

Mutual Matters

A Medicare Solutions Publication
December 2020

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by providing added value. | 4


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From all of us at Mutual of Omaha,
thank you. We are so thankful for your
trust in us and devotion to protecting
what matters most to your clients.



Excellence is proven in the face of adversity.

And if there's one thing we can agree on, it's that we've faced more than our share of adversity this year.

From all of us at Mutual of Omaha, thank you. We are so thankful for your trust in us and devotion to protecting what matters most to your clients.

And while this year has been challenging, it's also been one of great progress. Consider in the past 12 months some of the improvements for you and your clients. In 2020 we've ...

- Realigned our sales support team to focus solely on senior health products
- Launched Mutual of Omaha Rx Premier plan (PDP)
- Reduced dental rates and unveiled a new dental discount

Moreover, we continue to work on helping customers save money, as evidenced by our new Med supp rates in nearly 10 states.

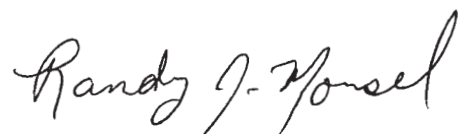
We also launched a new corporate logo this year, one that reflects our commitment to helping people protect what they care about and achieve their financial goals. If you'd like to learn more about our new logo story and how to order new company merchandise, check out our article on page 10.

Looking to 2021, one of our blue chips will be to further enhance the broker experience with Mutual of Omaha. You're an important part of our shared success, so we look forward to helping you be your most effective.

When it comes to success, we can't stress how much we appreciate our relationship and the confidence you place in us. That's why we continue to do everything we can to support your success and strengthen our partnership. And most importantly, thank you for your commitment to excellence in adverse times.

We look forward to another great year in 2021.

Best Wishes,



Senior Vice President, Brokerage Sales | Senior Health Solutions





Connecting with Customers

In a socially distanced world, it's only natural for people to crave connection. At Mutual of Omaha, we've been looking for new ways to connect with our customers. Our goal is to make them feel valued. To reaffirm their purchase. And to strengthen their affinity with Mutual of Omaha ... and with you. Here are just a few of the things we're doing.

Mutual Cares

Resources for Isolation and Loneliness

Loneliness and social isolation in older adults can lead to serious health conditions, like heart disease, stroke and dementia. Our goal is to help our Senior Health customers recognize the risks they face so they can address them head on.

Mutual Cares is an online resource designed to help our customers:

- **Stay Well**
We offer a helping hand, a listening ear and tools to help build mental resilience.
- **Stay Connected**
Isolation-busting resources include crisis lines and new ways to help people make meaningful connections.
- **Stay Active**
Exercise is good for both mind and body, so we provide exercise tips, yoga classes and more.
- **Stay Entertained**
We help customers add a smile to their day with great shows, great reads, great deals and more.

"We're committed to supporting our Senior Health customers by providing the resources they need to overcome isolation and loneliness," said Dr. Manoj Pawar, Mutual of Omaha's chief medical officer. "Caring for our customers is at the heart of what we do."

Learn more at Cares.MutualofOmaha.com.

Mutual Perks

Added Value for Med Supp Customers

We know senior health customers want a Medicare supplement policy that does more than cover their health care costs when they're sick. They want a policy that provides more value — one that can help them keep more of their hard-earned money. That's why our Med supp policies come with what we call Mutual Perks.

The Mutual Perks program provides access to a variety of value-added services and special offers selected exclusively for our customers. Mutual Perks include:

- **Access Perks**
Coupons, discounts and deals from favorite retailers and restaurants.
- **Mutually Well**
An online health and fitness program offering daily suggestions for healthy eating and exercise plus discounts on healthy-living products.
- **EyeMed Vision Care**
Savings on eye exams, glasses, contact lenses and other services from local and national optical retailers.
- **Amplifon Hearing Health Care**
Discounts on hearing tests and services plus two years of free batteries with a hearing aid purchase.
- **Mutual of Omaha Mortgage**
Exclusive discounted rates on a new mortgage, refinance or reverse mortgage.
- **MakeSpace**
One month of free service to store excess stuff, including pick-up and delivery. (MakeSpace may not be available in all areas.)

You may talk about Mutually Well, Amplifon Hearing Health Care and EyeMed to your Med supp customers before policy issue (except in CA, CT, ID, MD, MN, NH, OR, VT and WA). Due to state requirements, the other Mutual Perks may only be discussed after policy issue.

Caring Connection

An Assistance Program to Help People Cope

Sometimes our customers just need someone to talk to. Mutual of Omaha is conducting a 90-day pilot of our Caring Connection assistance program to determine the value this service brings to Medicare supplement customers.

The pilot began October 1 and continues through December. It gives select Medicare supplement policyholders access to trained counselors by phone or email. To date, the Caring Connection team has helped callers with a variety of issues, including the loss of a loved one, loneliness caused by COVID-19, anxiety, depression and the stresses of everyday life.

At the conclusion of the pilot, a survey will allow us to gauge customer experience. And we'll use the data to determine if Caring Connection is a good fit in our efforts to offer more "extras" to our Medicare supplement customers.



E-Newsletters

Building Customer Loyalty

Research tells us two important things about customer loyalty: Loyal customers are those who have a good understanding of their coverage. And they're satisfied that their insurer provides helpful, relevant information so they can get the most from their policy.

That's why Mutual of Omaha sends quarterly e-newsletters to our senior health customers. Each edition of *Med Supp e-News* and *PDP e-News* features information from in-house experts, including our chief medical officer. These newsletters also include articles explaining policy benefits, industry news, money-saving tips, and lifestyle and healthy living information.

Customer Access

Making it Easy for Your Clients

Your clients have the ability to manage many account functions online with Customer Access, our secure customer portal. Encourage them to create an account using the "Sign-in" link on the MutualofOmaha.com home page. Once logged in, they'll be able to:

- View EOBs before they're mailed
- Download and print EOBs
- Sign up to receive paperless EOBs via email
- Update profile information in order to keep receiving important communications
- Directly access Mutual Perks offers
- Select notification preferences

Quick Hits

Get Mutual Matters Online

Download the current issue of Mutual Matters. You'll find it, along with the past quarter's edition, on Sales Professional Access. Go to the Products tab and select Medicare Solutions. From there, click Sales Tools. Once you're on the Sales Tools page, click Competitive Information. Then, you're ready to save, print or share a Mutual Matters publication.

Sales Professional Access

MutualofOmaha.com/broker



2021 Med Supp & Dental Marketing Credits

Want help funding activities to build your senior health business? Earn marketing credits for the Med supp and dental business you place with us. Get details on Sales Professional Access. Select the Sales & Marketing Tab. Then look for Med Supp & Dental Marketing Credits Program under the Rewards heading.

Update Your Profile



Med Supp Broker Bonus Program

We pay a bonus for your underwritten Medicare supplement applications. Once you have a minimum of five issued Med supp apps in a month (any type), you'll earn a bonus for your underwritten Plans F, G and N apps (in most states). The 2020 Q4 Broker Bonus Program ends December 31. But a new 2021 program starts January 1. Get official rules on Sales Professional Access. Click the Rewards link on the Medicare Supplement page.

We want to send you our latest product updates, service enhancements and general information about doing business with Mutual of Omaha. So, check to make we have your current e-mail address, business address, home address and phone number(s).

- Log in to Sales Professional Access.
- Click the profile image in the upper right-hand corner.
- Select Profile from the drop-down menu.
- Update any necessary fields and click the Update button to save your changes.

NEW YEAR, NEW ENROLLMENT PERIODS

While we focus much of our attention on the Medicare Annual Enrollment Period (AEP), that doesn't mean we take our foot off the gas once it ends. After a quick holiday breather, we're back to the grind with new enrollment periods.

In addition to the General Enrollment Period and Medicare Advantage Open Enrollment Period beginning January 1, 2021, there's a Special Enrollment Period for Colorado this year.

Let's take a look at each ...



January 1 - March 31 Enrollment Periods

General Enrollment Period

Every year, people who didn't enroll in Medicare during their Initial Enrollment Period and are not eligible for a Special Enrollment Period may enroll in Original Medicare during this time. Please note there will likely be late enrollment penalties.

Medicare Advantage Open Enrollment Period

For people who have enrolled in a Medicare Advantage plan and would like to switch to a new Medicare Advantage plan or revert back to Original Medicare, they may do so during the Medicare Advantage Open Enrollment Period.

January 1 - June 30 Colorado Special Enrollment Period

Current enrollees in a Plan C, Plan D or High Deductible F only

For people who wish to switch their plan with their current provider or through a new insurance company.

Individuals may make one change to their policy during this SEP and are required to provide proof of current enrollment in Plans C, F or High Deductible F.

Examples of acceptable proof include:

- A copy of the policyholder's Medicare supplement plan identification card displaying the plan type
- A copy of the policyholder's policy page showing the insured's name and plan type identification or
- Any other documentation sufficient enough to identify the policyholder's current Medicare supplement plan

Below is the list of plan options that are available:

- Plan C policyholders can move to Plan D
- Plan F policyholders can move to Plan G
- High Deductible F policyholders can move to a High Deductible G plan

Newly-eligible enrollees and policies issued after January 1, 2021 are not eligible for this SEP. Applications for this SEP are now being accepted.

2021 Premiums, Copays and Deductibles

It's true that these enrollment periods likely won't keep you as busy as AEP but they're still a good way to start fast out of the gates for the new year.

Most people don't pay a premium for Part A (hospital insurance), but it's important to know that the Part A deductible and coinsurance amounts will increase slightly in 2021.

The monthly premium for Part B (medical insurance) will increase by roughly \$4 to \$148.50.

Review the chart below for more details.

Deductibles	2021	2020
Part A Deductible	\$1,484	\$1,408
Part B Deductible	\$203	\$198

Part A Coinsurance

Days 61 - 90	\$371	\$352
Days 91 - 150 (Lifetime Reserve Days)	\$742	\$704

Skilled Nursing Home Coinsurance

Days 21 - 100	\$185.50	\$176
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Additional Costs

High Deductible Plans F and G Policy Deductible	\$2,370	\$2,340
Plan K Out of Pocket	\$6,220	\$5,880
Plan L Out of Pocket	\$3,110	\$2,940



Roar Into Your Market with Mutual of Omaha Gear

You may have heard that we've launched our new logo.
If you're looking for new swag, here's the scoop ...

Our New Logo Story

Throughout our 111-year history, Mutual of Omaha has stood for protection and strength. These traits are important not only because they are an essential part of our identity, but more importantly, because they represent the promises we make to those who place their trust in us.

So when we had the opportunity to unveil a new corporate logo we chose the lion — an animal synonymous with protection and strength. Inspired by our heritage and our customer-centric mission and values, this updated symbol reflects who we are today and what our customers and stakeholders can expect from us.



Updated Company Collection

Our updated company collection is stocked up for you to display your Mutual of Omaha pride!

Items include:

Golf coins, Sweatshirts, Zip-ups, Etched coasters, Laser-engraved pens — and more!

As part of the Mutual of Omaha family, you play an important role in our shared success. We hope you're as excited as we are for our new logo.

To check out the new company collection, visit mutual.ideal-stores.com. You'll need to create an account prior to login.



A New Addition for Your PDP Toolbox

Our new PDP Producer Guide is your blueprint
for selling Mutual of Omaha Rx plans in 2021.

The Medicare Annual Enrollment Period may be coming to a close, but people still are aging into Medicare every day. Our new producer guide contains all the information you need to help your clients get the prescription drug coverage they need. Here's an overview of what's included in the guide:

- Product Overview
- Ready to Sell (RTS) Process
- Election Periods
- Enrollment Guidelines
- Producer Portals
- Compensation
- Compliance and Marketing
- Member Experience



2021 Mutual of Omaha Rx Plan Highlights*

Mutual of Omaha Rx offers two great prescription drug plans for 2021, including our new money-saving Premier Plan.

Mutual of Omaha Rx PremierSM (PDP) Enhanced Plan

- Low Monthly Premium
- \$0 Deductibles (Tiers 1 and 2)
- \$445 Deductibles (Tiers 3-5)
- \$0 copay (Tier 1) at preferred pharmacies (30 or 90-day supply)
- \$0 copay (Tier 1) with home delivery (90-day supply)
- \$2 copay (Tier 2) per 30-day supply at preferred pharmacies

Mutual of Omaha Rx PlusSM (PDP) Basic Plan

- \$445 Deductible (All Tiers)
- \$0 copay (Tier 1) at preferred pharmacies (30 or 90-day supply)
- \$0 copay (Tier 1) with home delivery (90-day supply)
- \$2-\$3 copay (Tier 2) per 30-day supply at preferred pharmacies
- Competitive Tier 3 and 4 coinsurance

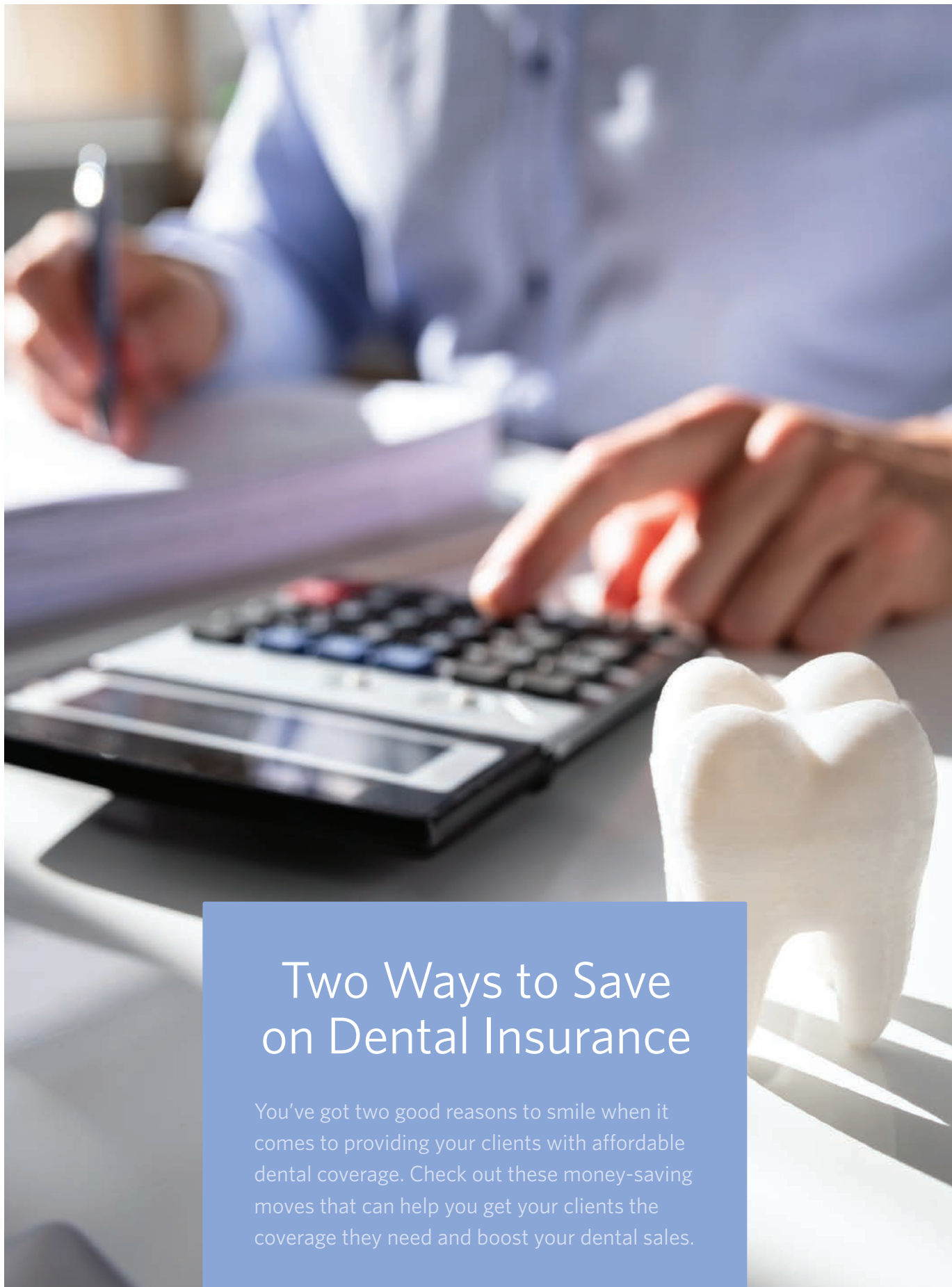
Plan	Mutual of Omaha Rx Premier SM			Mutual of Omaha Rx Plus SM		
Plan Type	Enhanced			Basic		
Deductible	Tier 1 - 2 \$0 Tier 3 - 5 \$445			\$445		
Initial Coverage Limit	\$4,130			\$4,130		
Gap coverage	Defined Standard			Defined Standard		
Cost-Sharing, Pharmacy Type and Days' Supply	Mutual of Omaha Rx Premier			Mutual of Omaha Rx Plus		
	Preferred Retail	Preferred Retail	Home Delivery	Preferred Retail	Preferred Retail	Home Delivery
	30-Days	90-Days	90-Days	30-Days	90-Days	90-Days
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generic	\$2	\$6	\$6	\$2-3	\$6-9	\$6-9
Tier 3: Preferred Brand	21-23%	21-23%	21-23%	18-20%	18-20%	18-20%
Tier 4: Non-preferred Brand	36-47%	N/A	36-47%**	34-39%	N/A	34-39%**
Tier 5: Specialty	25%	N/A	25%**	25%	N/A	25%**

** Only 30-day supplies are available for Tiers 4 & 5



Get Your 2021 PDP Producer Guide

- Log in to Sales Professional Access at MutualofOmaha.com/broker.
- From the Products tab, select Medicare Solutions.
- Go to the Prescription Drug Plans page.
- Scroll to the bottom of the page to download the guide.



Two Ways to Save on Dental Insurance

You've got two good reasons to smile when it comes to providing your clients with affordable dental coverage. Check out these money-saving moves that can help you get your clients the coverage they need and boost your dental sales.

1

New Lower Dental Rates

We're reducing rates by 10% on our Mutual Dental Protection plan (DNT5). That means your clients can lower their dental premium. Here's how it works:

- The rate reduction for the Protection plan took effect October 1, 2020 in select states. Additional states have since been added (see the table below).
- For Mutual Dental Protection policies written prior to the effective date, the rate reduction takes effect on the next premium renewal date.

2

New Multi-Policy Dental Discount

We're offering a 15% discount on dental premium to people who also purchase a Medicare supplement policy. Here's how it works:

- The dental application must be signed on or after the date the Med supp application is signed and within 30 days after the Med supp policy is issued.
- The table below shows when the dental discount is applied for in-force dental policyholders who would have met these criteria at the time their dental policy was issued.

Effective Date:	In These States:
October 1	AK, AL, AR, AZ, GA, HI, ID, IA, IL, IN, LA, MD, ME, MI, MS, MT, NC, ND, NE, NV, OK, OR, SD, TX, UT, WI, WV, WY
October 15	CA, CT, KY, MN, NH, RI
November 1	DE, FL, KS, VT
December 1	MO, OH, SC, TN

Four Reasons to Offer Dental and Med Supp Together

- 1 **Your Clients Need It** – Dental clients need Med supp. Med supp clients need dental. That makes it a win-win.
- 2 **It's Easy** – Our Med supp application (e-App and paper) transitions seamlessly to a dental app with just a few quick questions to answer.
- 3 **It Means More Sales** – Dental and Med supp is a natural combination and a good way to boost your sales.
- 4 **You Earn Marketing Credits** – We want to help you build your business, so we award marketing credits for your dental and Med supp apps.

happy holidays

From Your Senior Health Sales Team

