

2021 GUIDEBOOK

SPEED OF LIGHT

MEDICARE ANNUAL ENROLLMENT PERIOD | OCT. 15 – DEC. 7, 2021



The background features a complex pattern of overlapping circles and dashed lines, creating a sense of motion and time. Two four-pointed stars are positioned at the top left and bottom center of the page.

HERE TODAY ... GONE TOMORROW.
ARE YOU READY?

Fifty-three days. That's how long the Medicare Annual Enrollment Period lasts. It's a great opportunity to grow your business and help your clients find the Medicare supplement insurance plan that protects them best.

We know you have what it takes to bolt ahead of the competition and meet your clients' needs. The Annual Enrollment Period begins on Oct. 15 and in the blink of an eye, after Dec. 7, it's gone for another year.

It's your turn to shine and Mutual of Omaha is here to help you navigate this fast-paced fabric of time. Strap in and get ready to move with us at the speed of light. The journey will be well worth it!

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IT'S OKAY TO SLOW DOWN JUST A BIT

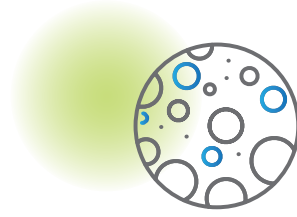
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The universe likes speed.
Don't delay. Don't second guess. Don't doubt.
When the opportunity is there, when the
impulse is there, when the intuitive nudge from
within is there, act. That's your job.
That's all you have to do.

- Joe Vitale -
*Globally-known author and
motivational speaker*

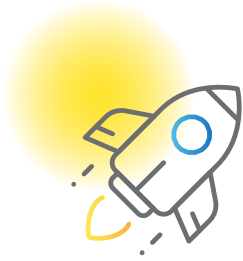




THE FUTURE IS NOW

Anyone with Medicare can change their Medicare health plan and prescription drug coverage for the following year. Now is the time to act and help your clients best meet their health insurance needs.

MOVING AHEAD TO MEET YOUR CLIENTS' NEEDS



Seniors count on the sound advice of sales professionals like you to recommend the right coverage to help meet their health-care needs.

Mutual of Omaha's Medicare supplement insurance policies, coupled with additional products in our Medicare Solutions portfolio, are the right solutions many of your clients need – from a company they trust.

So, get out there and take care of your clients' needs during this year's Annual Enrollment Period and watch your sales – and your clients' trust in you – skyrocket!

Many of your clients and prospects fall into these three categories. We've provided you a handy chart to help determine the best solutions to recommend to these individuals.

People Who Have Original Medicare

Many people with Original Medicare own a Medicare supplement insurance policy. If they're satisfied with their coverage, they don't need to do anything during the Annual Enrollment Period to keep their policy in force.

However, these people may have additional needs that remain unmet. Here's what you can recommend:

Prescription Drug Plan
+
Dental & Vision Rider
+
Cancer Insurance & Heart
Attack/Stroke Insurance

People Who Have a Medicare Advantage Plan

There are several reasons people with a Medicare Advantage plan may be looking for new coverage. Their current plan may no longer meet their needs, their providers may have left the network or the plan may be discontinued in their area.

Many of these people choose to return to Original Medicare. Here's what you can recommend:

Medicare Supplement Insurance
+
Prescription Drug Plan
+
Dental & Vision Rider
+
Cancer Insurance & Heart
Attack/Stroke Insurance

People Who Have a Prescription Drug Plan

People with an existing Part D prescription drug plan typically use the Annual Enrollment Period to evaluate their current drug plan to make sure their specific medications are covered.

If not, they look for a plan that better meets their needs. Here's what you can recommend:

Prescription Drug Plan
+
Medicare Supplement
Insurance
+
Dental & Vision Rider
+
Cancer Insurance & Heart
Attack/Stroke Insurance

MEDICARE ANNUAL ENROLLMENT PERIOD: OCT. 15 – DEC. 7

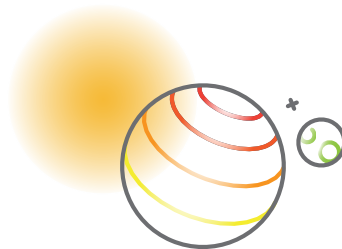


TIP: Beginning Oct. 1, you may submit Medicare supplement applications with 2022 effective dates.

DID YOU KNOW?

15%

Your clients can qualify for a 15% discount on dental insurance when they purchase a Medicare supplement policy. After completing the Med supp e-App, select “Dental” and the client’s information automatically populates the dental app.

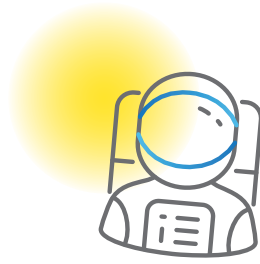


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TAKE CONTROL

There's a lot going on during the Annual Enrollment Period. Take advantage of our tools and resources to help accelerate your sales.

YOU'RE IN THE CAPTAIN'S SEAT



Our tools and resources can help you get up to speed on targeting clients and prospects and getting business issued faster.

AMAZING TOOLS

Lightning-Fast e-Apps

Our Med supp e-App is the easiest and fastest way to get your business issued. With underwriting rules built-in, e-Apps need minimal follow up and most policies get issued the same day they're received. Plus, our Med supp e-App transitions seamlessly from the Thank You page to the Dental and Cancer, and Heart Attack/Stroke e-Apps, making it hassle-free to submit additional policies during a Med supp sale.

High-Tech Mobile Quotes

Get quotes beamed to you by using our Mobile Quote app. The Mobile Quote app provides rates, including the household discount, whenever you want them – no matter where you are. Download the app today – search “Quotes for Sales Professionals” in the Apple Store or Google Play.

Fast Policy Issue

Have we mentioned we like to do things fast? Here's how we go to the outer limits to get your business issued at warp speed:

- **5 Days** - Decisions on policy issue are typically made within five days
- **2 Days** - Get your policies issued even faster using our e-App (applies to guaranteed issue, open enrollment and underwritten applications if the applicant is available for an interview)

We've Got Changes Covered

Sometimes there's missing or unclear information on an app you submit. We cut to the chase by having clients simply authorize any changes over the phone. It's that simple to keep the business moving forward.

Underwriting is Standing By

Save time and use our handy Underwriting Guide. If you still have questions, speak directly to a dedicated Medicare supplement underwriter by calling 800-995-9324.

24/7/365 Service

- **Check Application Status**
Find this is your Health Case Status report
- **Confirm Submission Details**

DID YOU KNOW?



Submitting an e-App is quick and easy. Our e-App offers multiple signature methods and is a great way for your business to get issued faster.

ATTENTION-GETTING MARKETING RESOURCES

Find New Clients

Make a strong first impression with our prospecting materials. The items feature our Med supp plans and rates in your area and can be customized with your contact information. Don't forget about our PDP and dental materials, too.

Educate Prospective Clients

Help your clients understand why a Medicare supplement policy may be a good option for them by using the "5 Reasons to Choose a Medicare Supplement" brochure. This is a great resource to use in areas where Medicare Advantage organizations are either leaving the market or increasing their advertising efforts.

Make the Sale

Help your clients map out their coverage options by using our point-of-sale materials. We have materials for Med supp plans, PDP, dental solutions and MACRA rules.

For Existing Policyholders

Send a special postcard to let your existing Med supp clients know they don't have to do anything during the annual enrollment period to keep their existing coverage. Receiving the postcard can pre-empt your clients' questions and help you retain their business.

ORDER YOUR MATERIALS NOW

Our marketing materials ship within five business days after you place an order.

- Go to mutualofomaha.com/broker and view materials in "Forms & Materials"
- Order materials through your normal channel



STELLAR SUPPORT

Sales Support

Our sales support team is ready to help. When you call us, you can have the confidence that the person on the other end of the line is well-versed to provide the assistance you and your clients need.

Sales Support | 800-693-6083 | sales.support@mutualofomaha.com

A LEADER IN THE MARKETPLACE

Original Medicare benefits began in 1966 and that same year we issued our first Med supp policy. Over the course of the last 55 years, Mutual of Omaha has grown to be one of the largest Med supp carriers in the U.S. We're rated A+ Superior by A.M. Best Company and are a proud member of the Fortune 500. Mutual of Omaha is truly a company you and your clients can trust.

A+

SUPERIOR

A.M. Best Company, Inc.

For overall financial strength and ability to meet ongoing obligations to policyholders

This rating is second highest of 16

A1

GOOD

Moody's Investors Service

For current financial strength and ability to withstand financial stress in the future

This rating is fifth highest of 21

A+

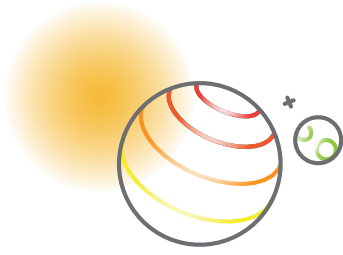
STRONG

Standard & Poor's

For financial strength to meet obligations to policyholders

This rating is fifth highest of 21

Ratings as of July 20, 2021.



There are no speed limits
on the road to success.

- David W. Johnson -
Famous social psychologist



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PLANS THAT MAKE A DIFFERENCE

It doesn't matter the solar system you're serving; our solutions are designed to fit all of your clients' needs.

OUR COMPETITIVELY PRICED MED SUPP PLANS



Your clients have a lot of options when it comes to selecting the right Med supp plan. There's one constant in the plans – each one comes with competitive rates and exceptional service from Mutual of Omaha.

Plan N

Our Plan N offers some of the best rates in the industry, which is great for people coming off a Medicare Advantage plan or an employers' health insurance plan. They're used to paying a share of their healthcare costs, which makes Plan N a good cost-sharing option.

Plan G

Comprehensive coverage for those who want predictable benefits.

High-Deductible Plan G

Includes an annual policy deductible in exchange for greater premium savings.

12%

HOUSEHOLD DISCOUNTS

Who doesn't like discounts? Our 12% discount – available in most states – has some of the least restrictive eligibility requirements in the industry, which means most of your clients should qualify.

10%	7%	N/A
ND	IN, ME, NJ, OH, OK, WA	AK, CT, DC, FL, HI, ID, MN, NY, RI, VT

ONE RATE
ADJUSTMENT

ANNUAL PREMIUM CHANGES

When it comes to premium changes, your new-business clients will know exactly what to expect – just one rate adjustment a year on the policy anniversary date.

MACRA

MACRA RULES

As of Jan. 1, 2020, Med supp plans for newly eligible Medicare beneficiaries must include some type of cost sharing due to the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA). There's a section later in this guide that provides more details on MACRA.

PERKS FOR YOUR CLIENTS

Our competitively priced products are a great reason to place your Med supp business with Mutual of Omaha. But there's more. All Med supp policies include perks to help you set yourself apart from the competition. Our perks include:

Mutually Well is a wellness and exercise program that provides healthy living resources. Here are some of the benefits your clients can receive:

- Up to 30% off healthy living products and services from more than 20,000 health and well-being specialists nationwide*. Discounts include chiropractic and acupuncture services, massage therapy and more
- Access to the Mutually Well app (available in the Apple and Goggle Play app stores). The app includes a personalized fitness and nutrition plan, healthy recipes, wellness articles and tips and advice on healthy living
- Add a gym membership for \$25** per month with no enrollment fee, good at over 10,000 gyms nationwide***

Amplifon Hearing Health Care is a program that offers hearing discount services from a nationwide network of more than 5,000 providers:

- A 60-day risk-free trial for hearing aids and one year of follow-up care for cleaning, adjustment and other hearing aid services
- Two years of free hearing aid batteries or a charging station to keep hearing aids powered

EyeMed Vision Care offers your clients access eye care and eyewear from a network that includes that nation's top optical retailers plus independent providers:

- \$50 savings on eye exams
- 40% savings on eyeglass frames up to \$140
- Discounted pricing on lenses and other services

* Tivity Health, Inc. and its affiliates do not employ, own or operate third-party service providers. Services subject to terms and conditions of such third-party provider. Check with the provider for details.

**Gym membership fee is \$25.00 per month plus applicable sales tax.

***Members who opt-in and pay for the Mutually Well fitness program are entitled to the use of the fitness location facilities and amenities available to the holder of a basic membership at the fitness locations. Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Facilities and amenities vary by location.

Aloe Care is a leading provider in delivering the world's most advanced voice-activated, in-home medical alert and communication systems for older adults.

- Access to 24/7 emergency response center
- Secure app that provides families with real-time updates
- Save \$20 on first order



PROGRAM AVAILABILITY

Our Mutual Perks program offerings are not available everywhere. In addition, some states prohibit the promotion of these programs at the time of sale.

Programs Are Not Available*

Mutually Well is not available in:	EyeMed is not available in:	Amplifon is not available in:
CA, NY	NY	NY

Programs Cannot be Promoted at the Time of Sale*

Mutually Well cannot be promoted in:	EyeMed cannot be promoted in:	Amplifon cannot be promoted in:	Aloe Care cannot be promoted pre-sale in:
CT, ID, MD, MN, NH, OR, VT, WA	CA, CT, ID, MD, MN, NH, OR, VT, WA	CA, CT, ID, MD, MN, NH, OR, VT, WA	All States

*States are subject to change.

MORE SOLUTIONS FOR YOUR CLIENTS

Med supp insurance isn't the only product we offer that's a great fit for Medicare-eligible clients. When your clients enroll in a Mutual of Omaha Med supp plan, you can quickly and efficiently enroll them in other coverage that meets their needs.

Mutual of Omaha Rx Prescription Drug Plan

When choosing a prescription drug plan, most people make their decision based on monthly premium, drug deductibles and whether the plan covers their specific medications. Mutual of Omaha RxSM offers two plans in all states except New York. Having options allows your clients to choose the coverage they're looking for that also fits their budget.

2022 Prescription Drug Overview

Plan Highlights

- Mutual of Omaha Rx PlanSM (PDP)**
 - Non-Preferred Pharmacy Network
 - \$500 Deductible (Plan A/B)
 - \$2,000 Out-of-Pocket Maximum (Plan A/B)
 - \$100 Monthly Premium (Plan A/B)
 - \$100 Monthly Premium (Plan C/D)
 - \$100 Monthly Premium (Plan E/F)
 - \$100 Monthly Premium (Plan G/H)
 - \$100 Monthly Premium (Plan I/J)
 - \$100 Monthly Premium (Plan K/L)
 - \$100 Monthly Premium (Plan M/N)
 - \$100 Monthly Premium (Plan O/P)
 - \$100 Monthly Premium (Plan Q/R)
 - \$100 Monthly Premium (Plan S/T)
 - \$100 Monthly Premium (Plan U/V)
 - \$100 Monthly Premium (Plan W/X)
 - \$100 Monthly Premium (Plan Y/Z)
- Mutual of Omaha Rx PlanSM (MOPDP)**
 - \$0 Deductible (Plan A/B)
 - \$0 Out-of-Pocket Maximum (Plan A/B)
 - \$0 Monthly Premium (Plan A/B)
 - \$0 Monthly Premium (Plan C/D)
 - \$0 Monthly Premium (Plan E/F)
 - \$0 Monthly Premium (Plan G/H)
 - \$0 Monthly Premium (Plan I/J)
 - \$0 Monthly Premium (Plan K/L)
 - \$0 Monthly Premium (Plan M/N)
 - \$0 Monthly Premium (Plan O/P)
 - \$0 Monthly Premium (Plan Q/R)
 - \$0 Monthly Premium (Plan S/T)
 - \$0 Monthly Premium (Plan U/V)
 - \$0 Monthly Premium (Plan W/X)
 - \$0 Monthly Premium (Plan Y/Z)

Category	Mutual of Omaha Rx Plan (PDP)		Mutual of Omaha Rx Plan (MOPDP)	
	Plan A/B	Plan C/D	Plan A/B	Plan C/D
Monthly Premium	\$100	\$100	\$0	\$0
Deductible	\$500	\$500	\$0	\$0
Out-of-Pocket Maximum	\$2,000	\$2,000	\$0	\$0
Pharmacy Network	Non-Preferred	Non-Preferred	Preferred	Preferred

Dental Solutions

Good dental care is important to overall health. While Medicare covers most health-related expenses, it doesn't cover most dental services. Mutual of Omaha offers two flexible and competitively priced dental insurance products, as well as a dental savings plan, that can help meet your clients' dental needs.

Flexible Dental Options That'll Make Your Clients Smile

Mutual of Omaha offers dental solutions that can help meet the dental needs for individuals and families, at a price that fits their budget.

Comparing Our Dental Solutions

	DENTAL SAVINGS PLAN	DENTAL INSURANCE PLAN
Coverage	Coverage for dental services up to \$1,000 per year.	Coverage for dental services up to \$1,000 per year.
Cost	Low monthly premium.	Low monthly premium.
Flexibility	Flexible plan design.	Flexible plan design.
Options	Options for dental services.	Options for dental services.
Cost	Low monthly premium.	Low monthly premium.

Cancer & Heart Attack/Stroke Insurance

As people age, their risk for being diagnosed with cancer and/or suffering a heart attack or stroke increases. A Med supp policy covers medical bills, but not all associated expenses with these illnesses. Mutual of Omaha's Cancer Insurance and Heart Attack/Stroke Insurance pay a lump-sum benefit your clients can use to help pay for any out-of-pocket costs.

NEWS THAT'LL MAKE YOUR CLIENTS SMILE

15%

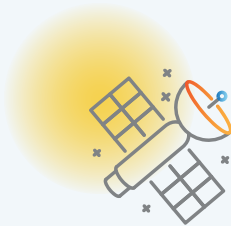
Your clients can receive a 15% discount on dental insurance by applying for a Mutual of Omaha dental insurance policy at the same time as a Mutual of Omaha or affiliate Med supp policy when:

- The dental insurance application is signed on or after the Med supp application sign date, and
- Within 30 days after the Med supp issue date

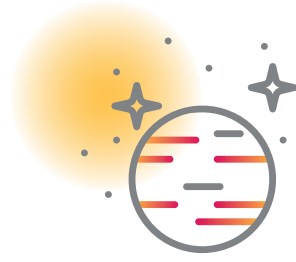
TIP: Your clients' personal information carries over from the Med Supp e-app to the dental e-App, making it easy to transition to a dental sale. Don't forget to download the Mobile Quote app to get dental quotes.

Note: Multi-policy discount not available in WA and MA.

DID YOU KNOW?



Mutual of Omaha Rx Prescription Drug PremierSM Plan offers an insulin program with level payments of \$25. That's one of the lower co-pays offered!



Speed has become
an important element
of strategy.

- Regis McKenna -
Entrepreneur and marketer



IT'S OKAY TO SLOW DOWN JUST A BIT

Review some key rules and regulations to make your journey through space a smooth one.

MACRA — IT'S NOT ROCKET SCIENCE

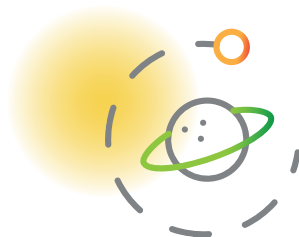


Long acronyms can be intimidating. But MACRA – or the Medicare Access and CHIP Reauthorization Act of 2015 – doesn't have to be. MACRA is a ruling which specifies that Med supp plans offered to newly eligible Medicare beneficiaries must include some type of cost sharing.

How this impacts your clients is all based on when they become eligible for Medicare. There are two distinct groups of Med supp clients:

Medicare Supplement Plans Available*	
Medicare-eligible through 12/31/2019	Medicare-eligible on or after 1/1/2020
A, C, D, F, High-Deductible F, G, High-Deductible Plan G, N	A, D, G, High-Deductible Plan G, N

* Mutual of Omaha's Medicare supplement policy offerings vary by state. For state-specific details, consult the Medicare Supplement Underwriting Guide or the state's outline of coverage. You'll find them in the Medicare supplement section of Sales Professional Access.



HERE'S WHAT ELSE YOU NEED TO KNOW

Special Rules for Guaranteed Issue

Most Med supp applications taken during the Annual Enrollment Period will be underwritten. However, some clients will be able to purchase a Med supp policy on a guaranteed-issue basis. Our Med supp e-App determines this for you.

For example, someone who is losing their coverage because their Medicare Advantage plan is leaving the market is considered to have guaranteed-issue rights. The same is true for someone moving out of the Medicare Advantage plan's service area.

The guaranteed-issue plans (based on Medicare eligibility) are:

- Plans C, F and high-deductible F (where offered)
- Plans D, G and high-deductible G (where offered)

Get the "2021 Guide to Health Insurance for People with Medicare" at [medicare.gov](https://www.medicare.gov) to learn more.

Proof of Disenrollment

If you sold a Med supp policy to someone leaving a Medicare Advantage plan, make sure proof of the Medicare Advantage disenrollment is attached to the application. In the Med supp e-App, click "Attach Eligibility Documents" to attach a PDF.

Proof of disenrollment includes:

- A copy of the applicant's Medicare Advantage disenrollment notice
- A copy of the letter the applicant sent to the Medicare Advantage plan requesting disenrollment dated Oct. 15 or later
- A signed statement that the applicant has requested to be disenrolled from the Medicare Advantage plan

WHAT'S AN MBI NUMBER AND WHY IS IT IMPORTANT?



Delays in getting business issued are no good, both for you and your clients. To avoid a delay when a Medicare supplement application is submitted, be sure to include the Medicare Beneficiary Identifier (MBI) number on the application. The same goes for your clients when they submit a claim.

The MBI is a more secure identifier for beneficiaries. It does not include any personal information, as opposed to the Health Insurance Claim Number, which included the social security information.

Clients 65 and older should have a Medicare card and a corresponding MBI number. Clients who are within three months of their 65th birthday and haven't received an MBI card can get their MBI number by going to [medicare.gov](https://www.medicare.gov). Customers can submit the MBI number on Customer Access.

THE CASE OF MISSING DOCUMENTATION



Sometimes the required documentation just isn't there when an application is submitted. When the missing information becomes available, fax us the documentation (402-997-1920). Include the policy number – you can find it on your usual report or the Med supp e-App dashboard.

DID YOU KNOW?

Don't forget to include a client's MBI number on the e-App. Not including the MBI number could slow down the application and/or claims process.



OUT-OF-THIS WORLD REWARDS

Although we can't promise a seat on the first flight to Mars, there are a lot of amazing and extraordinary rewards you can earn from the business you place during the Annual Enrollment Period.

IT'S YOUR TIME TO BE A SALES STAR



The business you place with Mutual of Omaha during the Annual Enrollment Period can help you achieve amazing travel and reward opportunities.

Mutual Sales Leaders 2022: London

Your Med supp and dental/vision sales during the annual enrollment period can help you qualify for the Mutual Sales Leaders trip to London in 2022. Airfare, hotel, tours and leisure activities for you and your guest are included. Learn more at mutualsalesleaders.com.

Med Supp Broker Bonus

Earn a bonus for your underwritten Med supp applications. Once you achieve a minimum of five issued Med supp apps in a month, you'll start earning a cash bonus. The Broker Bonus Program runs May 1 through Dec. 31, 2021. Eligible products include Plans F, G and N. To view the official rules, go to mutualofomaha.com/broker and click on the Rewards link on the Medicare Supplement page.

Marketing Credits

Earn marketing credits for the Med supp and dental business you place with us. Use credits to help fund all kinds of activities that help build your business. Our new Marketing Credits Program for 2022 kicks off Oct. 1, 2021 and includes Med supp and dental. Go to mutualmarketingcredits.com for more details.

DID YOU KNOW?

Marketing credits earned for Med supp and dental business by Sept. 30, 2021, must be redeemed by Dec. 1, 2021. After that date, your credits will expire. Use your credits during the Annual Enrollment Period to help grow your business!



LIGHT-SPEED SERVICE

The Millennium Falcon made the Kessel Run in less than 12 parsecs. But have you heard how ridiculously fast our support is? Find what you need faster than making the jump to light speed.

YOUR FIRST POINT OF CONTACT — **SALES SUPPORT TEAM**



Whenever you have a question or need help, contact the Sales Support team. Here's what they can do for you:

- Answer your pre-sale and product questions
- Help you find what you're looking for on Sales Professional Access
- Provide assistance on the Ready-to-Sell PDP steps
- Provide individual quotes
- Answer Med supp, Dental and PDP e-App questions

Sales Support Team

CONTACT

HOURS:

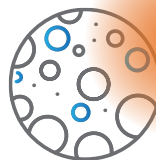
Sales Support is available Monday through Friday from 8 a.m. to 5 p.m. Central Time.

CALL:

800-693-6083

EMAIL:

sales.support@mutualofomaha.com



HERE'S WHERE TO FIND IT ON SALES PROFESSIONAL ACCESS

Keep the information below as a reference guide to help direct you to the right area of Sales Professional Access – mutualofomaha.com/broker – to find what you're looking for.

Locate Paper Apps and Outlines of Coverage

Go to "Forms & Materials" and select the Service Type-New Business drop-down option.

Access e-Apps

Go to the e-Apps link on the home page. You can also find e-Apps in the Sales & Marketing tab and on each product page.

Other Marketing Materials

To download materials, go to "Forms & Materials" or order the materials you need through your normal channel.

Get Certified to Sell PDP

On the PDP product page, look for links to compliance training for AHIP or Mutual of Omaha, along with the required Mutual of Omaha Rx Product Training.

Note: 2022 PDP Materials will be available on October 1, 2021.



VIEW THE “GETTING STARTED WITH MUTUAL OF OMAHA” GUIDE

For more information about Sales Professional Access, including detailed screen shots on each of the key areas of the website, download the newly updated “Getting Started with Mutual of Omaha” guide.

FORMS & MATERIALS: BETTER THAN EVER

Forms & Materials has been simplified to help you find Med supp materials. Once in Forms & Materials you can now select one company for Medicare supplement:

- Select Company
- Select Medicare Supplement – Mutual of Omaha and all affiliates
- Select Service Type Marketing/State/Product Type/Product Name

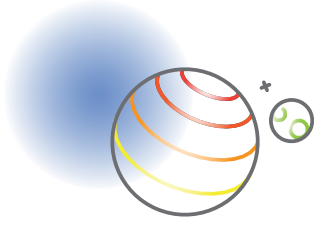
TIP: Here’s how to find Dental and PDP materials:

DENTAL | Company name – Mutual of Omaha

PDP | Company name – Omaha Health Insurance Company

DID YOU KNOW?

You can download or order our materials for free. Visit Sales Professional Access at mutualofomaha.com/broker to view our complete library of impactful materials.



I feel the need ...
the need for speed!

- Tom Cruise -
In the movie "Top Gun"



