



**Mutual increases
comp on dental
insurance sales.**

**Express Scripts
chosen as PBM.**

**Shorten your
underwriting
time with e-App.**

MUTUAL MATTERS

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It's an exciting time to do business with
Mutual of Omaha.

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A Message from Randy Mousel

It's easy for companies to say they offer competitive rates.
It's another thing to back up that claim.

At Mutual of Omaha, our Medicare supplement rates are better than competitive. They're among the best of any carrier. How do we know that? Check out the Med supp story inside to see the numbers for yourself.

So far this year, we've released new low Med supp rates in a handful of states, with more to come. That's on the heels of introducing lower rates in nearly a dozen states in 2021. And to top it off, we recently compared our Plan G and Plan N rates versus other top carriers in certain states, and you'll like what we found. You can see an example of those amazing rates in this edition.

As we edge toward the 2022 Medicare Annual Enrollment Period, it's important to note that our competitive Med supp rates are one of many reasons to do business with us:

- Our dental and prescription drug plans are a great compliment to our Med supp plans for your senior-age clients
- We provide the support you need to help grow your business
- Your clients get added no-cost benefits and features for being a Med supp customer
- You can earn rewards, including a trip to Maui for Mutual Sales Leaders 2023, for placing business with Mutual of Omaha
- Our Med supp e-App helps your business get issued fast (which means you get paid fast, too!)

You can count on Mutual of Omaha for the Medicare solutions your clients want and need — at a competitive price.

We appreciate your business.

Randy Mousel | Senior Vice President, Brokerage Sales
Senior Health Solutions



Extra! Extra! Read all about it!

Mutual of Omaha increases comp on dental sales.



This might be the best news you read about all day — Mutual of Omaha has increased compensation on dental insurance business!

That's right. And you'll get much more than extra comp when you help your clients find dental insurance plan that's right for them. When you sell a Mutual of Omaha dental insurance policy, you'll earn not one ... not two ... how about three extras:

- Extra compensation that puts more money in your pocket
- Extra incentive credits that can help you reach your goal of qualifying for a 2023 Mutual Sales Leaders trip to the beautiful island of Maui
- An extra 2% of dental ANBP in marketing credits when you sell a dental policy with a Med supp policy

Our two dental insurance products are competitively priced and are a perfect fit for your Medicare-eligible clients, many of whom may not have dental coverage.

Don't forget about discounts.

Here's an **extra** benefit for your clients. Medicare supplement and dental insurance are such a good fit together that Mutual of Omaha offers a **15% dental insurance discount** (discount varies by state) when Med supp and dental applications are signed on the same day. The dental discount also applies if the dental app is signed at a later date, as long as it's within 30 days after the Med supp policy is issued.

Give your dental sales an extra boost this year by talking to your clients about Mutual of Omaha's dental insurance solutions.

New low rates released in NC and FL.

Here's more good news about our dental insurance products. We've released new low dental insurance rates in two key states — Florida and North Carolina (see the charts below). These are two states where we've also introduced lower Med supp rates over the past year.

If you do business in Florida or North Carolina, it's a great time to sell Mutual of Omaha's Med supp and dental insurance plans to your clients.

Tip: If you sell both products at the same time, your clients can earn a 15% dental insurance discount (see the discount item in this section for more information).

Check out our new low dental insurance rates:

Rates in Florida have decreased by 5% for Mutual Dental Preferred (DNT2) and 10% for Mutual Dental Protection (DNT5).

Note: Rates for the Vision Rider (OPD1M) remain the same.

State	Zip Codes	Mutual Dental Preferred	Mutual Dental Protection	Vision Rider
Florida	320, 321, 324-328, 338	\$42.88	\$20.90	\$8.28
Florida	322, 323, 329, 335-337, 344-349	\$45.21	\$22.04	\$8.28
Florida	330, 339-342	\$50.34	\$24.54	\$8.28
Florida	331-334	\$52.20	\$25.45	\$8.28

Here are the new rates for NC—only 10% DNT5 (Mutual Dental Protection) reduced:

State	Zip Codes	Mutual Dental Preferred	Mutual Dental Protection	Vision Rider
North Carolina	270, 278, 279, 284-289	\$49.55	\$22.96	\$8.28
North Carolina	271-274, 280-283	\$53.48	\$24.78	\$8.28
North Carolina	275-277	\$57.89	\$26.82	\$8.28

Look Out

But wait, there's more! Watch for enhancements to our dental insurance products that will further help you meet your clients meet their dental needs.

Express scripts chosen as PBM.

Mutual of Omaha RxSM (PDP) is excited to continue working with Express Scripts, Inc. (ESI) as our Pharmacy Benefit Manager (PBM).

We're committed to offering competitive prescription drug plans. After a careful assessment of options and costs Mutual of Omaha has decided to continue our relationship with our current PBM. Express Scripts is well positioned to help us achieve our business objectives and meet growing customer needs.

Prescription drug plan business continues to be an essential part of our Senior Health Solutions business. Our continued relationship with Express Scripts and new contract terms will allow us to continue improving our business now through 2025. We appreciate your business and look forward to growing prescription drug plan sales.



Shorten your underwriting time with e-App.

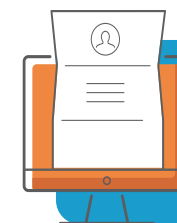
Want your applications processed even faster? Use Mutual of Omaha's e-App. The electronic method allows underwriting to ensure your applications are processed quickly and accurately, so your clients can be enrolled sooner than ever before.

Paper applications slow down the process because of common mistakes such as unanswered questions, unsigned or undated forms, missing required forms, missing initials from the applicant and the chance for premium errors.

With the e-App, you'll have everything you need in one place. No need to hunt down files or wonder where you filed away supporting documents.

Need more reasons to use the e-App? Here are some of our favorite benefits:

- Easily track your applications with our e-App dashboard
- Receive correct and up-to-date rates
- Attach required proof of eligibility for guaranteed issue
- Never worry about forgetting to submit information. You won't be able to submit without required forms attached and questions answered



To get started, check out the e-App Quick Start Guide on Sales Professionals Access.

There's a lot to like about Mutual of Omaha and Med Supp.

When it comes to helping your clients select the best Medicare supplement insurance plan, look no further than Mutual of Omaha.

Our formula is simple — provide customers the coverage they want at a competitive price. Mutual of Omaha issued its first Med supp policy more than 55 years ago and since then the dedication of sales professionals like you has helped Mutual rank as one of the largest Med supp carriers in the U.S.

Let's take a look at why there's a lot to like about Mutual of Omaha and Med supp.

Lower Rates

As of June 1st, we've lowered rates in 6 states this year to make our rates even more competitive. How competitive are our rates? Check it out for yourself.

State	Carrier	Plan G	Average Carrier Plan G	Plan N	Average Carrier Plan N
South Dakota	Mutual of Omaha Insurance Company	\$109.74	\$129.01	\$76.67	\$99.44
Florida	United World Life Insurance Company	\$173.05	\$128.04	\$183.02	\$144.90
Iowa	Mutual of Omaha Insurance Company	\$98.04	\$67.97	\$107.33	\$83.55
West Virginia	Mutual of Omaha Insurance Company	\$108.49	\$74.00	\$124.50	\$106.17
Wisconsin	Omaha Insurance Company	\$108.64*	\$72.56	\$131.93	Data Not Available
Missouri	United World Life Insurance Company	\$138.91	\$117.80	\$149.26	\$124.48
Indiana	Upcoming	Upcoming	Upcoming	Upcoming	Upcoming
Maryland	Upcoming	Upcoming	Upcoming	Upcoming	Upcoming
Nebraska	Upcoming	Upcoming	Upcoming	Upcoming	Upcoming
New Jersey	Upcoming	Upcoming	Upcoming	Upcoming	Upcoming
Texas	Upcoming	Upcoming	Upcoming	Upcoming	Upcoming

Female, non-tobacco, age 67, lowest zip area, with available household discount applied if applicable.

**Riders have been added to the WI Basic Plan to be equivalent to a Plan G.*

Earn \$300 for 5 Med Supp Apps

Here's more exciting news! You can earn a \$300 bonus when you have five Med supp policies issued in states where we introduced new in 2022. The apps must be submitted within a time period that varies by state. Go to the "Products" section of Sales Professional Access and click on "Medicare Supplement" to find information about the Med supp cash for apps eligibility requirements.

More About Lower Rates

Since carriers periodically adjust Med supp rates, we wanted to evaluate how our Med supp rates stacked up in other key states. You'll like what you see when you compare our rates against our competitors:

State	Carrier	Plan G	Average Carrier Plan G	Plan N	Average Carrier Plan N
Arizona	Mutual of Omaha Insurance Company	\$106.60	\$117.18	\$81.32	\$89.04
Arkansas	Mutual of Omaha Insurance Company	\$126.23	\$140.04	\$97.31	\$119.24
North Carolina	Omaha Insurance Company	\$96.71	\$97.97	\$70.79	\$78.94
South Carolina	Mutual of Omaha Insurance Company	\$93.63	\$94.95	\$68.09	\$74.38
Illinois	Omaha Insurance Company	\$97.76	\$112.41	\$69.77	\$90.39
North Dakota	Mutual of Omaha Insurance Company	\$111.27	\$115.38	\$74.34	\$89.45

A Great New Look for Our Med Supp Materials

To help you make a strong impression with your clients, we've enhanced our Med supp materials. New photos. Refreshed designs. Bolder colors. Easy-to-read formats. It's all done to support your Med supp sales efforts.

Here's what else is great about our Med supp materials:

- They're customizable — You can add your name and contact information to most materials
- They're easy to find — Log into Sales Professional Access, go to Forms & Materials and select "Medicare Supplement — Mutual of Omaha and All Affiliates"
- They're free — There's no cost to you

Order Mutual of Omaha's Med supp materials through your normal channels today!

Why Mutual of Omaha?

There are many more reasons to choose Mutual of Omaha as your Med supp carrier of choice:

- Get the support you need to help grow your business
- Your clients get added no-cost benefits and features for being a Med supp customer
- Your Med supp business counts as credit toward a 2023 Mutual Sales Leaders trip to Maui
- Our Med supp e-App helps your business get issued fast (which means you get paid fast, too!)
- Help your clients save money with our household discounts (12% in most states)
- You'll have the confidence of doing business with Mutual of Omaha, a company you and your clients can trust



Exciting News, Just For You

A Bit of Bliss

The waves crashing on the beach, palm trees swaying, the perfect temperature ... it's all a bit of bliss found in San Diego. Join us on this producer incentive trip, Sept. 27-30-2022. Place at least 65 qualifying production credits to be invited. View the full details on Sales Professional Access.



Coming soon: Summer Sizzle

It's Time to Shine! Summer Sizzle returns this July. Get ready to sell Medicare supplement and dental solutions. In turn, we'll reward you with Amazon.com Gift Cards® to help kick off your summer fun. Check out Sales Professional Access to learn more.



Mutual of Omaha's Wild Kingdom Protecting the Wild

Mutual of Omaha's Wild Kingdom is back in action, producing a new television series to showcase conservation success stories and to inspire the next generation of conservationists.

The new series, Mutual of Omaha's Wild Kingdom Protecting the Wild, will premiere in January 2023 to coincide with the 60th anniversary of the original Wild Kingdom show. The 10 episodes will air on RFD-TV and digital channels.

Visit WildKingdom.com to watch the show's trailer.



QUICK HITS

Aloha, Maui!

Find your path to paradise. Qualify for the 2023 Mutual Sales Leaders Incentive trip, March 12-17, 2023, in Maui. Discover how you can qualify at mutualsalesleaders.com/SH2023.



Save on marketing materials.

Meet the minimum number of issued Med supp, dental insurance or dental savings plan applications each month to earn marketing credits from Mutual of Omaha. Use these credits for leads purchased from any vendor, advertising fees, postage for mailings and more.

View your account balance at mutualofomaha.com/broker

Download the mobile quote tool.

Quickly calculate quotes on the go with our mobile app. Search "Mutual of Omaha Quotes for Sales Professionals" on the Apple App or Google Play store to download. You can even customize the app to show the products you sell.

Install Okta to keep info secure.

Have you set up Okta? This multi-verification tool keeps your and your client's information safe. You can find instructions in the Sales Professional Access (SPA) guide at mutualofomaha.com/broker.



Sell Med supp, earn a bonus.

When you sell Med supp, you're earning more than just another client, you're earning a bonus! After five issued Med supp apps in one month (any type), you'll earn a bonus for your underwritten Plan F, G and N apps (in most states). Our Med Supp Broker Bonus Program runs July 1 through September 30.

For official rules:

- Visit Sales Professional Access
- Navigate to the "Medicare supplement" page
- Click the "rewards" button

Brush up your knowledge with webinars.

Tune into Mutual of Omaha's upcoming webinars for the latest industry insights.

June — Underwriting

July — Prescription Drug Plans

August — Incentives

Need to catch up?

Visit mutualofomaha.com/broker for our full library of webinars.



Add authorized users on SPA.

If you rely on a team to help you do business, whether that's an administrative position or a fellow producer, make sure to add them as an authorized user on Sales Professional Access.

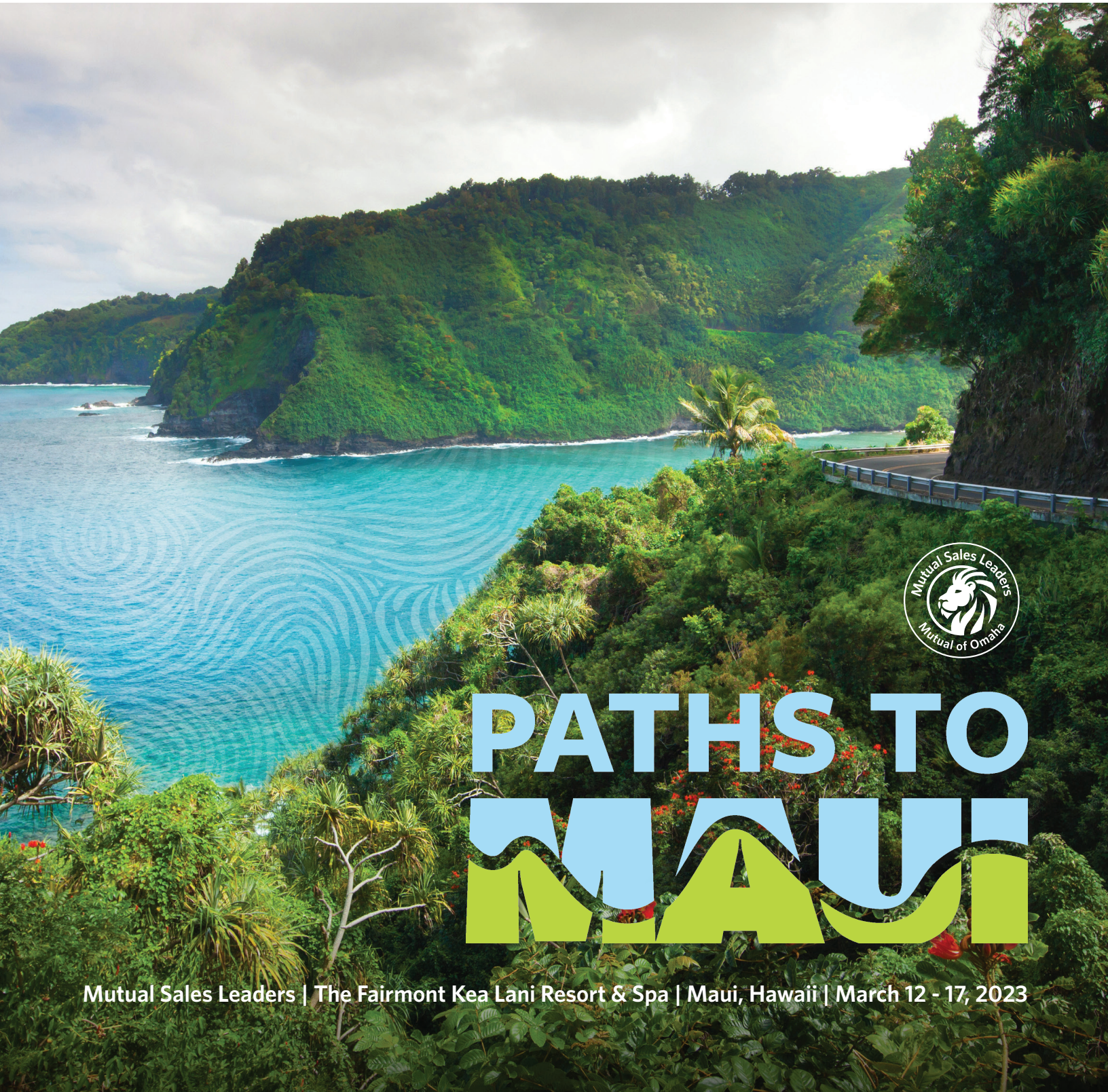
Adding your business associates as authorized users allows them to log into SPA on your behalf using their own password and credentials. This process allows for a more secure way of doing business.

Important Note

All users of SPA need to set up an Okta account. Okta follows a two-factor authorization process, which means each person needs to complete an approval step using a personal device before logging into SPA. Users who don't have an Okta account do not have access to log into SPA.



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PATHS TO MAUI

Mutual Sales Leaders | The Fairmont Kea Lani Resort & Spa | Maui, Hawaii | March 12 - 17, 2023