



Mutual of Omaha[®]

LEVEL UP

MEDICARE ANNUAL
ENROLLMENT PERIOD

OCT. 15 - DEC. 7

START



AEP is time to power up your sales skills, navigate challenges and unlock new achievements.

You've been on a sales journey all year long. But this fast-paced period from Oct. 15 to Dec. 7 is when you need to take your game to the next level. With a flood of potential customers searching for coverage before the enrollment period closes, the action will be fast and furious. You'll need to unlock new skills to be on top of your game.

Every gamer knows you need the right tools to advance. That's where we come in. Our competitively priced Medicare supplement plans and enhanced dental options are just what you need to reach uncharted levels of success.

AEP is here. The game is on. It's time to grab the controls, push play and level up your sales.

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Unlock an Epic Win

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

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Help drive sales with our tools and support — e-Apps, top-notch customer service, marketing materials and more.

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Great news — you can earn rewards for the business you place with Mutual of Omaha during the Annual Enrollment Period.

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Join Forces With the Best

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

UNLOCK AN EPIC WIN

Ready to level up your business? Our arsenal of tools and resources is like a power-up for your strategy, helping you speed through levels faster and unlock higher sales and success.

LOADING...



CLIENTS NEED YOUR HELP

Medicare-age customers have a variety of needs. Medicare supplement insurance is the foundational solution most seniors need.

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


It's time to push play and launch your Annual Enrollment Period adventure. Guide your clients on this epic journey and help them uncover the hidden bonuses of affordable coverage that fits their unique needs.



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

People Who Have Original Medicare	
<p>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.</p> <p>However, these people may have additional needs that remain unmet. Here's what you can recommend:</p>	<p>Dental Insurance and Vision Rider</p> <p>+</p> <p>Cancer and Heart Attack/Stroke Insurance</p>

People Who Have a Medicare Advantage Plan	
<p>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.</p> <p>Many of these people choose to return to Original Medicare. Here's what you can recommend:</p>	<p>Medicare Supplement Insurance</p> <p>+</p> <p>Dental Insurance and Vision Rider</p> <p>+</p> <p>Cancer and Heart Attack/Stroke Insurance</p>

	<p>TIP: Beginning Oct. 1, you may submit Medicare supplement applications with 2025 effective dates.</p>
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MEDICARE ANNUAL ENROLLMENT PERIOD

Oct. 15 to Dec. 7



1 PLAYER

2 PLAYERS



HINT:

Your clients can get a quick decision on their application status. We auto decision over 70% of our underwritten applications.

BOOST YOUR POWER

Equip yourself for next-level success with our Medicare solutions — offering competitive pricing, diverse solutions and value-added services.

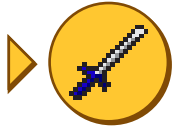
LOADING...



CHOOSE YOUR TOOLS

We've crafted tools that help you work faster and more efficiently.

Our Tools



e-App Storefront

Designed specifically for our Medicare supplement and dental brokers, the 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 applications
- Real-time rate quotes update automatically



TIP:

When using the e-App Storefront, 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 MIN: Most policies are approved by an auto decision and can be issued in as little as two minutes. We auto decision over 70% of underwritten applications.

2 DAYS: Guaranteed issue, open enrollment and underwritten applications can be approved within two days. In cases where an applicant interview is needed, applications can also be approved within two days, pending a completed interview.



Book of Business

It's now possible to get a complete list of in-force Mutual of Omaha policies you've sold in an instant with our Book of Business download.



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.

Status: **Check Application Status**
Find this in your Health Case Status report

Confirm: **Confirm Submission Details**
Download the Med Supp Underwriting Guide (604504)

Upgraded 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 dental materials, too.

Make the Sale

Your clients have a lot of coverage options. Use our Med supp 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 Med supp policyholder 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



MAP OUT YOUR QUEST

No traps or riddles here — just clear, quest-worthy knowledge to guide you to the next level.

LOADING...



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. See your state's application for specific eligibility requirements or view the Medicare Supplement Product Availability Map on Sales Professional Access.

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



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.

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 competitive 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. It 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 Burnalong.***

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 to 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

Aloe Care Health delivers the world's most advanced voice-activated medical alert and communication systems for older adults and their caregivers.

- Access to 24/7 emergency response center
- Secure app that provides caregivers with real-time updates
- New GPS-enabled Mobile Companion with fall detection for emergency assistance anywhere in the U.S.
- Receive discount on hardware costs, monitoring services and an additional \$20 off your purchase

Garmin offers your clients a way to track their activities and provide smart notifications* to help them maintain a healthy balance in their personal lives.

- 20% discount on Garmin wearables, smartwatches, blood pressure monitors and scales**

*When paired with a compatible smartphone

**This discount may not be combined with any other coupons, discounts, promotions or rebates

***Burnalong live and on-demand classes are only available as part of the Mutually Well Paid Membership program and cannot be purchased separately.

For more information about the value-added extras and Mutual Perks, visit Sales Professional Access.

Program Availability

Our Value-Added 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:
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:	Garmin cannot be promoted pre-sale in:	Mutual Perks cannot be promoted in:
CA, ID, MD, MN, NH, OR, WA	CA, ID, MD, MN, NH, OR, WA	CA, ID, MD, MN, NH, OR, WA	All States	All States	CA, NY

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.

Dental Insurance	
<p>Mutual of Omaha dental insurance plans are better than ever, thanks to these enhancements:</p> <ul style="list-style-type: none"> • No waiting period for benefits • For major services, your clients receive a 20% coinsurance benefit on day one then 50% coverage after one year • Maximum annual benefit options: \$1,500, \$3,000 or \$5,000 	

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

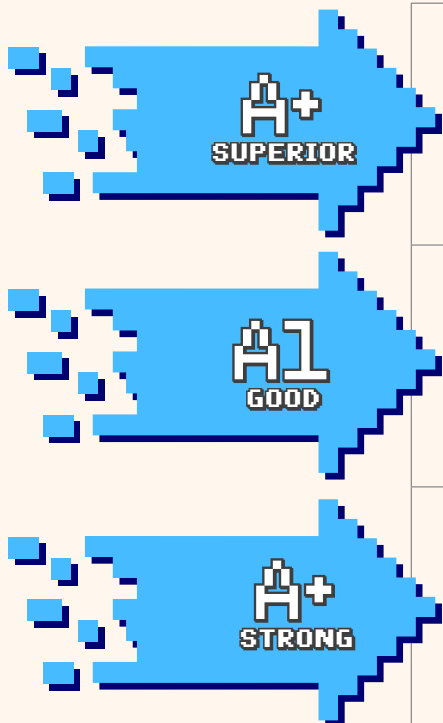


TIP:

Your clients' personal information carries over from the Med supp e-App to the dental insurance e-App, making it easy to transition to a dental sale. Don't forget to **download the Mobile Quotes app** to get dental quotes.

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.



AM Best Company, Inc.

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

This rating is second highest of 16*

Moody's Ratings

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 6/1/24

HOW TO PLAY

Let's review the Medicare-related rules and regulations you need to know about the most.

LOADING...



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 or were Medicare eligible before Jan. 1, 2020
- Plans D, G and High-Deductible G (where offered)



HINT:

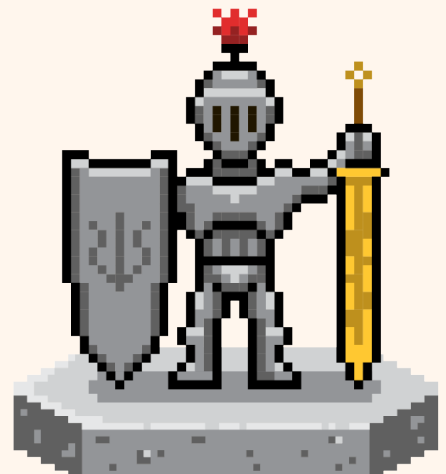
Download the “2024 Guide to Health Insurance for People with Medicare” from Sales Professional Access or order a copy through your normal ordering channels.

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 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) 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 social security information.

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

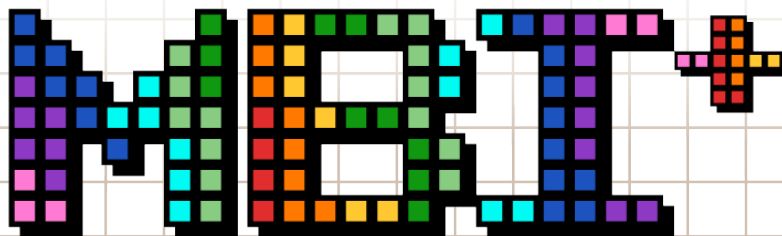
Missing Documentation

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.



TIP:

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



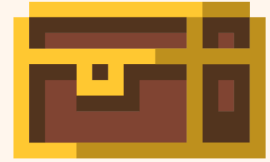
SPEEDRUN FOR BONUS REWARDS

When you level up with Mutual of Omaha,
you'll unlock an array of incredible
bonus rewards.

LOADING...



Top the Leaderboards



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 2025

Known as the friendliest city in Europe, Dublin, Ireland, is where you belong in 2025. Learn how you can qualify at mutualsalesleaders.com/sh2025.

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, 2024. 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, 2024, to July 31, 2025 — 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. For more details, go to mutualofomaha.com/broker, then go to the Sales & Marketing section and look for the Marketing Credits link.

NEW HIGH SCORE! 963 1ST AAA — — — ENTER YOUR INITIALS	HIGH SCORES <table border="1"><thead><tr><th>RANK</th><th>NAME</th><th>SCORE</th></tr></thead><tbody><tr><td>1ST</td><td>DRM</td><td>940</td></tr><tr><td>2ND</td><td>KLJ</td><td>835</td></tr><tr><td>3RD</td><td>TBS</td><td>782</td></tr><tr><td>4TH</td><td>SAS</td><td>690</td></tr><tr><td>5TH</td><td>KTB</td><td>524</td></tr><tr><td>6TH</td><td>HDN</td><td>463</td></tr><tr><td>7TH</td><td>ANH</td><td>378</td></tr><tr><td>8TH</td><td>TDE</td><td>256</td></tr></tbody></table>	RANK	NAME	SCORE	1ST	DRM	940	2ND	KLJ	835	3RD	TBS	782	4TH	SAS	690	5TH	KTB	524	6TH	HDN	463	7TH	ANH	378	8TH	TDE	256
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JOIN FORCES WITH THE BEST

Mutual of Omaha's legendary customer service is ready to provide you with the support you need to level up in AEP, making us a top ally in your journey.

LOADING...



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 individual quotes
- Answer Med supp and dental 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.



DID YOU KNOW?

Whether you write hundreds of applications a year or just occasionally, you'll love the efficiency you gain with our e-App Storefront tools. Chances are you won't go back to paper!

Other Marketing Materials

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

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



HINT:

Here's how to find dental materials:

- Dental
Company name — Mutual of Omaha

HONORING YOUR PAST

Mutual of Omaha's
WILD KINGDOM



GUIDING YOUR PRESENT



PROTECTING YOUR FUTURE

 **Mutual of Omaha**
Protect Your Kingdom



BEGIN QUEST

BACK