

Medicare Solutions

Mutual of Omaha Insurance Company



Mutual of Omaha

Mutual of Omaha Update

Financial Strength

Mutual of Omaha Insurance Company
United of Omaha Life Insurance Company

Ratings as of Tuesday, April 14, 2020



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



S&P Global
for financial strength to meet obligations to policyholders

This rating is fifth highest of 21

Medicare Supplement Overview

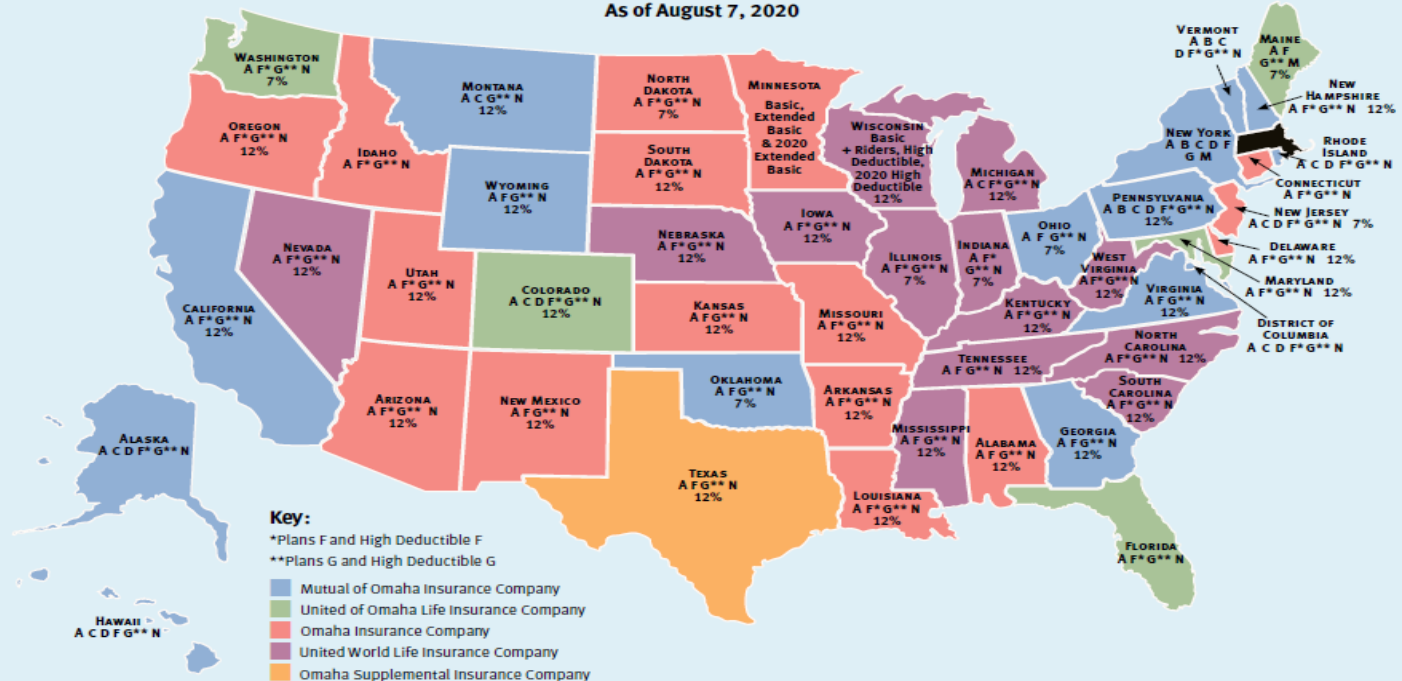
Five Medicare Supplement Underwriting Companies

- Mutual of Omaha Insurance Company
- United World Life Insurance Company
- United of Omaha Life Insurance Company
- Omaha Insurance Company
- Omaha Supplemental Insurance Company

MEDICARE SUPPLEMENT

PLAN AND HOUSEHOLD DISCOUNT AVAILABILITY

As of August 7, 2020



Mutual of Omaha

330097

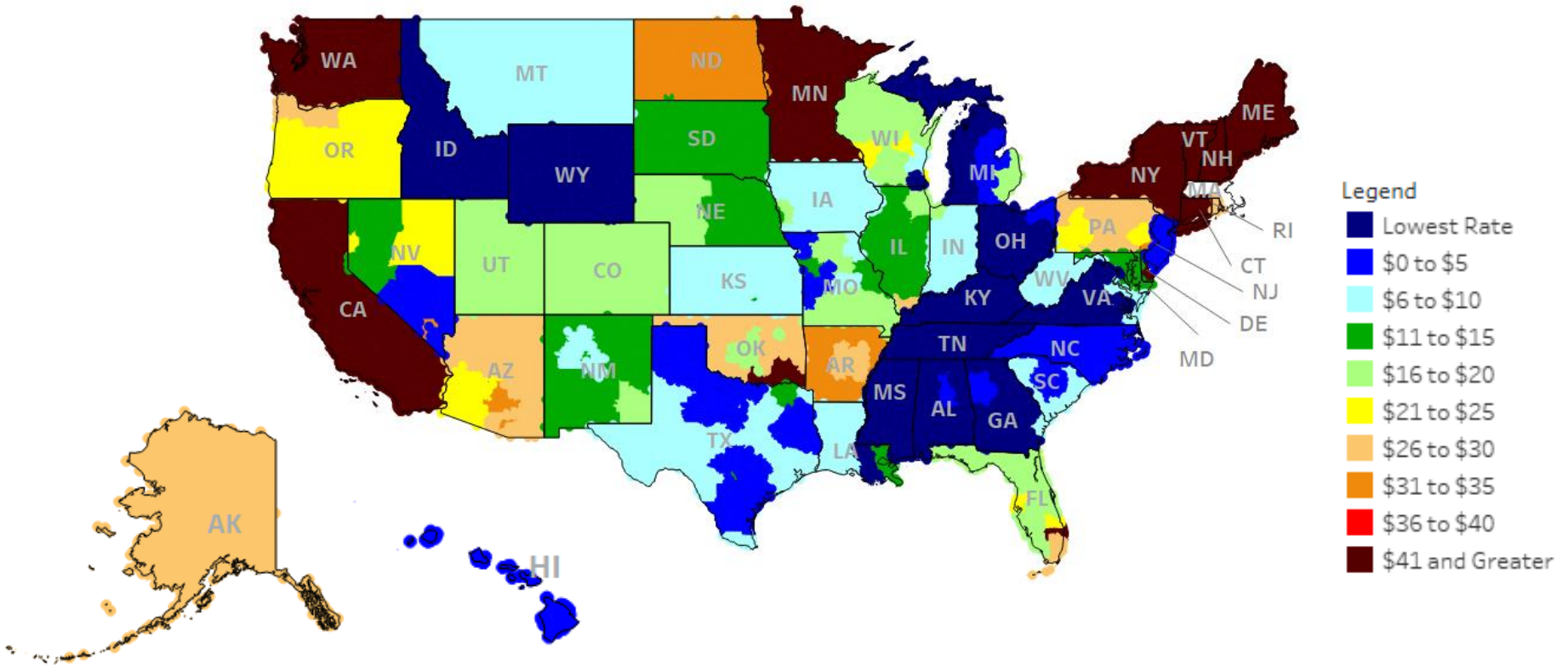
For producer use only. Not for use with the general public. See application for specific household discount eligibility requirements.

Rev 08/07/20

Age 65 - Female - Plan G - Nontobacco - Household Discount (where applicable)

Mutual of Omaha Company rate versus Aetna/Accendo, Cigna, United Healthcare, Blue Cross Blue Shield, and their child companies rates by ZIP code.

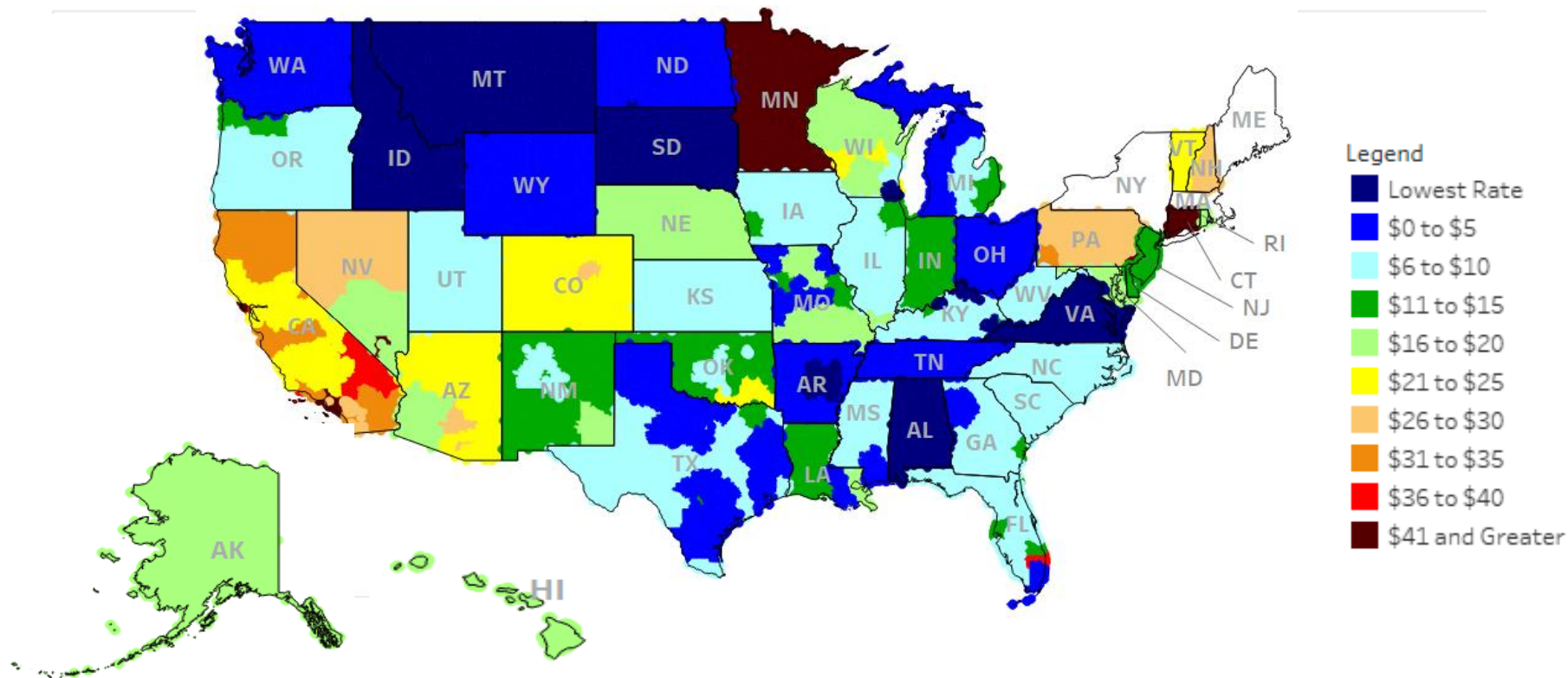
*Mutual of Omaha doesn't market any Medicare Supplements in MA



Age 65 - Female - Plan N - Nontobacco - Household Discount (where applicable)

Mutual of Omaha Company rate versus Aetna/Accendo, Cigna, United Healthcare, Blue Cross Blue Shield, and their child companies rates by ZIP code.

*Mutual of Omaha doesn't market any Medicare Supplements in MA



Hot New Rates for 2020!

- New Mexico (Omaha Insurance Company) – released 6/18/2020
 - Available Plans: A, F, G, HDG and N
- Kansas (Omaha Insurance Company) – released 6/18/2020
 - Available Plans: A, F, G, HDG and N
- Oklahoma (Mutual of Omaha) – released 7/10/2020
 - Available Plans: A, F, G, HDG and N

Plan F – Post MACRA Discount

- Michigan (United World)
 - Available 9/1/2020



- North Carolina (United World)
 - Available 9/1/2020



Mutual of Omaha Dental

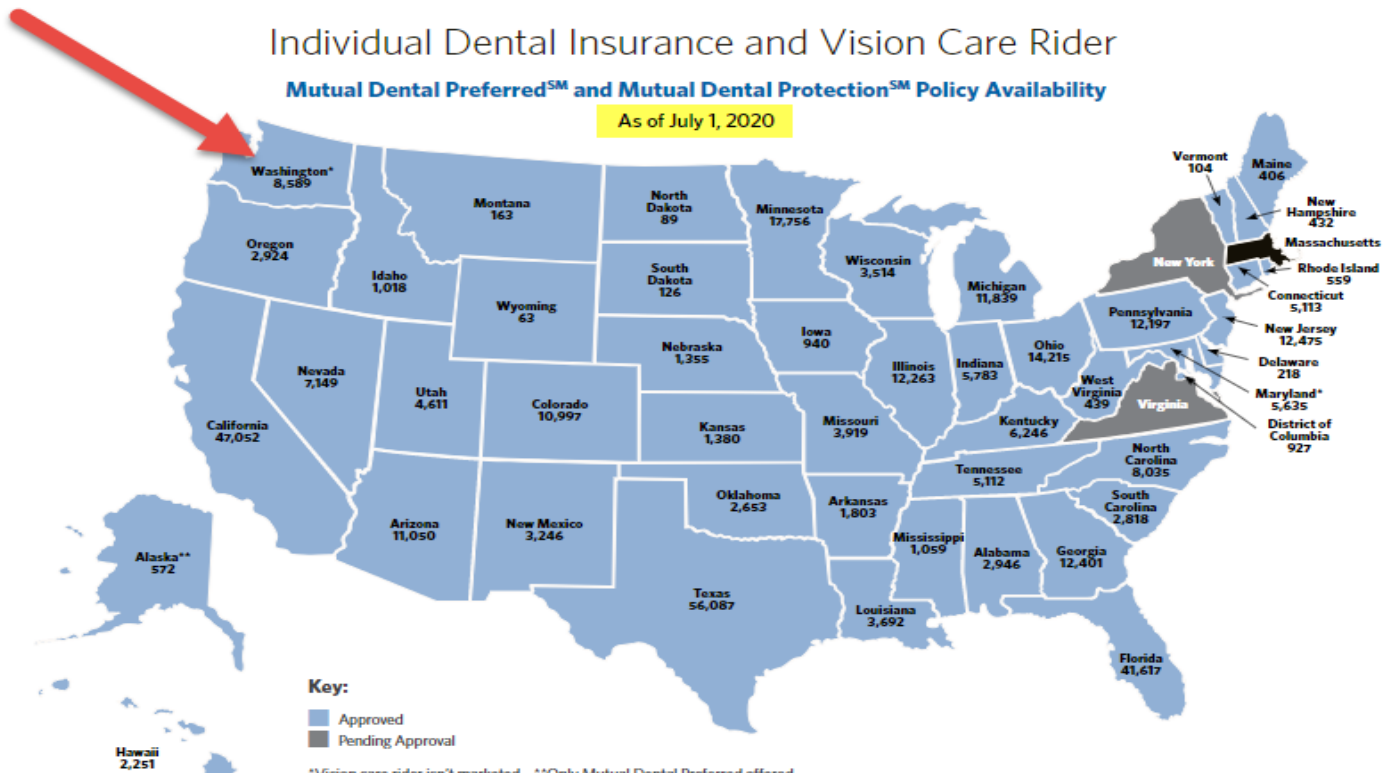
Mutual of Omaha Dental

	Mutual Dental Preferred SM Insurance Policy	Mutual Dental Protection SM Insurance Policy*
Preventive Services This is the percentage the plan pays for: <ul style="list-style-type: none"> • Two Cleanings per year • X-rays 	100% You pay nothing	100% You pay nothing
Basic Services This is the percentage the plan pays for: <ul style="list-style-type: none"> • Fillings • Simple Extractions • Emergency treatment 	80% You pay the remaining 20%	50% You pay the remaining 50%
Major Services After a 12-month** waiting period, this is the percentage the plan pays for: <ul style="list-style-type: none"> • Crowns • Dentures • Bridges • Root Canals • Periodontics • Surgical Extractions 	50% You pay the remaining 50%	50% You pay the remaining 50%
Calendar Year Benefit This is the maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
Lifetime Maximum Benefit for Implants This is the maximum amount the policy pays for dental implants.	\$3,000	\$2,000

Individual Dental Insurance and Vision Care Rider

Mutual Dental PreferredSM and Mutual Dental ProtectionSM Policy Availability

As of July 1, 2020



Key:

- Approved
- Pending Approval

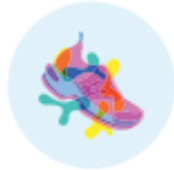
*Vision care rider isn't marketed **Only Mutual Dental Preferred offered
 Underwritten by Mutual of Omaha Insurance Company
 Numbers indicate the dental provider locations in the state.



Mutual of Omaha Rx

Mutual of Omaha Value-Adds

Value-Adds



Mutually Well

Discounts on healthy living resources, a personalized fitness plan, an optional, low-cost gym membership and more



Amplifon Hearing Health Care

Discounts on hearing aids and other valuable services



EyeMed Vision Care

Discounts on eye exams, eyeglasses and contact lenses



Note: All programs may not be available in all states. Programs are automatically added to Mutual of Omaha Insurance Company (or affiliate company) policies with rider form OPASF Rev in states that require a rider.



MUTUALLY WELL

together with Tivity Health®

- ✓ **Discounts** – Up to 30% savings from a network of over 20,000 providers that offer chiropractic, acupuncture, massage therapy and nutritional programs, plus mind/body therapies and healthy living products.*
- ✓ **Mutually Well Mobile App** – Includes the ability to personalize a plan for healthy living, set goals and receive recommended activities and suggestions on fitness, rest/recovery and nutrition.
- ✓ **Optional Gym Membership** – For just \$25 a month, your clients can have access to a network of more than 10,000 fitness locations nationwide. Group classes are included, where available. That allows them to take advantage of a variety of programs in multiple gyms and fitness facilities wherever they live, work or travel. And with no enrollment fees and no gym contracts, they can stop and restart their membership at any time.**



Amplifon includes:

- ✓ **Money-Saving Offers** – Save \$50 on one hearing aid or \$125 on two hearing aids plus discounts on hearing tests and diagnostic services
- ✓ **Custom Hearing Solutions** – Get help finding the right solution from one of 10 hearing aid brands
- ✓ **60-Day Free Trial** – 100% money-back guarantee if not completely satisfied
- ✓ **Continuous Care** – One-year free follow-up care, two years of free batteries and a three-year warranty
- ✓ **Low Price Guarantee** – Price matching plus an additional 5% savings



EyeMed includes:

- ☑ **Low-Cost Exams** - Routine eye exams for just \$50
- ☑ **Discounts on Frames** - 40% off frames up to \$140
- ☑ **Special Pricing** - Discounted fixed pricing on lenses and lens options
- ☑ **Other Services** - 30% savings on add-ons and other services

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
EST. 1961
VISIONSM



EyeMed's **provider network** includes thousands of options from independent providers to the nation's top optical retailers

Marketing Materials

We have the materials you need to explain our value-add programs as you're making a Med supp sale.



This Mutually Well flyer is approved for use with consumers at point-of-sale and available to order through Market on Demand (item number 457344).

This EyeMed & Amplifon flyer is approved for use with consumers at point-of-sale and available to order through Market on Demand (item number 454328).

Program Availability

Our value-added programs are not available everywhere. In addition, some states still prohibit the promotion of value-added programs at the time of sale. Before you start promoting our value adds, be sure you're aware of any limitations. You can talk about the programs after policy issue.

Programs Are Not Available*

Mutually Well <i>is not available in:</i>	EyeMed <i>is not available in:</i>	Amplifon <i>is not available in:</i>
CA, NY	NY	NY

Programs Cannot be Promoted at the Time of Sale*

Mutually Well <i>cannot be promoted in:</i>	EyeMed <i>cannot be promoted in:</i>	Amplifon <i>cannot be promoted in:</i>
CT, ID, MD, MN, NH, NJ, OH, RI, TN, TX, VT, WA	CA, CT, ID, MD, MN, NH, TX, VT, WA	CA, CT, ID, MD, MN, NH, TX, VT, WA

*States are subject to change.

Agent Programs

2020 Med Supp & Dental Marketing Credits Program

Watch Your Marketing Credits Grow

All it takes is a minimum number of issued Medicare supplement or dental applications in a month, and you'll receive marketing credits you can use to help build your senior health business. Best of all, there's no limit to the number of credits you can earn.

- Marketing credits are based on 1% of Med supp and/or dental ANBP
- Each marketing credit equals \$1

Med Supp

5 Issued-App Minimum
Each month

*Excludes internal and affiliate conversions
and guaranteed-issue business.*



Dental

2 Issued-App Minimum
Each month



2020 Med Supp & Dental Marketing Credits Program

- Check your balance anytime on Sales Professional Access
- Credits earned:
 - October 1, 2019 – September 30, 2020
 - Need to be redeemed by December 1, 2020 or they are forfeited

Medicare Supplement Insurance
Dental Insurance

2020 Med Supp & Dental Marketing Credits Program

It's Like Money in the Bank



Watch Your Marketing Credits Grow

All it takes is a minimum number of issued Medicare supplement or dental applications in a month, and you'll receive marketing credits you can use to help build your senior health business. Best of all, there's no limit to the number of credits you can earn.

- Marketing credits are based on 1% of Med supp and/or dental ANBP
- Each marketing credit equals \$1

Earn Marketing Credits

Once you reach the minimum number of eligible issued apps each month, we'll start adding marketing credits to your account. While Med supp and dental apps can't be combined to qualify, the marketing credits you earn in each product category will be combined to give you one account balance.

Use Your Marketing Credits

You can use your marketing credits for all kinds of eligible activities that help build your Med supp and/or dental business, including:

- Leads you purchase from any vendor
- Postage for mailings
- Advertising fees
- Equipment that enables you to use our electronic tools (e.g., computer, laptop, tablet or smart phone)
- Website development
- Conference fees
- Mutual of Omaha branded merchandise from the Company Collection

Continued on next page

For producer use only. Not for use with the general public.

6905



Q3 2020 Medicare Supplement Broker Bonus Program

- For applications issued **July 1 – September 30, 2020**
- Earn extra cash when you issue at least 5 Med Supplement apps in a month.
Applications that count toward the minimum include:

- Apps from any state
- All plans we offer in any state
- Underwritten, OE and GI

The bonus pays:

- **\$150** per issued underwritten app
- **\$30** per issued open enrollment app
- On Plans F, G and N only
- Only in the states noted on the flyer
- Only on policies that are in force when the bonus payment is made

Q3 2020 - Broker Bonus States

Alabama	Iowa	New Jersey	Pennsylvania
Arizona	Kansas	New Mexico	South Dakota
Colorado	Kentucky	North Carolina	Tennessee
Florida	Louisiana	North Dakota	Texas
Georgia	Maryland	Ohio	Utah
Idaho	Mississippi	Oklahoma	Virginia
Illinois	Nebraska	Oregon	West Virginia
	Nevada		Wyoming

How much can be earned?

Broker Bonus

- If 3 are fully underwritten:
 $3 \times \$150 = \mathbf{\$450}$
- If 2% each month are OE:
 $2 \times \$30 = \mathbf{\$60}$
- **TOTAL = \$510/month or about \$6,120 a year!**



Marketing Credits

- 1% (5 x \$1500) = 75 credits
- **TOTAL = \$75/month or about \$900 a year!**

Mutual Sales Leaders

Maui, Hawaii | March 2021



THE
MAUI ISLE
Leave the Mainland.
GATHER YOUR MANA.

Mutual Sales Leaders



How can you get a chance to feel true aloha spirit? Place qualifying business with Mutual of Omaha during 2020 and become a Mutual Sales Leader—and join us to explore the wonders of Maui.

2020 Qualification Highlights | **MEDICARE SUPPLEMENT AND DENTAL/VISION PRODUCTS**

Qualification Period:

January 1 through December 31, 2020

- Business must be net issued between January 1 and December 31, 2020
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 15, 2021
- Qualifiers will be determined after January 25, 2021

Eligible Business:

Medicare Supplement and Dental/Vision products

Production Requirement:

275,000 production credits (based on net-issued business and measured in annualized new business premium)

Product	Production Credit Per Dollar of ANBP
Medicare Supplement	1
Medicare Supplement internal or affiliate conversions/replacements	0.5 <i>(up to a maximum of 50,000 production credits)</i>
Dental/Vision	1

