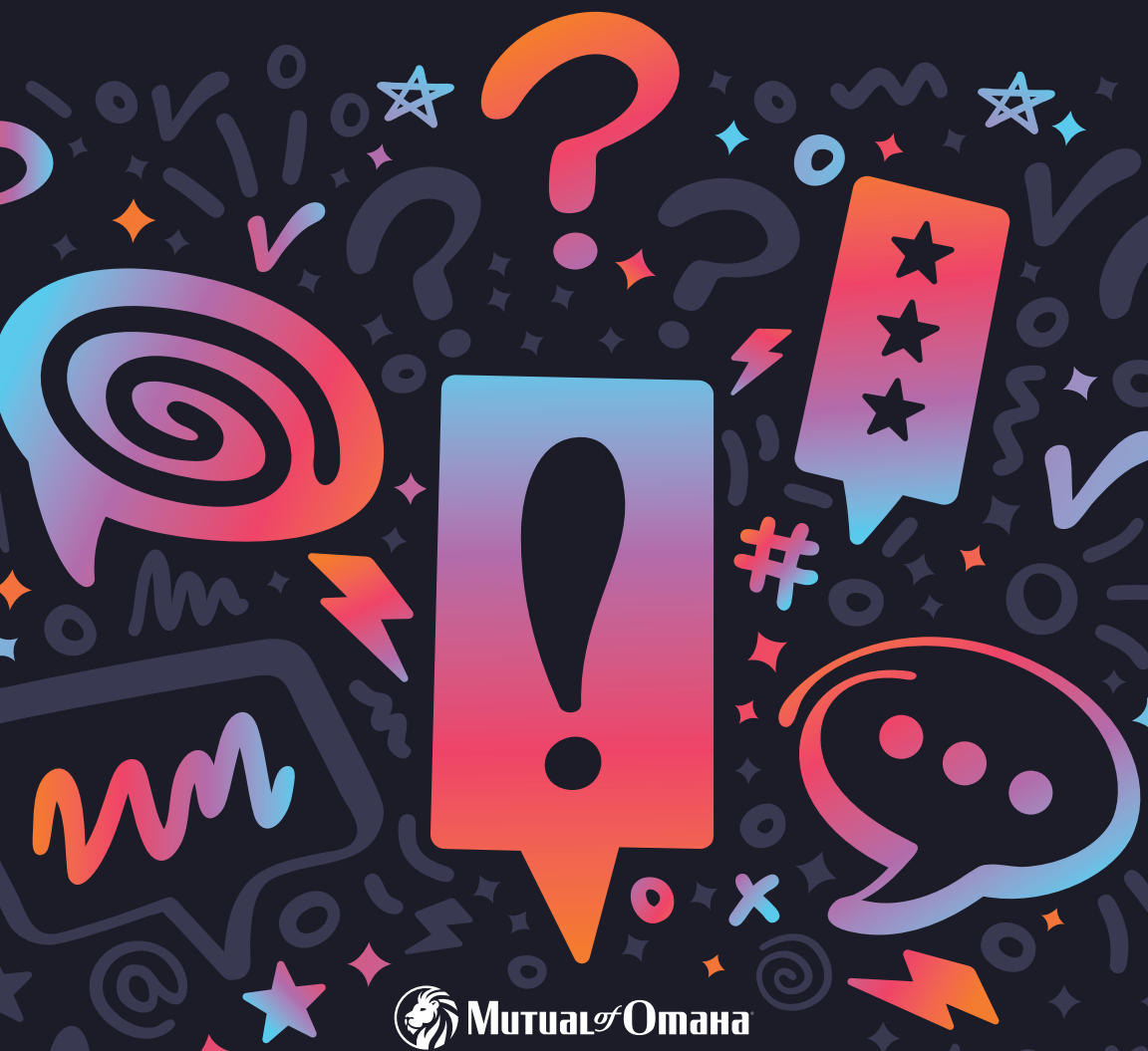


What's the
BUZZ



**2023 MEDICARE ANNUAL
ENROLLMENT PERIOD**

OCTOBER 15 – DECEMBER 7



CAN YOU *hear* **IT?**

It's hard to ignore the noise. The excitement is rising to a crescendo and will reverberate for the next couple months.

The Medicare Annual Enrollment Period generates an energy that's unparalleled throughout the rest of the year. It's a fast-paced time when you help your senior-age clients find the right Medicare solutions to fit their needs. It's also when your hard work can help you finish the year as a resounding success.

You can count on Mutual of Omaha to offer the Medicare solutions you and your clients want. In 2022, we've lowered already competitively priced Medicare supplement plans in several states and your clients now have another prescription drug option to choose from. Plus, you'll earn higher comp payouts on dental insurance sales.

See what the buzz is all about!

CONTENTS

5

Your clients are ready to take your call.

Learn about different Medicare needs your clients may have — and how you can help them.

9

A chorus of support.

Make sales noise by taking advantage of our tools and support — e-Apps, top-notch customer service, marketing materials and more.

13

Plans that are the talk of the town.

Our Medicare supplement plans come with competitive rates and exceptional service.

21

Listen up! It's time to review the rules.

Medicare-related products are highly regulated, and there are a few things you need to know.

25


It's hard to contain the excitement!

You'll want to shout at the top of your lungs when you see the rewards you can earn with your business during the Annual Enrollment Period.

27

Our customer service is buzzworthy.

Need something? Reach out to us, and we'll help find what you're looking for.



Everything I do
has a purpose
for my goal,
which is to
create a buzz.

DREW MCINTYRE
Professional wrestler



**YOUR CLIENTS
ARE READY TO**
take your call.

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.



HELP YOUR CLIENTS MEET THEIR NEEDS.

Medicare-age customers have a variety of needs. Medicare supplement insurance is the foundational solution most seniors need. And you won't find a better selection of competitively priced plans than what Mutual of Omaha offers.

Seniors count on the sound advice of sales professionals like you. So, whether it's Medicare supplement insurance, prescription drug plans or our dental options, Mutual of Omaha has the coverage to provide your clients peace of mind.

So, get out there and take care of your clients' needs during this year's Annual Enrollment Period. Your clients are waiting for your call. Contact them now — they want to know what the buzz is all about.

Many of your clients and prospects fall into these three categories. We've provided a handy chart to help you 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 Insurance &
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 Insurance &
Vision Rider
+
Cancer Insurance
& Heart Attack/
Stroke Insurance

MEDICARE ANNUAL ENROLLMENT PERIOD:

OCTOBER 15 TO DECEMBER 7

TIP:

Beginning Oct. 1, you may submit Medicare supplement applications with 2023 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.

*Multi-policy discount not available in WA or in NY and MA where dental insurance is not approved.



A *chorus* **OF** **SUPPORT.**

Our tools and resources can help your business get issued faster, which will have you singing the sweet tunes of success.



LET'S TAKE IT FROM THE TOP.

Background singers don't get the notoriety of a solo artist, but they play a key role in the making of a hit song. Your sales efforts will top the charts when you take advantage of these supporting tools and resources.

Smash-Hit Tools

e-Apps

Our Medicare supplement 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, Heart Attack & Stroke e-Apps, making it hassle-free to submit additional policies during a Med supp sale.

Mobile Quotes

Get quotes instantly wherever you are by using our Mobile Quote app. The Mobile Quote app provides rates, including the household discount. Download the app today — search "Quotes for Sales Professionals" in the Apple Store or Google Play.

Fast Policy Issue

Nobody likes to wait. Lucky for you and your clients, you won't have to with our fast policy service:



Most policies are approved by an auto decision and can be issued in as little as two minutes.



Guaranteed issue, open enrollment and underwritten applications can still be approved within two days if the applicant is available for an interview soon after the policy is submitted.

Client Authorization

If there's missing or unclear information on an app you submit, we'll sometimes reach out directly to the client to get the answer we need. It's a simple, yet effective, way to keep your business moving forward.

Underwriting Support

Have a question about an app you submitted? Dial 800-995-9324 to speak to an underwriting representative.

Sales Professional Access

Log into Sales Professional Access 24/7 to find what you need. It's that convenient.



Check application status

Find this in your Health Case Status report



Confirm submission details

Download the Med Supp Underwriting Guide (604504_072122)

Chart-Topping Marketing Resources

Find New Clients

Make a strong first impression with our newly redesigned 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 prescription drug plan and dental materials, too.

Educate Prospective Clients

Help your clients understand why a Med supp policy may be a good option for them by using the "5 Reasons to Choose a Medicare Supplement" brochure. **Hint:** 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

Your clients have a lot of coverage options. Use our Med supp, prescription drug plan and dental materials to educate and compare their options so they can make an informed choice.

For Existing Policyholders

Your existing Med supp clients don't have to do anything during the Annual Enrollment Period to keep their existing coverage. To help preempt your clients' questions and help retain their business, send them the 'Existing Policyholders' postcard early in this year's enrollment period.

Order your materials now.

Marketing materials typically ship within five business days after you place an order.

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





PLANS THAT
are the talk
OF THE TOWN.

That noise you hear is your clients
— and our competitors — excited
about the astounding Medicare
solutions Mutual of Omaha offers.



COMPETITIVELY PRICED MEDICARE SUPPLEMENT PLANS

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

Household Discounts

With rising inflation, anything you can do to help your clients save money, especially seniors on a fixed budget, is welcome news. 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. (Note: A few states offer a 7% or 10% discount and only a handful don't offer discounts). See your state's application for specific eligibility requirements or view the Medicare Supplement Product Availability Map on Sales Professional Access.

Our Plans

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 employer's health insurance plan. They're used to paying a share of their health care 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.

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

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.

Extras For Your Clients

Having great rates is one thing, but there's more to owning a Med supp policy with Mutual of Omaha. Your clients get these extras just for being a Mutual of Omaha customer:

Mutually Well is a wellness and exercise program that provides healthy living resources that includes:

- 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, personal training, fitness equipment, meal programs and more
- A personalized plan for health living. When your clients set their goals, they'll receive a weekly plan with recommended activities that include suggestions on fitness, exercise and nutrition
- Gym memberships for \$25** per month, good at over 10,000 gyms nationwide***

Note: The MW gym membership should not be marketed pre-sale in New Mexico.

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
- 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.

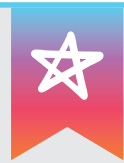
**Gym membership fee is \$25.00 per month plus applicable sales tax.

***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 Health 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 Plan Options for Your Clients

Medicare supplement 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.

Prescription Drug Plans

Consumers should choose a prescription drug plan based on the total cost of the plan, which includes drug deductibles, monthly premium and whether the plan covers their specific medications. Mutual of Omaha RxSM offers three plans in all states except New York, including a new plan option for individuals who don't have regular prescription needs. Having options allows your clients to choose a coverage that fits their budget.

2023 Prescription Drug Overview

Plan Highlights*

Plan	Mutual of Omaha Rx Essential™ (PDP)	Mutual of Omaha Rx Plus™ (PDP)	Mutual of Omaha Rx Smart™ (PDP)																																																																																																																																																
Qualifications	<ul style="list-style-type: none"> Open enrollment period \$100 first \$250 deductible \$100 copay/coinsurance from 25% to 50% \$0 copay for insulin for 90-day supply \$0 copay for 90-day supply with mail order 	<ul style="list-style-type: none"> Open enrollment period \$100 first \$250 deductible \$100 copay/coinsurance from 25% to 50% \$0 copay for insulin for 90-day supply with mail order 	<ul style="list-style-type: none"> Open enrollment period \$0 first \$0 deductible \$0 copay/coinsurance from 25% to 50% \$0 copay for insulin for 90-day supply with mail order 																																																																																																																																																
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Dental Insurance

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 for your clients to choose from. **Good news** — Mutual of Omaha has increased comp payouts on dental insurance sales.





Put a smile on your clients' faces.

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 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 plan sale. Don't forget to download the Mobile Quotes app to get dental quotes.

Did You Know?

Rx

The Mutual of Omaha Rx (PDP) Premier Plan offers an insulin program with level payments of \$25. That's one of the lower co-pays offered!

Your clients can save additional money with Mutual of Omaha's RxSM plans if they ask their doctor to submit an e-prescription for mail order refills.



A LEADER IN THE MARKETPLACE

Original Medicare benefits began in 1966 and that same year Mutual of Omaha issued its first Med supp policy. Over the course of the last 55-plus 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.M. Best Company, Inc.

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

This rating is second highest of 16



Moody's Investors Service

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

This rating is fifth highest of 21



Standard & Poor's

For financial strength to meet obligations to policyholders

This rating is fifth highest of 21

*As of 8/1/22



Listen up!

IT'S TIME TO REVIEW THE RULES

Pull up a chair and hear about the Medicare-related rules and regulations you need to know about the most. We promise there won't be a quiz.



KEY RULES AND REGULATIONS YOU NEED TO KNOW

This section provides an overview of the most important rules and regulations about our Medicare-related products.

Special Rules for Guaranteed Issue

Most Medicare supplement 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 are:

- Plans C, F and high-deductible F (where offered).
These plans are only available to individuals who have attained age 65 before Jan. 1, 2020
- Plans D, G and high-deductible G (where offered)

Download the **“2022 Guide to Health Insurance for People with Medicare”** from Sales Professional Access or order a copy through your normal ordering channels.

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, for both you and your clients. To avoid a delay when a Med supp application is submitted, be sure 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 previously used Health Insurance Claim Number, which included the social security information.

Clients age 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 add their MBI number in their Customer Access profile.

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.

Did You Know?

MBI

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.



**IT'S HARD
TO CONTAIN**
the excitement

Say it loud — “I can’t believe how many
rewards I can earn for doing business
with Mutual of Omaha!”

GET READY TO JUMP FOR JOY.

Exciting, exhilarating and satisfying are three words you might use to describe the phenomenal travel and reward opportunities you can achieve when you do business with Mutual of Omaha.

Mutual Sales Leaders 2023

Your Med supp and dental/vision sales during the Annual Enrollment Period can help you qualify for the 2023 Mutual Sales Leaders trip to sun-soaked Maui. 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 next Broker Bonus Program begins on Oct. 1. To view the official rules, go to mutualofomaha.com/broker and click on the Rewards link on the Medicare Supplement page.

Marketing Credits

Our new Marketing Credits Program started on Aug. 1, 2022 — earn marketing credits for the Med supp and dental business you place with us (Note: you can earn 2% of dental ANBP if a dental policy is sold with a Med supp policy). Use credits to help fund all kinds of activities that help build your business. For more details, go to www.mutualofomaha.com/broker, then go to the Sales & Marketing section and look for the Marketing Credits link. **Note: Redeem existing marketing credits earned for Med supp and dental business by Sept. 30, 2023.**



**OUR CUSTOMER
SERVICE IS**
buzzworthy.

Mutual of Omaha's outstanding customer service continues to receive rave reviews, leaving our competitors green with envy.



THE SALES SUPPORT TEAM IS YOUR FIRST POINT OF CONTACT.

Whenever you have a question or need help, contact the Senior Health Sales Support Team and they'll:

- 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

Hours: Monday through Friday, 8 a.m. to 5 p.m., Central Time.

Call: 800-693-6083

Email: sales.support@mutualofomaha.com

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.

Paper Apps and Outlines of Coverage

Go to “Forms & Materials”, select Company and Service Type — ‘New Business’

Access e-Apps

You can find the Electronic Applications link in three main places: 1. the home page; 2. under the Sales & Marketing tab, or; 3. on each product page.

Other Marketing Materials

Go to “Forms & Materials” to view and download the materials you need. You can also submit an order supply form.

Ready-to-Sell

On the Prescription Drug Plan page, look for links to AHIP or Mutual of Omaha’s compliance training, along with the required Mutual of Omaha Rx product training.

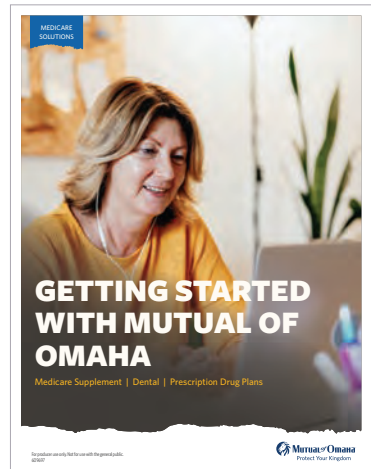
View the “Getting Started with Mutual of Omaha” guide.

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

Forms & Materials: Better Than Ever

It’s easy to find the Med supp materials you need:

- Select Company
- Select Med Supp-All Underwriting Companies
- Select Service Type Marketing/State/Product Type/Product Name



TIP:

Here’s how to find dental and prescription drug plan materials:

- **Dental**
Company name — Mutual of Omaha
- **Prescription Drug Plan**
Company name — Omaha Health Insurance Company

Did You Know?

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

FREE

It's a buzz
every time
you perform
under pressure.

IAN BAKER-FINCH

*Golf commentator and former
professional golfer*

