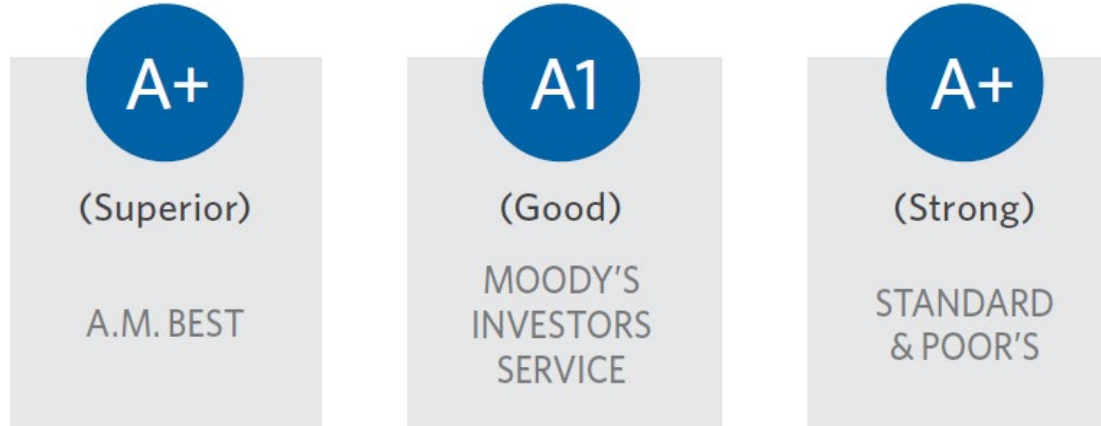


> Mutual of Omaha

- Strong, stable and secure for more than 110 years
- We finished 2019 with strong performance
 - Paid out nearly \$7.3 billion in benefits
 - Represent more than 5.7 million policies in force
 - \$50.2 billion in Total Assets
 - \$3.1 billion in Statutory Surplus
 - \$10.5 billion in total Revenue



> Mutual of Omaha



Independent Agency Rating(s) as of 01/20. Rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

› Mutual of Omaha

300

Ranked #300 in the Fortune 500

*According to Fortune magazine's 2020 ranking of the 500 largest U.S. corporations by total revenue

› Mutual of Omaha



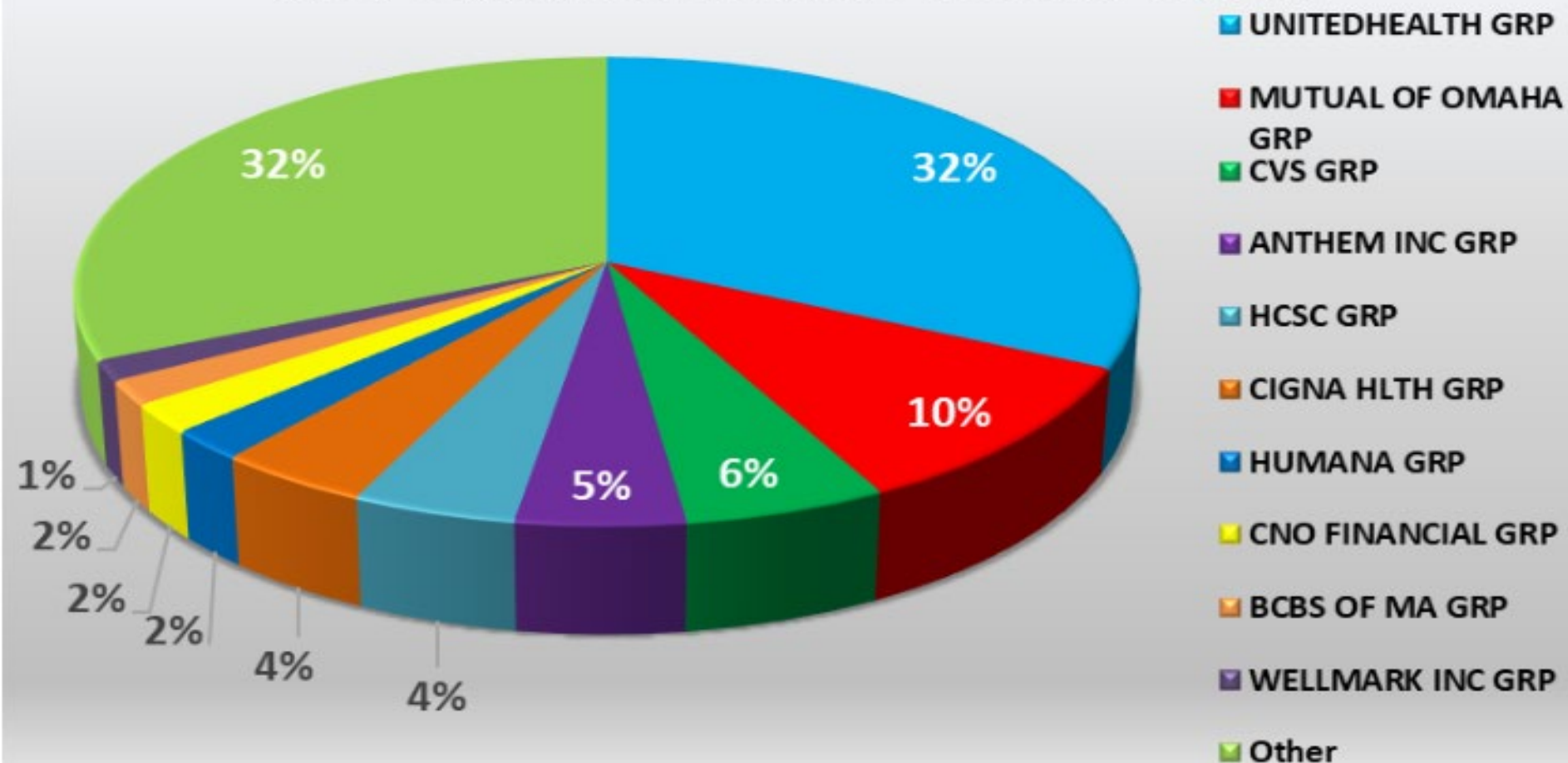
Medicare Supplement



› Medicare Supplement

- Experience – more than 54 years
- Over \$2.9 billion in earned premium in 2019
- Product offered in all states except Massachusetts
- No policy fee
- 12-month rate guarantee from policy effective date
- Only one rate adjustment per year
- Serve close to 1.4 million Med supp policyholders

Med Supp Market Share 2019 by Carrier



Source: Mark Farrah Associates' Medicare Supplement Market Data; Health Coverage Portal™

> Medicare Supplement



Your customers like working with us
and the service we provide

> Why Mutual of Omaha for Med supp Sales?

- We're easy to do business with
 - Customer Service and Claims teams located in Omaha, NE
- You have direct access to an Underwriter

> Why Mutual of Omaha for Med supp Sales?



Your customers like working with us and the service we provide

Medicare Supplement



Product Footprint

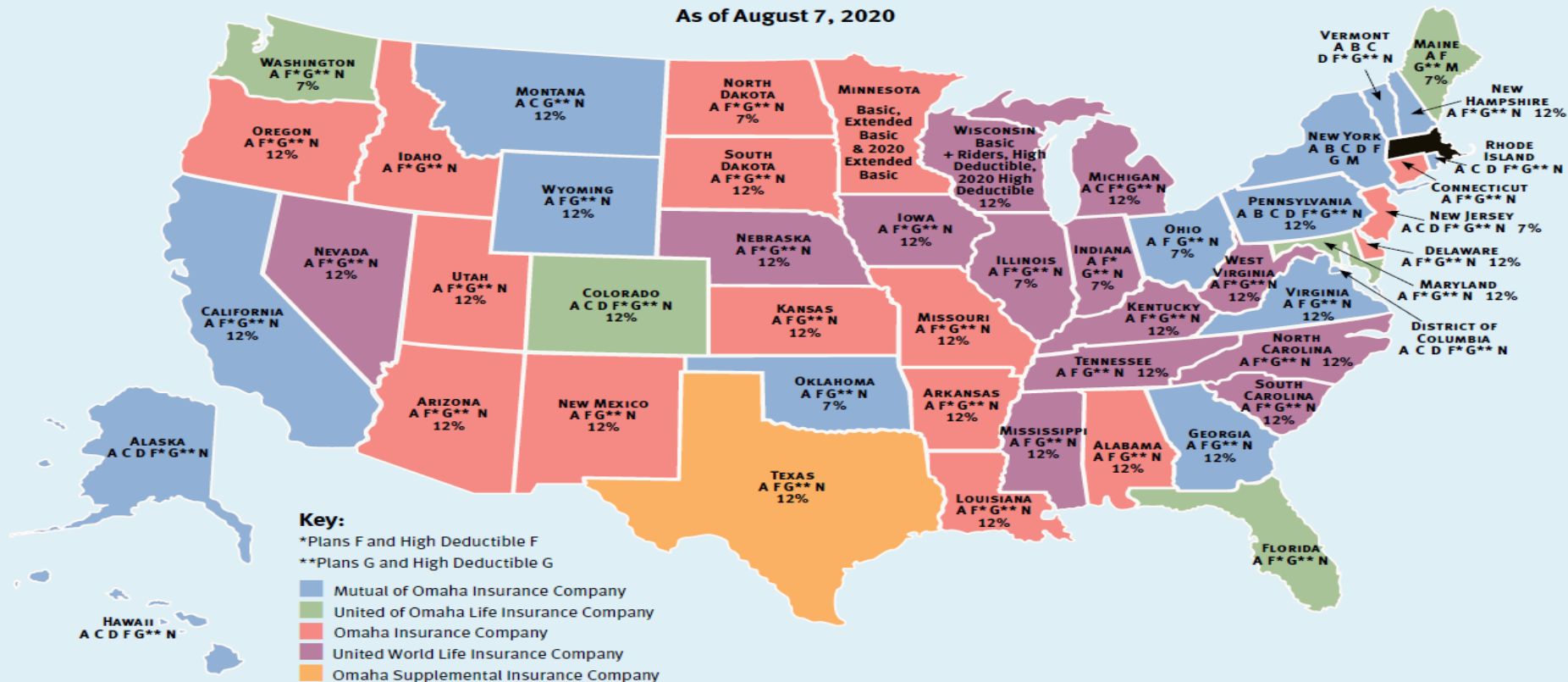
Five Medicare supplement underwriting companies:

1. Mutual of Omaha Insurance Company
2. United World Life Insurance Company
3. United of Omaha Life Insurance Company
4. Omaha Insurance Company
5. Omaha Supplemental Insurance Company

MEDICARE SUPPLEMENT

PLAN AND HOUSEHOLD DISCOUNT AVAILABILITY

As of August 7, 2020



Mutual of Omaha

Household Discount

12% Household Discount

- Individuals are eligible for the household discount if:
 - They reside with their **spouse of any age** or
 - If for the past year, they have resided with at least one, but no more than three adults who are age 60 or older

› 7% Household Discount

- The household discount is available to either:
 - Individuals who reside together for at least one year or are a married couple residing together regardless of length of time applying together for and are both issued a Med supp policy
 - Individuals who reside together for at least one year, a married couple residing together regardless of length of time, or in a civil union partnership where one of the individuals is a Med supp policyholder who currently owns a Mutual of Omaha (or affiliate) Med supp policy

> NEW: Mutual Perks

- **Mutual Perks** is a program that provides value-added programs exclusively to some Mutual of Omaha customers. The program is adding three new ways for Med supp customers to save:
 1. **Access Perks:** discounts and coupons to retail, online shopping and local restaurants and services
 2. **Mutual Mortgage:** discounted home loan rates from our mortgage company
 3. **MakeSpace:** a storage solution that does the work of finding space along with pickup and delivery, great for downsizing seniors

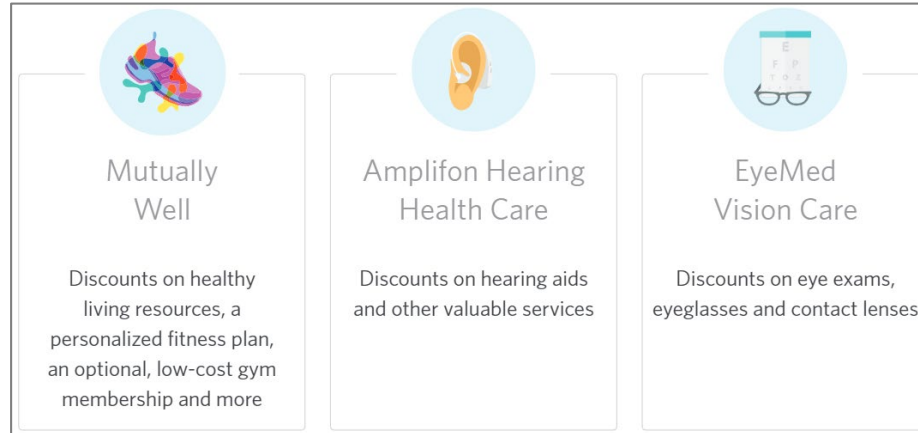
Mutual Perks

Exclusive Customer Offers

Mutual of Omaha

> NEW: Mutual Perks

- These three new value adds will be introduced to existing Med supp and PDP customers in September 2020; new customers will receive information regarding Mutual Perks via our on-boarding process
 - Note: at this time; Mutual Perks is not available to Dental policyholders
- The other value-added programs included in Mutual Perks are:





MUTUALLY WELL

together with Tivity Health®

- ☑ **Discounts** – Up to 30% savings from a network of over 20,000 providers that offer chiropractic, acupuncture, massage therapy and nutritional programs, plus mind/body therapies and healthy living products.*
- ☑ **Mutually Well Mobile App** – Includes the ability to personalize a plan for healthy living, set goals and receive recommended activities and suggestions on fitness, rest/recovery and nutrition.
- ☑ **Optional Gym Membership** – For just \$25 a month, your clients can have access to a network of more than 10,000 fitness locations nationwide. Group classes are included, where available. That allows them to take advantage of a variety of programs in multiple gyms and fitness facilities wherever they live, work or travel. And with no enrollment fees and no gym contracts, they can stop and restart their membership at any time.**



Amplifon includes:

- ☒ **Money-Saving Offers** – Save \$50 on one hearing aid or \$125 on two hearing aids plus discounts on hearing tests and diagnostic services
- ☒ **Custom Hearing Solutions** – Get help finding the right solution from one of 10 hearing aid brands
- ☒ **60-Day Free Trial** – 100% money-back guarantee if not completely satisfied
- ☒ **Continuous Care** – One-year free follow-up care, two years of free batteries and a three-year warranty
- ☒ **Low Price Guarantee** – Price matching plus an additional 5% savings



EyeMed includes:

- ☑ **Low-Cost Exams** – Routine eye exams for just \$50
- ☑ **Discounts on Frames** – 40% off frames up to \$140
- ☑ **Special Pricing** – Discounted fixed pricing on lenses and lens options
- ☑ **Other Services** – 30% savings on add-ons and other services

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS™

PEARLE
EST. 1961
VISION™



EyeMed's **provider network** includes thousands of options from independent providers to the nation's top optical retailers

Mutual of Omaha

> Value Adds

Programs are Not Available In*		
Mutually Well	Amplifon	EyeMed
CA and NY	NY	NY

Programs Cannot be Promoted at Time of Sale*		
Mutually Well	Amplifon	EyeMed
CA, CT, ID, MD, MN, NH, OR, VT and WA	CA, CT, ID, MD, MN, NH, OR, VT and WA	CA, CT, ID, MD, MN, NH, OR, VT and WA

Application Processing



Use the **client's age at the time of application** to calculate the initial premium amount

- If your client has a birthday between the time of the application and the requested effective date, then they are only required to pay the premium for the younger age
 - EXCEPTION: the only exception to this rule is if they apply for coverage during the 6 months prior to their 65th birthday, in this scenario, the client is required to pay the age-65 premium
 - If the client lives in a state where attained age rates are used, then the premium will adjust to their actual attained age on each of the policy anniversary dates

> Med supp Application Process

One month's premium is required at time of application

- Initial premium payment options:

1. Automatic Bank Withdrawal upon policy issue

- The applicant must use a bank account that contains their name on the account
- If ACH, we need both the account number and the routing number to process payment
- The account number can be from a checking or savings account

2. Credit Card

- Available on e-App only

3. Check

- Available only if you are mailing application out for wet signature by the client

> Med supp Application Process

At the time of application, indicate on-going renewal payment option

- Renewal premium payment options:
 1. **Monthly Automatic Bank Withdrawal**
 - Pay any day
 2. **Check**
 - Insured may mail a premium check to Mutual of Omaha
 - Quarterly
 - Semi-Annually
 - Annually

Med supp e-App

- Saves you and your client time
- Ensures accuracy; the underwriting rules are automatically applied
- FDA database of prescription drugs and dosages
- One signature covers all forms
- Producers have the option to print and save a hard-copy of the application
- Quick ~
 - Almost 50% auto issue
 - Over 50% are reviewed within 20 minutes of application submission *(during normal business hours)*

› Med Supp e-App Signature Methods

Signing a Med supp (or Dental) e-App for applicants couldn't be easier

3 signature options are available; depending on options selected during the e-Application

1. e-Signature
2. Voice Signature
3. Wet Signature

e-Signature



If your applicant would like to sign their application electronically, they can do so by one of two ways

1. e-Signature via email
2. e-Signature via website

> Med Supp e-App Signature Methods

E-Signature via email

- Applicant receives an email from Med.Supp.eApp@mutualofomaha.com
 - Subject line of the email is *Your Medicare Supplement Application is ready to be completed*
 - Applicant opens the email
 - **The unique authorization number is pre-populated**
 - Applicant enters their Date of Birth to sign in



> Med Supp e-App Signature Methods

E-Signature via email

- Once the applicant checks both boxes, the option to “sign” the application is made active
- To sign the application, the applicant needs to click the blue button that says “Submit e-Signature”

Consent & Verification

Open each link to review the items. After reading and reviewing the documents, please check the box under the links indicating you have read, received and/or reviewed them.

- [Guide to Health Insurance for People with Medicare](#)
- [Outline of Coverage](#)
- [Review Your Medicare Supplement Application](#)

☒ I have read, received and kept a copy of the above documents.

These documents are also available to you after you submit your e-signature.

If any information is incorrect, please contact your producer, Test Broker 1 at (646) 494-7947.

By clicking "I Accept" you represent that your answers and statements on this application are true and complete and understand that your policy benefits can start no earlier than your Medicare effective date, your first month's premium has been received and/or processed and your application has been approved by United World.

I acknowledge that I am signing in Omaha, NE.

☒ I Accept

Your initial premium will be deducted from your bank account or charged to your credit card when the application is submitted.

Your initial premium will be deducted from your bank account or charged to your credit card when the application is submitted.

☒ Verify Signature

☒ Submit e-Signature

This web site uses files in Adobe Acrobat PDF format. If you do not have this software or are having problems viewing or printing these documents, please install the free [Adobe Reader](#).

PREMIUM

Plan G

\$ 99.20 per month

The quoted premium includes a household discount.

> Med Supp e-App Signature Methods

E-Signature via website

- If the applicant does not want to login to their email to sign their Med supp app, they can sign by visiting our e-signature website: ***SignYourMedSuppApp.com***
- The only difference between accessing the applicant signature process via email or from ***SignYourMedSuppApp.com*** is that the **authorization number is not pre-populated for them**...as the agent, you would have had to provide them the Authorization Number from your e-App “thank you” page

Voice Signature



If your applicant would like VOICE sign their application, they can do so by calling our e-App signature phone number/IVR

- When calling the IVR, they do not speak to anyone; the applicant simply follows the telephone prompts
- The IVR is available 24/7

› Med Supp e-App Signature Methods

Voice Signature

If the application you completed DOES NOT have the Voice Sign phone number on your “thank you” page – DO NOT tell them to call that number. Voice signature is not an option for that applicant

Medicare Supplement e-Application

Thank You

Thank You! The application has been emailed to the applicant for signature.

Please provide the applicant with your contact information and the information below.

Authorization #: 9210522

To complete the application, Applicant A can:

E-Sign by selecting the link that is provided in the e-Mail sent to their email address, or can go to signyourmedsuppapp.com and login using their authorization #.

OR

Voice Sign by calling 1-866-379-9513 and enter the Authorization # using a touch-tone phone and follow the automated instructions.

The E-Signature process is being turned over to the applicant who can choose on which device to sign the application.

Wet Signature



If your applicant would prefer or is required to wet sign the application, that's an option too

- Once you have obtained the wet signature from the applicant, you as the agent need to sign
 - Then fax or mail the application in for processing – just like you would a paper app

› Play in the Med supp e-App Sandbox



e-App Sandbox

This training environment is for practice only, **not for submitting actual business.**

- Select the Medicare Supplement e-App Sandbox link in Sales Professional Access
 - Sandbox site mimics the live site but allows for producers to practice and get familiar with the e-App

Application Process

- If not taking an e-App, paper apps can be found on Sales Professional Access
- Order a supply by calling Sales Support at **1-800-693-6083**

› *Tools to Help You*

> SPA Overview

The screenshot displays the Mutual of Omaha SPA interface. At the top, a dark blue header contains the Mutual of Omaha logo, navigation links (Sales Professional Access, Products, Sales & Marketing, Reports, Training & Compliance), a search bar, and a user profile icon. The main content area is divided into three columns. The left column features a user profile for Pat Jones with an 'Update Profile' button, a 'Clients' section with a link to 'Policyholder Information' (callout 6), a 'Medicare Advantage & Prescription Drug Plans' section with a link to 'AHIP Training', and a 'Sales Tools' section with links to 'Electronic Applications' (callout 5), 'Forms & Materials' (callout 4), 'WinFlex', and 'Online Quote'. The middle column, titled 'Recent Reports' (callout 2), includes an 'All Reports' button and a table of reports with columns for 'Report' and 'Date'. The right column, titled 'Case Status' (callout 1), shows links for 'Life & Annuity' and 'Health', a search box for cases by Production Number, radio buttons for 'Life & Annuity' (selected) and 'Health', and another search box for cases by Policy Number with a 'Search' button and a 'Clear' link. A circular arrow icon is positioned next to the Policy Number search box. Numbered callouts 3 and 7 point to the navigation links in the header, and callout 8 points to the user profile icon.

1. **Case Status:** access to pending cases, underwriting requirements, PDP status, etc.
2. **Reports:** compensation, policy conservation opportunities
3. **Product Training:** product and underwriting guides, training videos, training and certification for PDP
4. **Forms & Materials:** marketing materials, outlines of coverage
5. **e-Apps:** links to complete Med supp, Dental and PDP apps
6. **Policy Look-Up:** Search by policy #, name or last four of SS#
7. **Incentives:** MSL, Marketing Credits and Broker Bonus
8. **Self-Service:** update contact info, appointment status, direct deposit information

> Summary of Rate Adjustment Actions

SUMMARY OF RATE ADJUSTMENT ACTIONS

BROKER: .

CLIENT NAME	POLICY	NUMBER	EFF DATE	CURRENT	NEW
AZ	NM24L		08/01/20	\$127.01 M	\$152.41 M

ACTION: RATE ADJUSTMENT ONLY

Policy Conservation Opportunities

CC: 001, BROKER: [REDACTED]
CARRIER: Mutual of Omaha
AGENT: [REDACTED]

Policy Conservation Opportunities Report for 05/12/2020

Run Date: 05/12/2020

FDS695B
Page: 1

CONTACT	TYPE/POLICY	ISSUE DATE	PAID TO DT	EVENT DATE	PREMIUM MODE	EVENT DESCRIPTION
PH#: [REDACTED] CL#: [REDACTED]	NM24L [REDACTED]	06/01/2019	06/01/2020	05/12/2020	108.37-BSP	The home office has received returned mail for this customer. Please verify customer address, phone number, and notify home office if information is different than displayed in the Customer information.

> Policyholder Information

Customer	Name	Address	Phone	Email	Birthdate
			This number does not appear on Federal Do Not Call list(s).		

Action Items

2020-06-01

Policy Change for Policy

Status changed from App Pending - Policy Mailed to Inforce - Put Inforce on 05/30/2020

United World Policies

Policy #	Type	Company	Status
(MEDICARE SUPPLEMENT)	Health	United World	Active

Policy

Issue Date: 06/01/2020

Paid to Date: 07/01/2020

Billing

Type: Bank Service Plan

Frequency: Monthly

Premium: \$138.79

Relationship

(Payor, Primary Insured, Owner)

(Writing Agent)

Authorized Viewers at Time of Issue

> Case Status Summary

Health Summary

Case Quick Search Policy Number

Your Available Reports

Status:

Pending



Product Type:

- ALL -



> Underwriting

- Phone #: **800-995-9324**
- Pre-Screen: msuw@mutualofomaha.com

> Underwriting

New for 2020

- During the e-App process, there are a few additional questions on underwritten applications to help complete a client interview if deemed necessary
 - *Is there a day and time you prefer to be contacted?*
 - Yes or No response
 - *Preferred day?*
 - Can select a specific day of the week or any day
 - *Preferred contact time?*
 - Can select 8am–12pm (CST) or 12pm–4:30pm

Is there a day and time you prefer to be contacted?

Yes ☐

*Preferred day?

☐

*Preferred contact time frame? (Times listed are CST)

☐

> e-Policy Delivery

New for 2020

- For customers that have provided their email address during the application process, once the Med supp (or Dental) policy is issued, they will receive an email notification with their policy output as well as a temporary ID card
- As the agent of record, you also receive an email notification with the policy output

› *Tools to Help Your Customers*

At time of application



- Request for:
 - Temporary ID card
 - Sign up for electronic EOBs
- If an underwritten application, remind the client that it's possible that an Underwriter from Mutual of Omaha may be contacting them soon to conduct a client interview. For coverage to potentially issue, remind them this call needs to be completed

At time of application



- Remind them to set up a Customer Access Account
 - Visit: *mutualofomaha.com*
 - Select: Sign In
 - Policy details and view policy output
 - Obtain an ID card
 - Make premium payments

› *Agent Programs*

> Q4 Med supp Broker Bonus Program

Med Supp Broker Bonus Program - 2020

October through December

Limited Time Opportunity

You will receive a cash bonus when you sell our Medicare supplement product in the following states from October 1, 2020 - December 31, 2020.

• Alabama	• Idaho	• Louisiana	• New Jersey	• Oklahoma	• Texas
• Arizona	• Illinois	• Maryland	• New Mexico	• Oregon	• Utah
• Colorado	• Iowa	• Mississippi	• North Carolina	• Pennsylvania	• Virginia
• Florida	• Kansas	• Nebraska	• North Dakota	• South Dakota	• West Virginia
• Georgia	• Kentucky	• Nevada	• Ohio	• Tennessee	• Wyoming

Plus | Indiana, Missouri, Montana, South Carolina and Wisconsin. See details on page 2.

Qualifying Business

You need a minimum of five Medicare supplement policies issued in a month. Your policies that count toward the minimum can be:

- Those from any state
- All Plans we offer in any state
- Underwritten, Open Enrollment, Guaranteed Issue

Payment

Whereas the criteria is broad to help you meet the monthly five-policy minimum, the bonus pays:

- For Plans F, G and N in the states listed above
- \$150 cash per issued underwritten policy (includes internal and affiliate conversions)
- \$30 per issued policy for Open Enrollment business (excludes internal and affiliate conversions)

Please note:

- Excludes all Guaranteed Issue and under age-65 business
- Internal and affiliate conversions on underwritten business are eligible for payment only when the original writing agent submits the application
- Policy must be in force at time payment occurs
- Payment is based on the month in which the policy took effect. See the following schedule.

For policies issued between October 1, 2020 and December 31, 2020, payments will occur early in the second month following the policy effective date. Policies must be in force at time of payment.

For example, a policy is issued October 12, 2020 with an November 1, 2020 effective date. The bonus will be paid in January 2021 as long as the policy is in force.

For policies issued October 1 - December 31, 2020	
Policy Effective Date	Payment Period
October 2020	Early December 2020
continues like this through	
June 2021	Early August 2021

Eligibility

You are eligible to earn a cash payout on Medicare supplement business you place as a broker producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers) for policies underwritten by Mutual of Omaha or its affiliates. Some exclusions apply.

continued on next page

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Mutual of Omaha

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REV0000

Broker Bonus for Indiana, Missouri, Montana, South Carolina and Wisconsin

Timeframe, Eligibility, Qualifying Business and Payment Schedule are the same as described on page 1.

Payment

When you meet the monthly five-policy minimum, the bonus pays:

- \$40 per Underwritten, Open Enrollment and Guaranteed Issue applications
- For Plans F, G and N (WM28 in Wisconsin)

Please note:

- Internal and affiliate conversions are eligible for payment only when the original writing agent submits the application
- Policy must be in force at time payment occurs
- Payment is based on the month in which the policy took effect

2021 Med Supp & Dental Marketing Credits Program

It's Like Money in the Bank



Watch Your Marketing Credits Grow

All it takes is a minimum number of issued Medicare supplement or dental applications in a month, and you'll receive marketing credits you can use to help build your senior health business. Best of all, there's no limit to the number of credits you can earn.

- Marketing credits are based on 1% of Med supp and/or dental ANBP
- Each marketing credit equals \$1

Med Supp

5 Issued-App Minimum
Each month

*Excludes internal and affiliate conversions
and guaranteed-issue business.*



Dental

2 Issued-App Minimum
Each month



Earn Marketing Credits

Once you reach the minimum number of eligible issued apps each month, we'll start adding marketing credits to your account. While Med supp and dental apps can't be combined to qualify, the marketing credits you earn in each product category will be combined to give you one account balance.

Use Your Marketing Credits

You can use your marketing credits for all kinds of eligible activities that help build your Med supp and/or dental business, including:

- Leads you purchase from any vendor
- Postage for mailings
- Advertising fees
- Equipment that enables you to use our electronic tools (e.g., computer, laptop, tablet or smart phone)
- Website development
- Conference fees
- Mutual of Omaha branded merchandise from the Company Collection

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Check Your Account Balance

We make it easy to monitor and manage the credits in your account.

- You'll receive a quarterly email that shows your balance. Your email also will include a link to the form you need to redeem your credits as well as instructions for ordering Company Collection merchandise.
- Beginning in mid-November, you can check your balance online. Log on to Sales Professional Access at mutualofomaha.com/broker. Go to the Sales & Marketing tab and select Med Supp & Dental Marketing Credits.

Redeem Your Marketing Credits

You can redeem your credits anytime during the program period. But, don't wait too long. Marketing credits earned between October 1, 2020 and September 30, 2021 will expire on December 1, 2021.

- **Redeem your credits for cash** – Submit a qualified business receipt along with the Med Supp/Dental Marketing Credits Reimbursement Form available on Sales Professional Access or included in your quarterly email.
- **Use your credits to purchase Mutual of Omaha branded merchandise** – Follow the Company Collection Ordering Instructions available on Sales Professional Access or included your quarterly email. (Note: Your marketing credits must cover shipping costs.)

Please allow four to six weeks to process your request for reimbursement.

Earn Marketing Credits:

October 1, 2020 –
September 30, 2021

Redeem Marketing Credits by:

December 1, 2021

Mutual of Omaha

Mutual Sales Leaders



How can you get a chance to feel true aloha spirit? Place qualifying business with Mutual of Omaha during 2020 and become a Mutual Sales Leader—and join us to explore the wonders of Maui.

2020 Qualification Highlights | **MEDICARE SUPPLEMENT AND DENTAL/VISION PRODUCTS**

Qualification Period:

January 1 through December 31, 2020

- Business must be net issued between January 1 and December 31, 2020
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 15, 2021
- Qualifiers will be determined after January 25, 2021

Eligible Business:

Medicare Supplement and Dental/Vision products

Production Requirement:

275,000 production credits (based on net-issued business and measured in annualized new business premium)

Product	Production Credit Per Dollar of ANBP
Medicare Supplement	1
Medicare Supplement internal or affiliate conversions/replacements	0.5 (up to a maximum of 50,000 production credits)
Dental/Vision	1

Mutual of Omaha

Mutual Sales Leaders

Check your status at

mutualsalesleaders.com

Dental Insurance

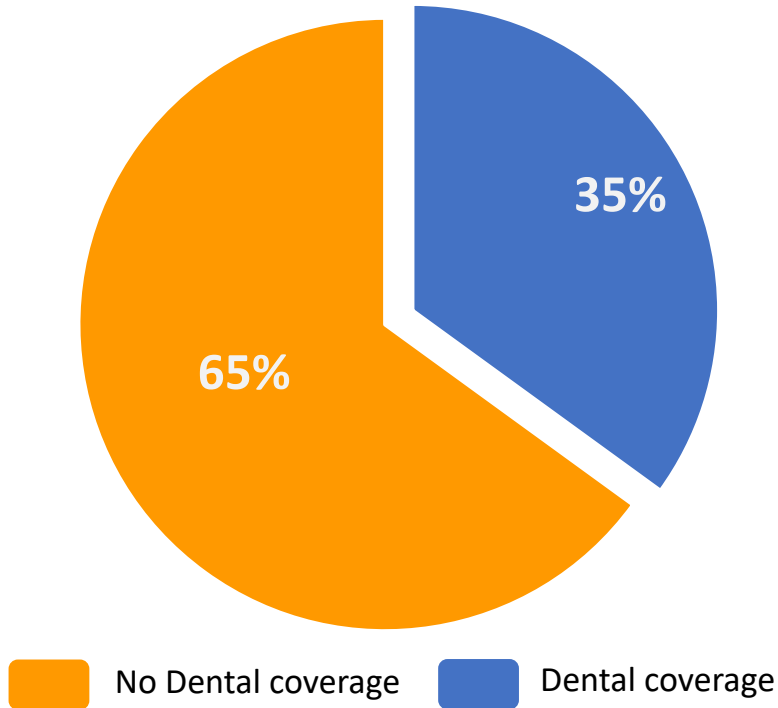


> The Need for Dental Insurance

- Medicare does not cover most dental services
- Dental insurance is one of the most popular ancillary product sales for Medicare-eligible clients



> The Need for Dental Insurance



Nearly two-thirds of Medicare beneficiaries do not have dental coverage

> Dental Insurance from Mutual of Omaha

- Issue Ages: 19 - 99
- Guaranteed Issue
- Unisex / Community-Rated





PREVENTIVE SERVICES

- Cleanings
- X-rays



BASIC SERVICES

- Fillings
- Simple Extractions
- Emergency Treatment



MAJOR SERVICES

- Crowns
- Dentures
- Bridges
- Root Canals
- Periodontics
- Surgical Extractions

	MUTUAL DENTAL PREFERRED SM INSURANCE POLICY (DNT2)	MUTUAL DENTAL PROTECTION SM INSURANCE POLICY (DNT5)
ISSUE AGES	19 – 99	19 – 99
CALENDAR YEAR DEDUCTIBLE	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
PREVENTIVE SERVICES The percentage the plan pays for: <ul style="list-style-type: none"> • Two Cleanings per year • X-rays 	100% Insured pays nothing	100% Insured pays nothing
BASIC SERVICES The percentage the plan pays for: <ul style="list-style-type: none"> • Fillings • Extractions • Emergency treatment 	80% Insured pays 20%	50% Insured pays 50%
MAJOR SERVICES After a 12-month waiting period, the percentage the plan pays for: <ul style="list-style-type: none"> • Crowns • Root Canals • Dentures • Periodontics • Bridges • Oral Surgery 	50% Insured pays 50%	50% Insured pays 50%
CALENDAR YEAR BENEFIT The maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
LIFETIME MAXIMUM BENEFIT FOR IMPLANTS The maximum amount the policy pays for dental implants.	\$3,000	\$2,000
OUT-OF-NETWORK BENEFITS	Charges are paid at the 80th percentile of the average cost of service in the customer's area. Customer then pays the difference to the dental provider.	The amount Mutual of Omaha pays is limited to the in-network discounted fee schedule meaning a dentist can balance-bill the customer the difference.

› ***The Power of a Dental Network***

› The Power of a Dental Network

Large provider network with over 390,000 dental provider locations

- Dental plans are offered in association with the DenteMax Plus dental network, which includes participating dentists from the following networks:
 - DenteMax
 - United Concordia Dental
 - Connection Dental

Our national dental provider network offers dental services at negotiated rates. That means lower out-of-pocket costs when an in-network dentist is used.

> Find a Dentist

To find an in-network dentist:



Visit:

dentistsforme.com/mutualofomaha

> Value Adds



Amplifon Hearing Health Care

Discounts on hearing aids
and other valuable services



EyeMed Vision Care

Discounts on eye exams,
eyeglasses and contact lenses

> Optional Vision Rider

VISION BENEFIT

optional vision rider

Provides a reimbursement benefit that pays:

- Up to \$50 every calendar year for one eye exam
(no waiting period)
- Up to \$150 every two calendar years for
eyeglasses or contact lenses *(after a six-month waiting period)*

- Cost - \$8.28 / month*
- Provides a vision care expense reimbursement (no network)
- Must be enrolled in the Mutual of Omaha dental plan to be eligible to sign-up

** In Nevada, \$7.73. Vision rider unavailable in Washington*

› *How to Enroll*

> How to Enroll

- ***E-App***

- Stand-alone Dental e-app
- Seamlessly start a dental e-app after completing the Medicare supplement e-app if your client chooses to apply



> Dental e-App Signature Options



NOTE: While you can seamlessly transition from a Medicare supplement e-App to a Dental e-App, both applications require separate client signatures as two policies are being applied for

> Paper Application

- Stand-alone application book
 - includes application, outline of coverage and rates
- Dental application book inserted in all Medicare supplement application books

MUTUAL OF OMAHA INSURANCE COMPANY		Internal Tracking Code	
3300 Mutual of Omaha Plaza, Omaha, NE 68175		Group # (if applicable)	
Application for Individual Dental Insurance with Optional Vision Rider			
A. Applicant Information			
Name (First, Middle Initial, Last)		Phone Number Home _____ Cell _____	
Residence Address (Street, City, State, ZIP)		E-mail _____	
Mailing Address (Street, City, State, ZIP) (if different from residence address)		Deliver Policy to <input type="checkbox"/> Applicant <input type="checkbox"/> Producer	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth _____	Social Security Number _____	
B. Plan Information			
Select Dental Benefit Plan		Requested Effective Date _____	
<input type="checkbox"/> Mutual Dental Preferred	Annual Maximum \$1,500	Monthly Premium Rate for Dental \$ _____	
<input type="checkbox"/> Mutual Dental Protection	Annual Maximum \$1,000	Monthly Premium Rate for Vision \$ _____	
<input type="checkbox"/> Optional Vision Rider (only available with Dental)		Total Monthly Premium \$ _____	
C. Existing Coverage Information			
Are you covered by any other dental or vision insurance?		<input type="checkbox"/> Y <input type="checkbox"/> N	
If Yes, answer the following about this existing coverage:			
Name of dental carrier(s)			
Name of vision carrier(s)			
Is the coverage you are applying for replacing existing dental insurance?		<input type="checkbox"/> Y <input type="checkbox"/> N	
Is the coverage you are applying for replacing existing vision insurance?		<input type="checkbox"/> Y <input type="checkbox"/> N	
D. Agreements			
I represent the information above is true and complete to the best of my knowledge and belief. Any incorrect or misleading answers may void this application and any issued policy. I understand that no insurance shall take effect until a policy is issued and the first premium is received by Mutual of Omaha during my lifetime.			
Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.			
Applicant Signature _____		Date _____	Signed at City _____ State _____
I/We acknowledge that if the applicant is replacing coverage, I/We have provided a copy of the replacement notice, if applicable.			
Signature of Licensed Insurance Producer _____		Date _____	
Printed Name _____		Agent Writing Number _____	Comm. % Share _____ %
Signature of Licensed Insurance Producer _____		Date _____	
Printed Name _____		Agent Writing Number _____	Comm. % Share _____ %
MA6025_AL			

> ***What's New?***

> Rate DECREASE effective 10/1/2020*

For apps signed and effective on or after 10/1/2020 in most states = 10% rate decrease on the Mutual of Omaha Protection Plan (DNT5)

	Current Rates		Rates Effective 10/1/2020	
GEORGIA	ZIPs 304-319	ZIPs 300-303, 398-399	ZIPs 304-319	ZIPs 300-303, 398-399
	\$25.25	\$28.05	\$22.73	\$25.25

* Pending state approval. Rates shown are monthly.

> Also effective 10/1/2020*

Multi-Product discount of 15% on dental premium when the dental app is signed between:

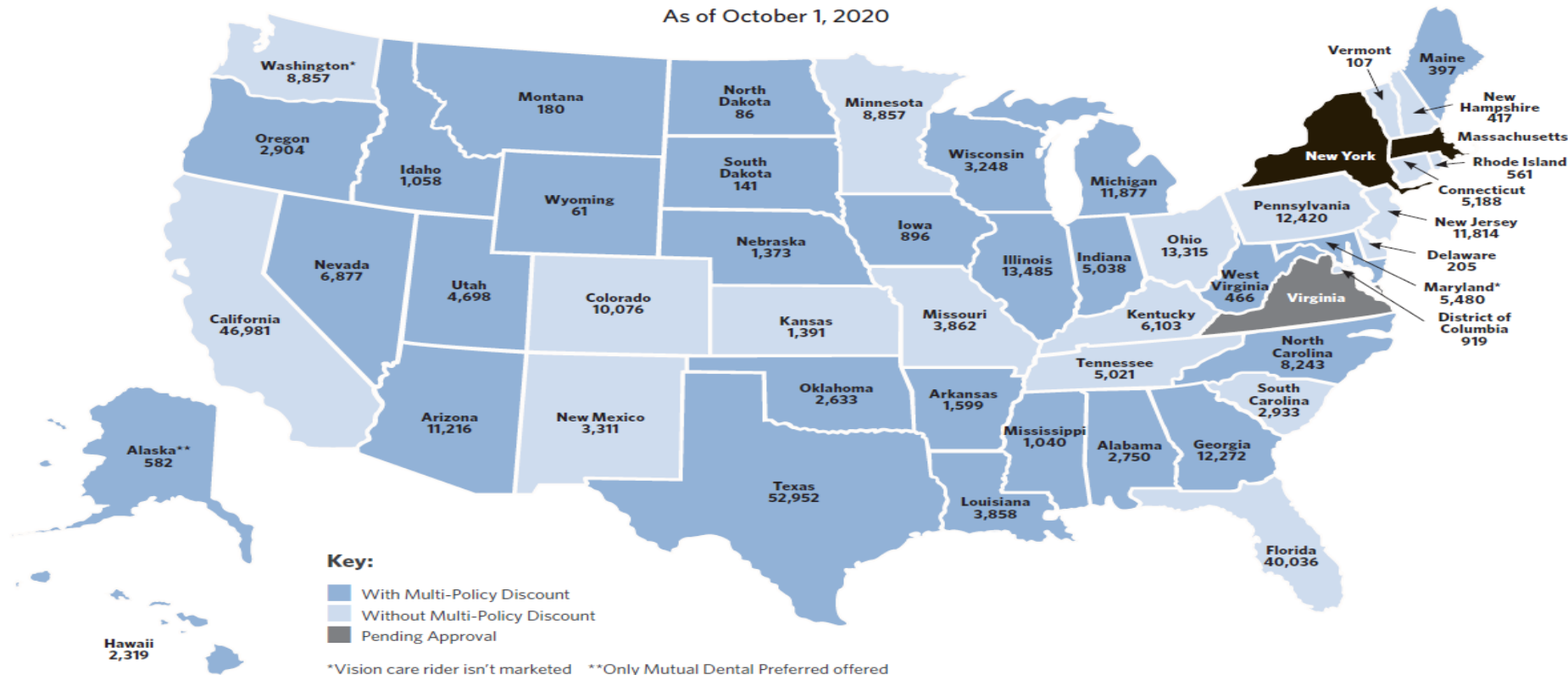
- the Med supp application sign date and
- Within 30 days after the Med supp issue date

	Rates Effective 10/1/2020		With Multi-Product Discount	
GEORGIA	ZIPs 304-319	ZIPs 300-303, 398-399	ZIPs 304-319	ZIPs 300-303, 398-399
	\$22.73	\$25.25	\$19.32	\$21.46

Individual Dental Insurance and Vision Care Rider

Mutual Dental PreferredSM and Mutual Dental ProtectionSM Policy Availability

As of October 1, 2020



*Vision care rider isn't marketed **Only Mutual Dental Preferred offered
Underwritten by Mutual of Omaha Insurance Company
Numbers indicate the dental provider locations in the state.

Mutual of Omaha

Prescription Drug Plans



Mutual of Omaha Rx

- Underwritten by Omaha Health Insurance Company
- Two PDP plans designed to serve your clients' needs in 2020:
 - Mutual of Omaha Rx Value
 - Mutual of Omaha Rx Plus
- Offered in 33 regions, nationwide except New York

› Ready to Sell for 2021

- **Step 1: Ensure that you have an active contract for Omaha Health Insurance Company (OHIC)**

> Ready to Sell for 2021

Step 2: AHIP Certification **OR** Mutual of Omaha Rx Compliance Training

- All producers wishing to sell Mutual of Omaha Rx PDP plans must successfully complete and pass compliance certification. The Centers for Medicare & Medicaid Services (CMS) requires that any producer and/or entity that wants to sell PDP must complete a Medicare and Fraud, Waste and Abuse training and certification
- Fulfilling this requirement can be accomplished in one of two ways:
 1. **Complete and pass the 2021 America's Health Insurance Plans (AHIP) certification**
 - To access this certification; visit Sales Professional Access (SPA) at mutualofomaha.com/broker. From the "Products" tab; select "Prescription Drug Plans." Click the "AHIP Training" link and follow the online prompts
 - The normal charge for AHIP certification is \$175; however, a \$50 discount is applied when a producer completes certification via our SPA link making the charge \$125
 - Producers are allowed three attempts to pass AHIP certification with a minimum score of 90 percent
 - Upon successful completion of the AHIP certification, you need to have your results transmitted electronically to Mutual of Omaha Rx
 - Producers who have taken AHIP certification through another carrier and wish to sell Mutual of Omaha Rx PDP plans must have their results transmitted to Mutual of Omaha Rx. Use the "AHIP Training" link on SPA to transmit. You will not need to pay to take the training again

> Ready to Sell for 2021

Step 2: AHIP Certification **OR** Mutual of Omaha Rx Compliance Training (continued)

2. Producers that are only going to sell Mutual of Omaha Rx PDP plans have the option to take the 2021 Mutual of Omaha Rx Compliance Training instead of AHIP. Note, this training is specific to Mutual of Omaha Rx PDP plans and does not act as certification to sell any other PDP plans offered by other carriers. The Mutual of Omaha Rx Compliance Training is specific to Mutual of Omaha Rx and is our version of AHIP
 - To access this certification; visit Sales Professional Access (SPA) at mutualofomaha.com/broker. From the “Products” tab; select “Prescription Drug Plans.” Click the “Compliance & Product Training” link and follow the online prompts
 - There is no cost to complete the Mutual of Omaha Rx Compliance Training
 - To complete this training, producers must have a signed and submitted OHIC contract
 - Producers are allowed three attempts to pass the Mutual of Omaha Rx Compliance Training with a minimum score of 90 percent

› Ready to Sell for 2021

Step 3: Mutual of Omaha Rx Product Training

- After successfully completing and passing either AHIP or Mutual of Omaha Rx Compliance Training, all producers are also required to take Mutual of Omaha Rx Product Training for each plan year
 - To access the Product Training; visit Sales Professional Access (SPA) at mutualofomaha.com/broker. From the “Products” tab; select “Prescription Drug Plans.” Click the “Compliance & Product Training” link and follow the online prompts
 - There is no cost to complete the Mutual of Omaha Rx Product Training
 - To complete this training, producers must have a signed and submitted OHIC contract
 - Producers are allowed three attempts to pass the Mutual of Omaha Rx Product Training with a minimum score of 85 percent

> Ready to Sell for 2021

Notification of Ready to Sell Status for Mutual of Omaha Rx

- Upon successful completion of all compliance and product training:
 - An appointment notification is emailed to the MGA notifying them that the producer is ready to sell
 - A welcome packet will be emailed to the producer notifying them that they are ready to sell

Ready to Sell (RTS)

Becoming Ready to Sell is an annual requirement. All producers planning to sell Mutual of Omaha Rx PDP plans must certify each plan year they wish to sell. Entities that have a downline selling Mutual of Omaha Rx PDP plans must also certify each plan year. Compensation (including renewal compensation) cannot be paid to producers and/or entities that are not RTS. To be considered RTS, Mutual of Omaha Rx must of record of AHIP certification or Mutual of Omaha Rx Compliance Training as well as Mutual of Omaha Rx Product Training. Producers and/or entities must also be licensed and appointed – as required by each state – as of the application sign date.

> Ready to Sell – Status Check

RTS Status Check now Available on Sales Professional Access

- Login to SPA with your user credentials
- Select **“REPORTS”**
 - Then select **“CASE MONITORING”**
 - On the right-hand side of the screen; select **“MY PDP READY TO SELL STATUS”**

Case Status Reports

Case Quick Search

Search by Production Number to find a summary of cases.

☒ Life & Annuity Products

☐ Health Products

Production Number

OR

Search by Policy Number to find a specific case.

Policy Number

Life & Annuity Products

[My Life and Annuity Cases](#)

Provides a list of cases submitted as personal production and/or production from down-line producers; summarizes case status, last updated date, etc. on each case. Individual cases can be selected from the case list to view more detailed information.

[Life and Annuity Case Status Summary](#)

Provides a summary of cases including personal production and any production from down-line producers; summarizes number of cases, face amounts and premium amounts. Individual producers can be selected to view their specific case list.

Health Products

Use for Medicare Supplement, Long-Term Care, Disability and Critical Illness

[My Health Cases](#)

Provides a list of cases submitted as personal production and/or production from down-line producers; summarizes case status, last updated date, etc. on each case. Individual cases can be selected from the case list to view more detailed information.

[Health Case Status Summary](#)

Provides a summary of cases including personal production and any production from down-line producers; summarizes number of cases, and premium amounts. Individual producers can be selected to view their specific case list.

PDP Ready to Sell

Provides Ready to Sell status for Prescription Drug Plans

[My PDP Ready to Sell Status](#)

Provides Ready to Sell status including any training requirements outstanding for a personal production number.

[PDP Ready to Sell Status Summary](#)


Provides Ready to Sell status including any training requirements outstanding for a personal production number and any down-line producers.

> Ready to Sell – Status Check


RTS Status Check now Available on Sales Professional Access

- Select the “**PLAN YEAR**” you’d like to check RTS status for
 - Results will then show
 - If you are ready to sell for the plan year selected, the “Status” column will reflect “**READY TO SELL**”
 - If you are NOT ready to sell for the plan year selected, the “Status” column will reflect as “**PENDING**”



Your Available Reports

Status: - ALL - 

Plan Year: 2020 



PDP Ready to Sell Results

Producer/NPN	Status	Producer Name	Upline Name	AHIP Training	Mutual Compliance Training	Product Training
	READY TO SELL			06/23/2020	07/14/2020	07/10/2019

> Here's a look at the 2021 Mutual of Omaha Rx Plans

Mutual of Omaha Rx

Prescription Drug Overview 2021

Plan Highlights*

Mutual of Omaha Rx PremierSM (PDP) Enhanced Plan

- Low Monthly Premium
- \$0 Deductibles (Tiers 1 and 2)
- \$445 Deductibles (Tiers 3-5)
- \$0 co-pay (Tier 1) at preferred pharmacies (30 or 90-day supply)
- \$0 co-pay (Tier 1) with home delivery (90-day supply)
- \$2 co-pay (Tier 2) per 30-day supply at preferred pharmacies)

Mutual of Omaha Rx PlusSM (PDP) Basic Plan

- \$445 Deductible (All Tiers)
- \$0 co-pay (Tier 1) at preferred pharmacies (30 or 90-day supply)
- \$0 co-pay (Tier 1) with home delivery (90-day supply)
- \$2-\$3 co-pay (Tier 2) per 30-day supply at preferred pharmacies
- Competitive Tier 3 and 4 coinsurance

Plan	Mutual of Omaha Rx Premier SM			Mutual of Omaha Rx Plus SM		
Plan Type	Enhanced			Basic		
Deductible	Tier 1 - 2 \$0 Tier 3 - 5 \$445			\$445		
Initial Coverage Limit	\$4,130			\$4,130		
Gap coverage	Defined Standard			Defined Standard		
Cost-Sharing, Pharmacy Type and Days' Supply	Mutual of Omaha Rx Premier			Mutual of Omaha Rx Plus		
	Preferred Retail 30-Days	Preferred Retail 90-Days	Home Delivery 90-Days	Preferred Retail 30-Days	Preferred Retail 90-Days	Home Delivery 90-Days
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generic	\$2	\$6	\$6	\$2-3	\$6-9	\$6-9
Tier 3: Preferred Brand	21-23%	21-23%	21-23%	18-20%	18-20%	18-20%
Tier 4: Non-preferred Brand	36-47%	N/A	36-47%**	34-39%	N/A	34-39%**
Tier 5: Specialty	25%	N/A	25%**	25%	N/A	25%**

** Only 30-day supplies are available for Tiers 4 & 5

Mutual of Omaha Rx

* Available in all regions except NY & territories

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Preferred Pharmacies

CVS preferred network, including: CVS, CVS-Target, Walmart, Sam's Club, Hy-Vee, H-E-B, Meijer and regional Rx networks.

Premium and Region Details

Region	Region #	Mutual of Omaha Rx Premier	Mutual of Omaha Rx Plus
NH, ME	01	\$23.90	\$99.40
CT, MA, RI, VT	02	\$25.10	\$87.10
NJ	04	\$26.00	\$97.70
DE, DC, MD	05	\$24.20	\$97.50
PA, WV	06	\$24.80	\$74.00
VA	07	\$24.90	\$85.50
NC	08	\$25.00	\$84.20
SC	09	\$25.80	\$100.00
GA	10	\$26.00	\$89.60
FL	11	\$25.90	\$86.00
AL, TN	12	\$25.60	\$81.50
MI	13	\$23.00	\$77.90
OH	14	\$23.60	\$74.00
IN, KY	15	\$23.60	\$68.00
WI	16	\$24.00	\$86.60
IL	17	\$23.00	\$73.90
MO	18	\$24.20	\$75.60
AR	19	\$24.70	\$77.60
MS	20	\$25.90	\$74.00
LA	21	\$25.70	\$89.80
TX	22	\$23.60	\$83.80
OK	23	\$28.00	\$93.70
KS	24	\$23.00	\$74.00
IA, MN, MT, ND, NE, SD, WY	25	\$23.00	\$75.10
NM	26	\$25.00	\$85.00
CO	27	\$26.90	\$100.00
AZ	28	\$23.00	\$97.50
NV	29	\$23.00	\$82.50
OR, WA	30	\$24.90	\$91.90
ID, UT	31	\$24.80	\$79.70
CA	32	\$24.00	\$100.00
HI	33	\$25.00	\$78.30
AK	34	\$29.00	\$93.70

Rates are subject to change.



All Things Mutual of Omaha



Thank You for
Your Business