

Mutual Matters

A Medicare Solutions Publication
March 2021



Medicare Supplement: A Solid Foundation | 4

Medicare Supplement Industry Summit | 7

Mutual of Omaha RxSM | 8

What Medicare-Age Clients Want Most | 12

Catch the Vibe | 14

Dental Insurance: Coverage People Want | 16

Why Your Clients Need Cancer & Heart
Attack/Stroke Insurance | 18

Today's consumers are the most sophisticated, informed consumers in human history. They diligently research their purchases, and they're used to a high-level of personalization ...



This means that within seconds these highly informed, sophisticated customers have access to millions of resources to answer their insurance questions, not to mention scores of agents, bots and companies vying for their business.

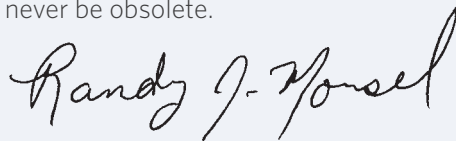
Let that sink in.

This means that as an insurance agent you have to always bring your A-game.

And that's our goal with Mutual Matters – to help you always be your best, to be someone who comfortably eases through various Medicare products, anticipates each client's needs and addresses their specific questions or concerns.

So in this edition you'll find articles to address a variety of products, and insights on consumers most likely to choose Mutual of Omaha as their insurance company. Check out What Medicare-Age Clients Want Most on page 12 to learn more about our consumer personas. On the product side, Medicare Supplement: A Solid Foundation, is a great place to start, just as the name suggests. You can find it on page 4. From there, pick up sales tips on our Medicare Solutions and other products ... including how to start the conversation.

In short, we've packed this edition with almost everything you need to bring your A-game to the most sophisticated, informed consumers in human history. Being a trustworthy subject matter expert who listens and provides great service will never be obsolete.



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

MEDICARE SUPPLEMENT:

A Solid Foundation

A Medicare supplement policy provides a solid foundation for your clients by covering some of the health care related expenses Medicare doesn't, like deductibles, coinsurance and copayments. This gives them a predictable way to plan for out-of-pocket costs in retirement.



Why People Choose a Medicare Supplement

Medicare supplement policyholders appreciate the predictability of having a monthly bill they can budget for. They may have health issues that require frequent doctor visits, so they prefer to pay a monthly premium instead of paying as they go. In addition, there's no network, so they can keep the doctors they know and trust. And having the ability to see any provider that accepts Medicare is especially important for retirees who travel frequently or spend part of the year in another location.

Finding People to Talk to

Helping people prepare for the future is what you do. And health insurance during retirement is an important component of creating a secure financial future for your clients. Here are some tips for finding people to talk to:

Look for People Nearing Medicare Age

As people begin to become deluged with information around age 64½, let them know you're there to help them cut through the clutter and explore their options. It's important to start talking to people early. Research shows that most people stay with the coverage they select when they initially enroll. So, guiding them to the right Medicare supplement plan from the start can make them long-term customers.

Lay the Groundwork with Younger Clients

It's never too early to start talking about future health insurance needs. Start laying the groundwork with younger clients now so they know that when the time comes, you'll be there to help them choose a Medicare plan that's right for them. And don't forget to ask for introductions. They may have parents, grandparents, friends or coworkers who are nearing Medicare age.

How to Begin the Conversation

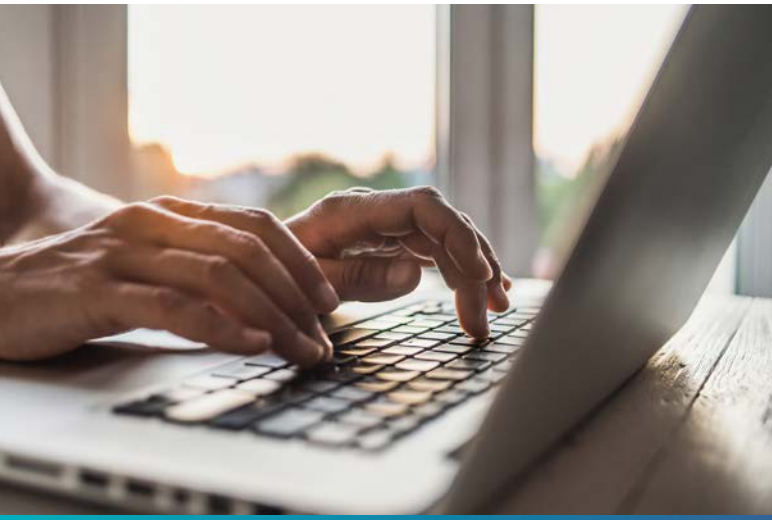
Choosing the right Medicare plan is confusing and people are looking for help and advice. Here's a good way to approach prospective clients:

People Nearing Medicare Age

"Many people I work with find navigating the various Medicare health insurance options confusing. Would you agree? I'd welcome the opportunity to help guide you through this discovery process. Let's sit down together and talk about your needs and goals. We'll explore your options and find a plan that's right for you."

People with Existing Medicare Coverage

"I specialize in helping people in retirement maximize the value they receive from their medical coverage. If you could change one thing about your current plan what would it be? Let's sit down together to analyze your current plan to make sure you're getting all the benefits you need at a fair and reasonable price."



Ready to Learn More?

Get details about our Med supp products on Sales Professional Access at MutualofOmaha.com/broker.

Don't Stop There ... Keep Building

Once you've helped your clients select a Med supp plan as the foundation for their Medicare insurance, it's time to build on their retirement coverage by adding other products they need. Our Medicare Solutions portfolio can you help turn a transactional Med supp sale into a solutions-oriented approach.

Prescription Drug Plans

Plans include low copayments, no deductibles and nationwide pharmacy providers.

Dental Insurance

Provides coverage for preventive, basic and major dental services and includes an optional vision benefit rider.

Cancer & Heart Attack/Stroke Insurance

Pays a lump-sum benefit directly to the insured upon diagnosis to help with additional expenses.

Our e-App: The Tool You Need

Using our Med Supp e-App makes it easy to transition to a discussion about the other products in our Medicare Solutions portfolio. Once you've completed the Med supp portion, you'll have the option to select a PDP, dental insurance or a cancer & heart attack/stroke application.

The Med Supp e-App is available on Sales Professional Access at MutualofOmaha.com/broker. You have three ways to find it:

The Most Direct Route

- On the home page, look for the "Sales Tools" heading in the left-hand column.
- Select "Electronic Applications" to go to a page that houses all our e-Apps.

The Med Supp Route

- On the home page, click the "Product" tab at the top, then select "Medicare Supplement."
- Once you're on the Med supp page, select "Sales Tools." There, you'll find product education, competitive information and sales materials. Scroll down to find our mobile quote tools and our Med Supp and PDP e-Apps.

The Sales & Marketing Route

- On the home page, click the "Sales & Marketing" tab at the top.
- Select "Electronic Applications" to go to a page that houses all our e-Apps.

Don't Miss the Medicare Supplement Industry Summit

The 12th Medicare Supplement Industry Summit has been rescheduled and will take place at Chicago's Schaumburg Convention Center September 8-10, 2021.

Free Day for Agents

Agents who sell Medicare supplement and senior insurance products are invited to attend at no cost on Wednesday, September 8. During this free day, you can choose from two tracks with sessions featuring national experts and sales leaders:

- Selling Medicare Supplement/Medicare Advantage
- Selling Senior Insurance Products/Generating Prospects

The free day also includes access to the exhibit hall with 130 vendor booths plus free parking. Visit the website at medicaresupp.org/2021-medigap-conference-expo/ to get details and submit your request for a free pass.

"This is the only national conference that brings together the people who market, sell, price, administer and support Medicare insurance solutions."

Jesse Slome

*Director and Conference Architect
American Association for Medicare Supplement Insurance*

Attend the Entire Conference

You can also register to attend the entire two-and-a-half-day summit. Register by April 15 to get the early registration rate of just \$400. This gives you access to the entire program of relevant, timely industry information and an incredible opportunity to network with industry leaders.

- Learn why Medicare supplement sales continue to grow.
- Hear what industry thought leaders have to say about developing trends.
- Meet face-to-face with leading insurers, distributors, technology and leads companies.
- Network with hundreds of your Medicare supplement peers.

Register Online

medicaresupp.org/2021-medigap-conference-expo/

Visit Mutual of Omaha's booth at the Medicare Supplement **INDUSTRY SUMMIT!**

Meet Wild Kingdom ambassador Peter Gros and take a photo with Peter and one of his animal friends.

Peter Gros is intimately involved in a nationwide conservation education program at the local community level. On behalf of Mutual of Omaha, Peter travels the country sharing his love for wildlife and the wilderness.





Mutual of Omaha RxSM

Mutual of Omaha Rx PremierSM

Mutual of Omaha Rx PlusSM

Med supp + PDP =
great coverage for your clients!

Your Medicare-aged clients are looking for an affordable, reliable prescription drug plan, one that can help make their savings last and offers broad prescription coverage. And we listened, designing not just one, but two money-saving plans that they can easily add to one of our Medicare supplement plans.

There's a lot that goes into helping keep your clients healthy. And while Medicare and Med supp can help cover their medical expenses, many of your clients take medications daily.

According to the Kaiser Family Foundation, 89% of Medicare-aged Americans take at least one prescription daily — and 54% take more than four a day¹. For this group, having affordable prescription drug coverage is important.

While you're finishing up with your clients about their Med supp plan, open up the conversation about the convenience of working with one company for their Med supp and prescription drug coverage². And thanks to our intuitive e-Apps, transitioning from your Med supp sale to a PDP one is just a few clicks.

Here are three things we think your clients will love about Mutual of Omaha Rx Premier and Mutual of Omaha Rx Plus:



Affordability

Deliver coverage with low premiums and deductibles, including \$0 deductible for tiers 1 and 2 prescription drugs (Premier plan only)



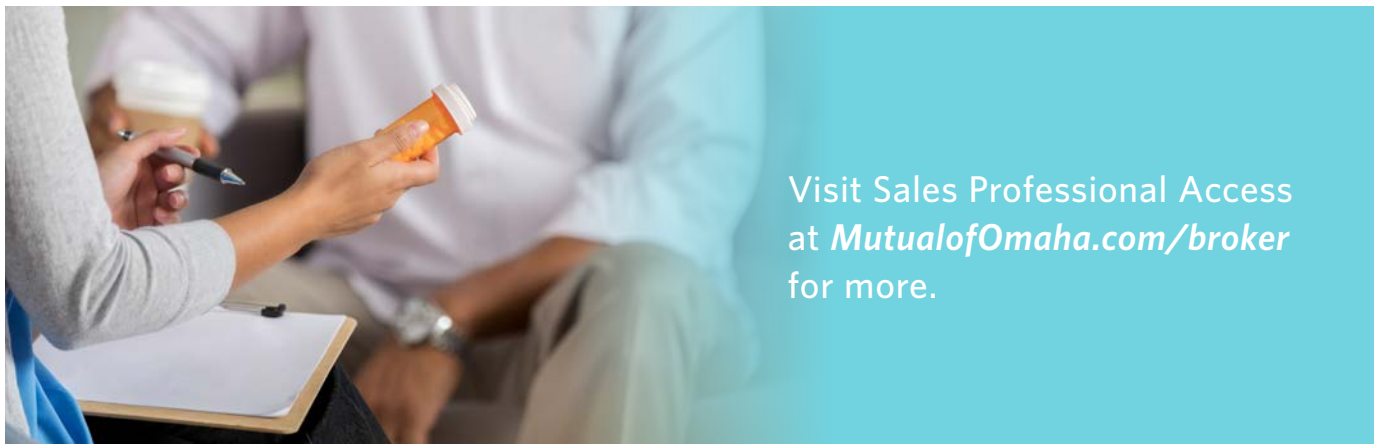
Broad Coverage

Build plans around the medications that matter most to our members



Extensive Preferred Network

Give members access to a national network of more than 65,000 pharmacies, retailers, grocery stores and neighborhood pharmacies



Visit Sales Professional Access at MutualofOmaha.com/broker for more.

¹ Kaiser Family Foundation: "KFF Health Tracking Poll - February 2019: Prescription Drugs." February 1, 2019.

² Scope of Appointment (SOA) required.

Our PDP Plans at a Glance

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 30-Days	Preferred Retail 90-Days	Home Delivery 90-Days	Preferred Retail 30-Days	Preferred Retail 90-Days	Home Delivery 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%*



Quick Hits

Get Mutual Matters Online

You'll find this issue of Mutual Matters along with the past quarter's edition ready for you to save, print or share. Here's how:

- Log on to Sales Professional Access.
- Go to the Products tab and select Medicare Solutions.
- Click Sales Tools near the top of the page.
- Select the Competitive Information box under the "What are you looking for today" heading.

Update Your Profile

Don't miss important communications about the latest product updates, service enhancements and general information on doing business with Mutual of Omaha. Check to make sure we have your current email 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.

Med Supp & Dental Marketing Credits Program

Want help funding activities to build your senior health business? Earn marketing credits for the Med supp and dental business you place with us. The 2021 marketing credits program runs from October 1, 2020 through September 30, 2021. And you have until December 1, 2021 to use the credits you accumulate in your account. To learn more:

- Log on to Sales Professional Access.
- Select the Sales & Marketing Tab at the top of the page.
- Look for the Med Supp & Dental Marketing Credits Program under the Rewards heading.

Broker Bonus Program

We're paying a bonus for your underwritten Med supp applications issued January 1 through June 30. Once you have a minimum of five issued Med supp apps in a month (any type), you'll earn a bonus for your underwritten Plan F, G and N apps (in most states). To get official rules:

- Log on to Sales Professional Access.
- Go to the Medicare Supplement page.
- Click the Rewards button.

2021 Medicare Solutions Education Series

Join the senior health sales team for a monthly presentation that can help you build your Medicare Solutions business. There's a new topic each month and sessions last approximately 20 minutes.

You'll receive an email containing a link to the presentation on the third Thursday of the month. Then, watch the presentation whenever it's convenient for you. If you want to be added to the list to receive an invitation, send an email to seniorhealthsales@mutualofomaha.com.

April

**Why Med Supp
Clients Need PDP
and Dental**

May

**The Med Supp
Competitive
Landscape**

June

**A Discussion
All About
Dental**



What Medicare-Age Clients Want Most

Medicare is confusing. People know the choices they make can impact both their health and their finances, and they want to get it right. That leads almost two out of three Medicare-age consumers to seek the help of a trusted agent.

That Trusted Agent is You

You already know that Medicare-age clients want affordable insurance products that meet their needs. But did you know they're looking for something that may be even more important? They want a trusted agent... someone they can rely on to help them explore their options, guide them through the process and affirm they're making the right decisions. That someone is you.

Research tells us that people facing decisions about Medicare coverage have three key needs:

- 1 The Need to be Guided and Affirmed**
They want someone who can educate them and make them feel supported and understood.
- 2 The Need to be Free from Worry**
They want to avoid the stress associated with making important Medicare decisions.
- 3 The Need for a Trusted Agent**
They want an ongoing relationship with an agent who they know is looking out for them.

How You Can Help

Understanding the needs of Medicare-age consumers allows you to provide the education and guidance they want and instill the confidence they need to select the products that are right for them. Armed with this knowledge, you have an incredible opportunity to help your clients navigate their Medicare coverage options and find a solution that meets their needs and fits their budget.

Here are some tips to help you get started:

To Provide Guidance and Affirmation

During the conversation:

Patently answer questions. And don't be frustrated if conversations are repetitive. People may want to double check information as another way to affirm their decision.

Say this:

- I can help you understand your options.
- We'll go through this together to make sure you feel comfortable.
- You've made the right decision.

To Help People Feel Worry Free

During the conversation:

Invite questions and address concerns head on (copays, deductibles, keeping their own doctors and avoiding unexpected out-of-pocket costs are some common concerns).

Say this:

- What questions or concerns do you have?
- Many of my clients often ask me about [topic].
- I'll take care of this, so you don't have to worry.

To Satisfy the Need for a Trusted Agent

During the conversation:

Listen to understand your clients' concerns and acknowledge their uncertainties. Assure them that your expertise has helped people like them find the right solution.

Say this:

- I know this can be confusing, but I'm here to help.
- I've helped people just like you find a plan that was right for them.
- You can always reach me if you have any questions.

Understanding Your Target Market

Data, research and analysis identified two groups of Medicare-age consumers who are most likely to be responsive to you based on their need for affordable insurance products and their willingness to work with a trusted agent.

In-Control Confidants

Adapt to whatever comes along and approach life with the confidence to control their health and their future.

- They're financially savvy and like feeling smart when they know they've made a good financial decision.
- They value additional benefits and look for complementary products and added features.

Confidence Seekers

Often paralyzed by their inability to make a decision and likely to second-guess many of the decisions they make.

- They want to feel confident the company they choose is best for them.
- They want to make sure they're covered and that no matter what, they'll have the best care available when they need it.

You provide value to the relationship when you educate your clients and guide and affirm their choices.

Catch the Vibe

Something happens when you become a Mutual Sales Leader. There's the satisfaction that comes from helping your customers. The feeling you've made a real difference. The honor of being recognized for your efforts. The thrill of earning an incredible incentive trip.

Mutual Sales Leaders

Mutual of Omaha believes in recognizing and rewarding outstanding sales accomplishments. That's what Mutual Sales Leaders is all about. When you qualify, you'll earn an incredible trip for you and your guest. Airfare, hotel accommodations, meals, tours and leisure activities are all included. You'll attend a special ceremony in your honor. You'll learn about current industry trends and how to better serve your customers. You'll get to know your Mutual of Omaha sales team and network with other sales leaders from across the country.

One of the Best Trips in the Industry

Don't take our word for it. Here's what some recent qualifiers had to say about their Mutual Sales Leaders experience.

"Mutual of Omaha's trips are amazing!"

"You guys do it better than everyone else!"

"It's a phenomenal experience!"

"The Mutual of Omaha team makes the trip super fun."

"Thank you for making us feel so special."

We Want to Take You to London in 2022

You'll hop on a plane for a jaunt "across the pond," then unpack your bags at one of the city's most exclusive hotels — Grosvenor House in London's upscale Mayfair District. You'll be treated to delicious local and international cuisine. You'll visit the city's famous landmarks and explore unique out-of-the-way places. It's all part of the Mutual Sales Leaders experience.

Here's How to Get There

The business you place with Mutual of Omaha in 2021 can be your ticket to London next spring. From January through December, you'll earn production credits — one production credit for each dollar of Medicare supplement and dental/vision ANBP. You'll need a total of 275,000 production credits to qualify for the trip. Get complete details on how to qualify at MutualSalesLeaders.com.

If Your Focus is Med Supp

You can reach the 275,000 target by writing 15 Med supp apps* along with two dental apps each month.

15 Med supp apps per month	x \$1,485 ANBP per app	= \$22,275 ANBP per month	x 12 months	= \$267,300 ANBP	279,300 Production Credits
2 dental apps per month	x \$500 ANBP per app	= \$1,000 ANBP per month	x 12 months	= \$12,000 ANBP	

If You Sell a Lot of Dental Insurance

You'll need to write 17 dental apps and 10 Med supp apps* each month to earn 275,000 production credits.

17 dental apps per month	x \$500 ANBP per app	= \$8,500 ANBP per month	x 12 months	= \$102,000 ANBP	280,200 Production Credits
10 Med supp apps per month	x \$1,485 ANBP per app	= \$14,850 ANBP per month	x 12 months	= \$178,200 ANBP	

*Does not include Medicare supplement internal or affiliate conversions/replacements.

What Are You Waiting For?

Take a look at the Med supp and dental business you've placed with us so far during 2021. Then, make a plan for the remainder of the year. With some strategic planning and incremental goal setting, the trip to London is within your reach.

Mutual Sales Leaders | London | March 17-22, 2022

Dental Insurance: Coverage People Want

Did you know that dental insurance is the most often requested supplemental benefit? Yet nearly two-thirds of Medicare enrollees don't have it. That gives you an opportunity to provide added value to your Medicare-age clients.

People aging into Medicare often are leaving an employer's health care plan. Chances are they also had dental coverage, so they understand the need and the value. While Medicare will cover their health care expenses, it won't cover dental services. And that means every visit to the dentist is an out-of-pocket expense.



Here's How You Can Help

Mutual of Omaha offers two policies that cover most dental services — from preventive services like routine cleanings and X-rays to major services like crowns, dentures, bridges and root canals. Our policies help your clients pay for the dental care they need with the confidence of knowing what their out-of-pocket costs will be. This chart compares out-of-pocket costs for people with a dental insurance policy to those with no insurance.

Dental Out-of-Pocket Cost Example

Service	Mutual of Omaha Preferred SM (DNT2)	Mutual of Omaha Protection SM (DNTS)	No Insurance
2 Regular Visits (2 Exams & 2 Cleanings)	\$0	\$100	\$278
1 Tooth Extraction	\$58	\$44	\$155
1 Crown*	\$363	\$363	\$1,135
Calendar Year Total	\$420	\$507	\$1,568

*Assumes the 12-month waiting period has been met.

A Perfect Pair and a Discount, Too

Med supp and dental insurance are such a perfect pair that we offer a 15% dental insurance discount 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.

Why Mutual of Omaha's Dental Insurance

In addition to providing the coverage your clients want and need, our policies offer these important advantages:

- Competitive pricing (10% premium reduction within the last year in most states)
- Guaranteed issue and guaranteed renewable
- Community-rated premiums
- National network of about 384,000 dental provider locations
- Option to purchase a vision benefit rider

It's an Easy Transition

Moving from a Med supp sale to a discussion about dental insurance is easy when you use our Med Supp e-App. The dental app is right there with just three questions for your clients to answer. If you prefer paper, a dental application also is included in the Med supp application booklet.

How to Begin the Conversation

If you find yourself reluctant to ask for more money after making a Med supp sale, just keep in mind that dental insurance is a product most people actually want. Your clients are sure to appreciate that you're able to help them with all their Medicare insurance needs.

Here's a good way to get the conversation going:

"Now that your health care needs are taken care of, there's something else you need to consider ... your out-of-pocket costs for dental care. You see, while Medicare covers health care expenses, it doesn't cover dental services. By answering a few quick questions, we can make sure your dental expenses are covered, too."

Ready to Learn More?

Check out our Dental Product and Rate Guide available on Sales Professional Access at MutualofOmaha.com/broker.

Why Your Clients Need Cancer & Heart Attack/ Stroke Insurance

Almost everyone knows someone who's been diagnosed with cancer or suffered a heart attack or stroke. And while medical expenses may be covered, there still are other bills to pay.

A lot of people think having Medicare and a Medicare supplement policy is enough. But there are other costs associated with a cancer, heart attack or stroke diagnosis. Costs they may not have considered, including:

- Lost income while unable to work
- Monthly bills and ongoing living expenses
- Health insurance deductibles and copayments
- Home health care services
- Expense of traveling to treatment facilities

Provides Much-Needed Cash

Your clients may not have cash available to cover these costs. In fact, just 37% of people age 65 and older say they have \$1,000 available in savings*. Our cancer and heart attack/stroke policies pay a lump sum benefit directly to the insured upon diagnosis. And that's immediate cash your clients can use any way they choose.

How to Begin the Conversation

Be sure to talk with your clients about expenses they may not have thought about. Here's a good way to get the conversation going:

"With advances in medical treatment, people are surviving cancer, heart attack and stroke more frequently than ever before. But living comes with a price tag. Medicare and your Medicare supplement policy will help pay your medical bills. But, have you thought about where you'd get the money for ongoing expenses while you're recovering, like mortgage payments, groceries and utility bills?"

A Simple Concept

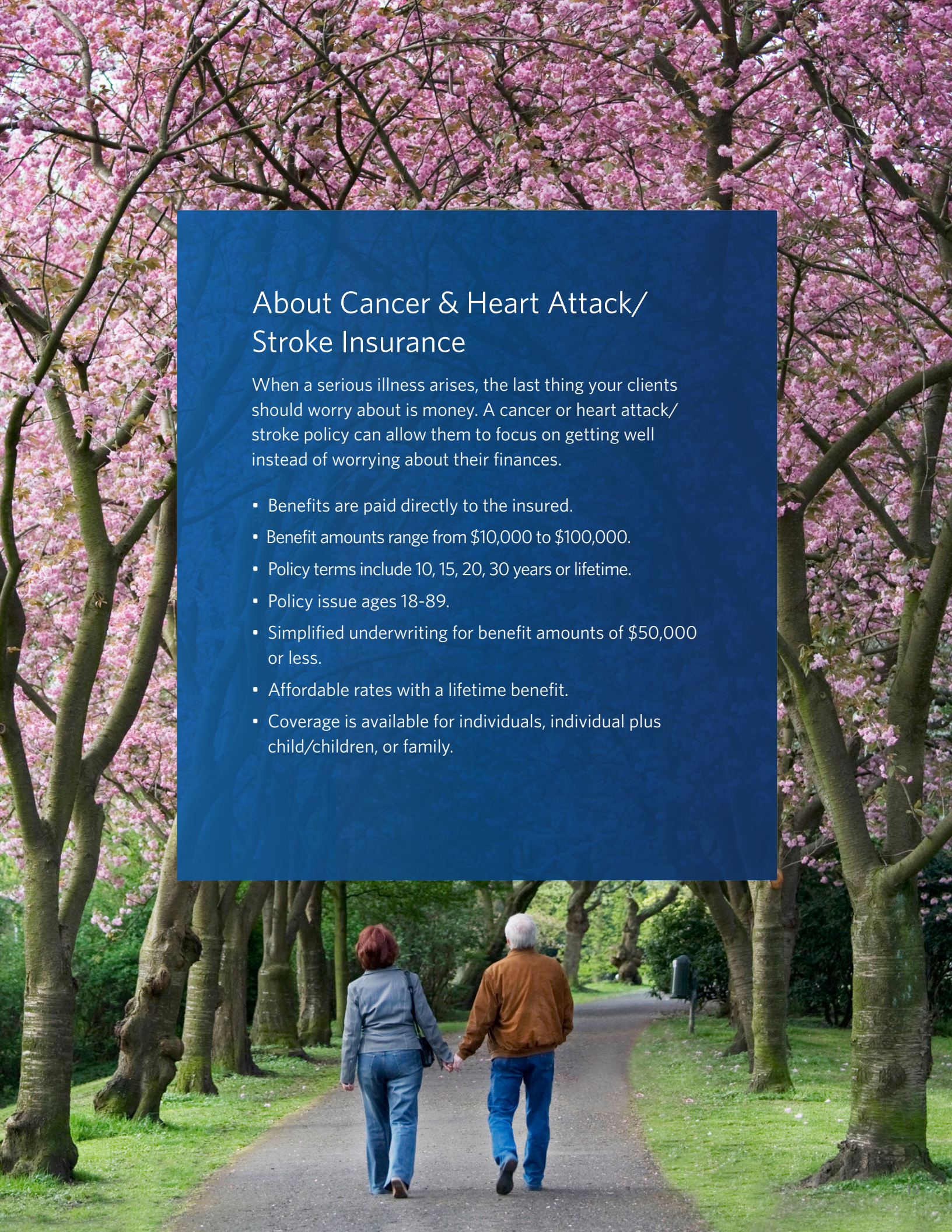
With cash payable upon diagnosis your clients can be confident they'll have funds available to pay their ongoing living expenses.

Easy to Sell

With limited underwriting and a built-in application from our Med Supp e-App, you and your clients get a streamlined application experience.

Ready to Learn More?

Get details about our cancer and heart attack/stroke products on Sales Professional Access at MutualofOmaha.com/broker.

A photograph of an elderly couple walking away from the camera on a paved path. The path is lined with large trees in full bloom with vibrant pink cherry blossoms. The couple is holding hands. The woman is on the left, wearing a grey jacket and blue jeans. The man is on the right, wearing a brown jacket and blue jeans. The background is a dense canopy of pink blossoms.

About Cancer & Heart Attack/ Stroke Insurance

When a serious illness arises, the last thing your clients should worry about is money. A cancer or heart attack/stroke policy can allow them to focus on getting well instead of worrying about their finances.

- Benefits are paid directly to the insured.
- Benefit amounts range from \$10,000 to \$100,000.
- Policy terms include 10, 15, 20, 30 years or lifetime.
- Policy issue ages 18-89.
- Simplified underwriting for benefit amounts of \$50,000 or less.
- Affordable rates with a lifetime benefit.
- Coverage is available for individuals, individual plus child/children, or family.



3300 Mutual of Omaha Plaza
Omaha, NE 68175

London Vibe

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