

The
**Big
Race**



Mutual of Omaha

MEDICARE ANNUAL ENROLLMENT PERIOD

OCT. 15 — DEC. 7

Are You Ready for the Big Race?

During the Medicare Annual Enrollment Period (AEP), there's a big race to help your clients find the right insurance coverage. We can help.

AEP runs from Oct. 15 to Dec. 7. That's only 38 fast-moving business days to serve the surplus of customers that flood the market seeking your advice and guidance. There's no time to spin your wheels.

Turn to Mutual of Omaha for the Medicare solutions you and your clients want. This year, we've lowered already competitively priced Medicare supplement plans in several states.

And we've also added several enhancements to our dental options, such as no waiting period for benefits.

On your mark. Get set. The Big Race is about to begin!

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Our customer service leads the pack. Reach out to us, and we'll help find what you're looking for.



*Once you've tasted the
race, you never forget it.
You never get over it.*

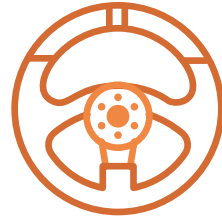
RICHARD CHILDRESS

Professional Race Car Driver



Keep Pace With Your Clients' Coverage Needs

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.



Clients Need Your Guidance

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.

Clients 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. Help them stay on track and find affordable coverage that can go the distance.

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 Insurance &
Vision Rider
+
Cancer and
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 and
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 and
Vision Rider
+
Cancer and
Heart Attack/
Stroke Insurance

Medicare Annual Enrollment Period



Oct. 15 to Dec. 7

TIP:

Beginning Oct. 1, you may submit Medicare supplement applications with 2024 effective dates.

Did You Know? >>>>>>>>

60%

Your clients can get a quick decision on their application status. We auto decision over 60% of our underwritten applications.





Put Your Pedal to the Metal

Our tools and resources can help get your business issued faster, which can drive better sales and greater success.



Tools to Help You Outpace the Competition

We've created tools that help you work faster and more efficiently. Leave your competition in the dust!

Our Tools

e-App Storefront

Designed specifically for our Medicare supplement, dental and prescription drug plan brokers, e-App Storefront has everything you need and want to complete and submit applications for quick issue. For example:

- Underwriting rules are automatically applied
- Client information auto fills through multiple types of applications
- One signature covers all forms for you and your clients
- Real-time rate quotes update automatically

TIP:

When using the e-App, please verify the client information is entered correctly to avoid delays.

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:



2
MINUTES

Most policies are approved by an auto decision and can be issued in as little as two minutes. We auto decision over 60% of underwritten applications.



2
DAYS

Guaranteed issue, open enrollment and underwritten applications can 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
STATUS

Check Application Status

Find this in your Health Case Status report



CONFIRM

Confirm Submission Details

Download the Med Supp Underwriting Guide (604504)

Fuel-Injected 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 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.

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 decision.

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 Finish First

Our Medicare solutions feature competitive pricing,
diverse plan selection and value-added services.
All the things your clients want!



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 retirees 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% Discount	7% Discount	N/A
ND	ME, NJ, OK, WA	AK, CT, DC, FL, HI, ID, MN, NY, 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 healthy living, when your clients download the Mutually Well app. Your clients can set a fitness goal, and they'll receive a weekly plan with recommended activities that include suggestions on fitness, exercise and nutrition.
- Gym memberships for \$29.99** per month, good at over 10,000 gyms nationwide. Clients who participate in the gym membership can also enjoy right at home 30,000+ live and on-demand classes in 60+ wellness categories from Bernalong.***

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 \$29.99 per month plus applicable sales tax. Members who op-in and pay for the Mutually Well Gym Membership are entitled to the use of fitness locations and amenities available to the holder of a basic membership at the fitness location. Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Facilities and amenities vary by location. ***Bernalong live and on-demand classes are only available as part of the Mutually Well Paid Membership program and cannot be purchased separately.

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 plan option for individuals who don't have regular prescription needs. Having options allows your clients to choose a coverage that fits their budget.

2024 Prescription Drug Overview

Plan Highlights:

- Mutual of Omaha RxSM Essential (CDP)**
 - \$0 monthly premium
 - \$25 Tier 1 deductible
 - \$500 deductible on Tiers 2-4
 - \$25 Tier 5 coinsurance for 90- or 90-day supply of maintenance and non-maintenance prescriptions
- Mutual of Omaha RxSM Premier (CDP)**
 - \$100 monthly premium
 - \$500 deductible on Tiers 1 & 2
 - \$250 deductible on Tiers 3 & 4
 - \$25 Tier 5 coinsurance for 90- or 90-day supply of maintenance and non-maintenance prescriptions
- Mutual of Omaha RxSM Plus (CDP)**
 - \$100 monthly premium
 - \$500 deductible on all Tiers
 - \$25 Tier 5 coinsurance for 90-day supply of maintenance and non-maintenance prescriptions

Plan	Mutual of Omaha Rx SM Essential	Mutual of Omaha Rx SM Premier	Mutual of Omaha Rx SM Plus
Monthly Premium	\$0	\$100	\$100
Annual Deductible	\$25	\$500	\$500
Copayments	\$0	\$0	\$0
Coinurance	100%	100%	100%
Out-of-Pocket Maximum	\$5,000	\$5,000	\$5,000

Mutual of Omaha RxSM

Dental Insurance

Mutual of Omaha dental plans are better than ever, thanks to these recent enhancements:

- No waiting period for benefits
- For major services, your clients receive a 20% coinsurance benefit on day one then 50% coverage after one year
- Increased maximum annual benefit options: \$1,500, \$3,000 or \$5,000

Note: Enhanced benefit options are not available in all states.

DENTAL INSURANCE

PRODUCT AND RATE GUIDE



Mutual of Omaha

For product details, visit [mutualofomaha.com/medicare](#)

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.

15%
DISCOUNT



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 AM 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

AM 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*

*As of 6/1/23

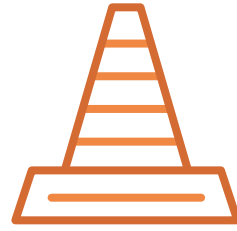


Rules of the Race

Let's review 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 “**2023 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

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 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 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?



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

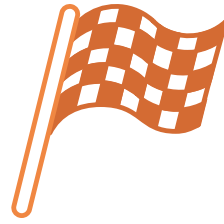




A Fast Track to Great Rewards

You won't believe how many rewards you can earn by doing business with Mutual of Omaha.

Take a Victory Lap



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 2024

With nearly 2,600 hours of sunshine a year, Barcelona, Spain, is known as the city of the sun. It's also the perfect place to shine the spotlight on our top brokers — at the 2024 Mutual Sales Leaders Incentive Trip. From magnificent architecture to amazing cuisine and glorious sunsets, Barcelona ranks among the world's most desired destinations. Learn more at mutualsalesleaders.com/sh2024.

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 July 1 - Dec. 31. To view the official rules, go to mutualofomaha.com/broker and click on the Rewards link on the Medicare supplement page.

Marketing Credits

The Marketing Credits Program runs from Aug. 1, 2023 to July 31, 2024 — 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 mutualofomaha.com/broker, then go to the Sales & Marketing section and look for the Marketing Credits link.



The Best Pit Crew in the Business

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



Sales Support Team >>>>>>>>>>>>>>>>>>>>>>>>>>>>

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 and product training. You can also find the ready to sell links on your SPA homepage on the left hand column.

The background is a solid orange color with various abstract geometric shapes in yellow and blue. These shapes include chevrons, parallel lines, and overlapping polygons, some of which are outlined. The shapes are scattered across the page, creating a dynamic and modern aesthetic.

***The winner ain't the one
with the fastest car. It's the
one who refuses to lose.***

DALE EARNHARDT JR.

Professional Race Car Driver

