2023 PRODUCT GUIDE CHANGES

Pages Include: 19, 22, 23,24,25, 30, 31, 32, 33, 40.

OVERVIEW

General Guidelines: Page 19 **Use the correct application section:** Be sure to use the most current application available for the client's state of residence in which federal taxes are paid.

- **Page 22: Step 7: Effective Date: The effective date of coverage will be the date the policy is issued, unless the intent of the application is to replace coverage. The applicant can request the effective date of replacement coverage. This can be up to 60 days from the date the application is signed.**

- **Page 22: Step 11: Producer Statement:** Don't forget to complete this section. **Be sure to include the commission code to prevent delays in application processing. A missing commission code can impact our ability to quickly verify licensing requirements.** In addition, be sure to include your contact information, or that of a designated contact, so we can reach you if we have questions or need additional information.

Submitting the Application: Page 23

- **Next Steps:** Flow chart changed.

Recurring Premium Processing: Page 24

- **Note Added:** Automatic Bill Pay

Modal Factors Note: The Automatic Bill Pay for recurring premium is only available through Monthly Bank Draft mode **at time of application.** The first premium payment will be drafted upon issue. All other modes for recurring premium payment will be done through direct bill. **Existing policyholders are able to sign up for Automatic Bill Pay for all modes (monthly, quarterly, semi-annually, annually) after issue.**

Checking Case Status: Page 25

- Application and underwriting status is available on Sales Professional Access (SPA) – our secure agent website. Log in using your seven-digit production number. **To view pending cases, hover over the "Reports" tab and select the option "Case Monitoring". From there you can select the link labeled "My Health Cases" to view the status of your pending cases.**

Page 30: Flow chart removed.

Licensing and Appointments: Page 31

- **You must ensure you are properly appointed prior to submitting a long-term care application. If unsure, contact Contracts & Appointments at 800-867-8673 or send an email to: PAMTAPPOINTMENTS@mutualofomaha.com**

Background Checks: Page 32

- All existing agents must have a background **check completed upon contracting. If contracts are termed at anytime a new background check would be ran upon new contracting submission.**

Note: **Producers who did not disclose information will be automatically declined if adverse information returns on the background check.**

Long-Term Care Training: Page 33

- **Mutual of Omaha has partnered with ClearCert. If you've taken Long-Term Care training through an approved ClearCert vendor your training will automatically load into our system. Remember, it is still best practive to ensure your training is on file prior to submitting a long-term care policy.**

Contact Information: Page 40

EPSupport@Illumifin.com