

Next Steps in the Application Process

What's Next?

Now that you've applied for a long-term care insurance policy, you need to be aware of what will happen before you can be approved for coverage and your policy issued.

Additional Medical Information

Your application will be reviewed by our long-term care underwriting team to determine if you meet eligibility requirements. In doing so, they will ask for additional medical information, including:

- **Medical Records** – A copy of your medical records may be requested from your physician. This is required for most long-term care insurance applicants
- **Prescription Drug Report** – A pharmaceutical check also will be conducted for all long-term care insurance applicants

Personal Health Interview

After the underwriter evaluates your medical records for eligibility*, you will then be asked to participate in a personal health interview. The interview typically is conducted by a registered nurse who will ask you about your current health, the medications you take and your daily activities. The questions are not difficult and will include things like:

- The name of your primary care physician and any specialists you see

- The names and dosages of any medications you take
- Verification of medication that you may have taken in the past per the Prescription Drug Report
- Your future plans for surgery, medical testing or medical consultation
- Your living arrangements and social activities
- Your use of medical devices, such as a wheelchair or cane

In addition, questions will be asked to evaluate your memory.

The personal health interview is conducted either by telephone or face-to-face, depending on your age and/or health status.

- **Telephone Interview** – If you are age 64 or younger, the interview will be conducted over the telephone and will take approximately 30 to 45 minutes. You can schedule your telephone interview through our online scheduling portal. Once your application is received by Mutual of Omaha, you will receive an email as well as an SMS text message with a link directing you to the scheduling portal. Simply click on the link and select the time and date that works for you. If you do not use the scheduling portal to schedule your telephone interview, you will be contacted to schedule an interview at your convenience or your insurance agent may set up the interview for you. **Please note:** We will make every attempt to contact you within the two-hour window you specified on your application.
- **Face-to-Face Interview** – If you are age 65 or older and the underwriter evaluates your medical records favorably*, a nurse will come to your home to meet with you in person. This will take approximately one hour and will include blood pressure readings along with recording your height and weight. A nurse will contact you to schedule the interview at your convenience and it must be completed in your Primary Residence as listed on the application.

Tips for Completing the Personal Health Interview

The personal health interview is important, so be sure to give the interviewer your full attention and answer all questions completely and accurately.

- Turn off the television or radio or move to a quiet spot where you will not be distracted
- Make sure you can hear the interviewer clearly
- Answer all questions to the best of your ability

- If a distraction should occur while the interview is being conducted, be sure to let the interviewer know and ask to reschedule for a better time

Preparing for the Personal Health Interview

It's a good idea to take a few minutes now to collect the following information so you'll be prepared for your personal health interview.

| Applicant A | Applicant B |
|--|--------------------------------|
| Primary Care Physician | |
| Name: _____ | Name: _____ |
| Address: _____ | Address: _____ |
| City, State ZIP: _____ | City, State ZIP: _____ |
| Phone: _____ | Phone: _____ |
| Date & Reason Last Seen: _____ | Date & Reason Last Seen: _____ |
| Specialist Physician | |
| Name: _____ | Name: _____ |
| Address: _____ | Address: _____ |
| City, State ZIP: _____ | City, State ZIP: _____ |
| Phone: _____ | Phone: _____ |
| Date & Reason Last Seen: _____ | Date & Reason Last Seen: _____ |
| Current Medications (prescription and over-the-counter) | |
| Name: _____ | Name: _____ |
| Dosage: _____ | Dosage: _____ |
| Frequency: _____ | Frequency: _____ |
| Name: _____ | Name: _____ |
| Dosage: _____ | Dosage: _____ |
| Frequency: _____ | Frequency: _____ |
| Name: _____ | Name: _____ |
| Dosage: _____ | Dosage: _____ |
| Frequency: _____ | Frequency: _____ |
| Name: _____ | Name: _____ |
| Dosage: _____ | Dosage: _____ |
| Frequency: _____ | Frequency: _____ |

Your Information is Strictly Confidential

We protect your privacy by safeguarding your information. Mutual of Omaha Insurance Company uses this information solely during the application process for long-term care insurance and will not release the information without your prior written authorization.

MutualofOmaha.com

Long-Term Care Insurance underwritten by: Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.