

MEDICARE  
SOLUTIONS

# MEDICARE SOLUTIONS PRODUCT PORTFOLIO

**Coverages Your Medicare-Age  
Clients Want and Need**

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**Medicare Supplement  
Dental Solutions and Vision Rider**







As people approach age 65, they're bombarded with insurance offers. While some companies continue to add to the clutter and confusion, Mutual of Omaha is focused on helping you guide your clients through the complexity of selecting the Medicare coverage that best meets their needs.



# We're Here For You

Our commitment to Medicare-age clients hasn't changed.



As one of the first companies to offer Medicare supplement insurance, Mutual of Omaha has helped people meet their Medicare health insurance needs for nearly 60 years.

Mutual of Omaha's strong and well-respected brand continues to instill trust in our customers today. When you choose to do business with Mutual of Omaha, you're working with a company that offers your clients competitively priced solutions and provides the tools and resources to help grow your business.

This brochure provides an overview of our Medicare Solutions products. Contact our sales team to learn more or if you have questions. We look forward to helping you serve your clients today and for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Randy J. Mousel". The signature is written in a cursive, flowing style.

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



# About Us

Protection is in our DNA. For decades, we've helped protect the animal kingdom through the conservation efforts of Mutual of Omaha's Wild Kingdom. Our legacy of protection continues in the products and services you can offer your customers today.

Mutual of Omaha has been helping people on Medicare since 1966, the year Medicare began. With nearly 60 years of experience in this market, we offer the Medicare solutions your clients want and provide the knowledgeable, caring customer service they expect.

## Solid Ratings

Mutual of Omaha is proud of our solid financial status, reinforced by strong marks from the leading rating agencies. These ratings are independent assessments of our financial strength and our ability to meet ongoing obligations to policyholders.

**A+**  
SUPERIOR

**AM Best Company, Inc.**

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

This rating is second highest of 16

**A1**  
GOOD

**Moody's Investors Service**

For current financial strength and ability to withstand financial stress in the future

This rating is fifth highest of 21

**A+**  
STRONG

**S&P Global**

For financial strength to meet obligations to policyholders

This rating is fifth highest of 21

*Ratings as of January 2024*



# Our Medicare Solutions

Offer your senior-age clients the coverage they want and need from our Medicare Solutions portfolio of products.



## Medicare Supplement Insurance

Medicare supplement policies help customers pay out-of-pocket expenses not covered by Original Medicare, such as deductibles, coinsurance and copayments.



## Dental & Vision

Offer your clients two different types of dental solutions to choose from. Our dental insurance plans provide coverage for preventive, basic and major dental services, while our dental savings plan provides savings on common procedures and cosmetic services. Dental insurance includes an optional vision care benefit rider. Our dental savings plan also offers hearing health and vision discount programs.



# Medicare Supplement Insurance

There's a lot to like about Mutual of Omaha and our Medicare supplement plans.

## Household Discounts with Easy Eligibility

Our 7%-12% household discount, available in most states, has some of the least restrictive eligibility requirements in the industry, which means most people qualify.

## Fast Policy Issue

Getting business issued fast benefits both your producers and their clients. Mutual of Omaha has long been recognized as a leader in automated underwriting, and we've improved our service time to be even faster.

Want a fast decision? You've come to the right place.

More than 70% of our Medicare supplement underwritten applications are now auto-decided. And you receive an email indicating if an application has been issued, rejected or referred to an underwriter within two minutes of an application being submitted, keeping you in the know.

## Direct Access to Underwriters

You always have direct access to the people underwriting your business. Just call 800-995-9324 to speak with an underwriter.

## Voice Amendments

It's a fast and easy way for your clients to authorize changes over the phone. Voice amendments can be used for some missing or unclear information on a paper app.

## Predictable Premium Changes

Your new-business clients can expect just one rate adjustment a year on the policy anniversary date.

## Medicare Supplement Benefits

- Low out-of-pocket costs
- No provider networks
- See a specialist without referrals
- No waiting period for pre-existing conditions
- Electronic claims filing for quick payment
- Policy renews as long as the premium is paid on time
- Coverage goes with the client
- Emergency care anywhere in the world on many plans

## Extras for Your Clients

As a thank you for being a Mutual of Omaha Medicare supplement customer, your clients receive several added benefits and features at no cost.



### Mutually Well Fitness and Wellness Program

- Discounts of up to 30% on healthy living products and services from 20,000+ specialists
- Flexible, budget friendly fitness program with access to 10,000+ fitness locations and no enrollment fee
- Free mobile app to select a fitness goal, receive a weekly plan with daily online fitness videos and guides, relaxation exercises and healthy recipes



### Amplifon Hearing Health Care Discount Program

- Save on hearing tests and diagnostic services
- 60-day risk-free trial period, two years of batteries or a charging station to keep hearing aids powered and one year of follow-up care



### EyeMed Vision Care Discount Program

- Receive discounts on routine vision services, such as exams and eyewear, from a network that includes independent providers as well as the nation's top optical retailers
- When visiting an in-network EyeMed provider, \$50 eye exams and save 40% on frames up to \$140
- Also receive discounted pricing on lenses and other services



### Aloe Care Health

- Leading provider in delivering the world's most advanced voice-activated, in-home medical alert and communication systems for older adults
- Access to 24/7 emergency response center
- Secure app that provides families with real-time updates
- Receive discounts on hardware costs, monitoring services and an additional extra \$20 off their purchase

Continue on next page

Subject to state availability. Discount programs are not insurance. Services subject to terms and conditions of such third-party provider. Some exclusions apply. Medicare supplement plans are underwritten by Mutual of Omaha Insurance Company, United World Life Insurance Company, United of Omaha Life Insurance Company, Omaha Supplemental Insurance Company and Omaha Insurance Company. Please note there are state limitations for discussing these programs with customers. Refer to Sales Professional Access for guidance on the states where these programs can be discussed pre-sale and post-sale.





### ScriptSave WellRx®

- Prescription savings at over 60,000 pharmacies nationwide
- Save up to 80% on prescription medications
- Find the lowest price at the right pharmacy
- Entire household, including pets can utilize the discount
- Download the app to receive the following benefits
  - Medication management tools to help keep track of medications, drug and lifestyle interactions
  - Grocery guidance to provide personalized recommendations for better foods to align with health goals
  - Barcode scanner to see nutrition facts

## Help Your Clients Complete Their Coverage with Cancer and Heart Attack/Stroke Benefits

The risks for cancer, heart attack and stroke increase with age. While Medicare and Medicare supplements cover the medical bills, your clients may have additional costs that aren't covered. Our cancer and heart attack/stroke policies pay a lump-sum benefit upon diagnosis. And that gives your clients funds to use any way they choose. It's one more way you can help clients fill coverage gaps.

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# Dental Solutions

Medicare doesn't cover most dental services. As the second largest largest Medicare supplement providers in the market, Medicare-aged clients know and trust the Mutual of Omaha name.

You can help your clients round out their health care coverage with a Mutual of Omaha dental plan.

## Compare Our Dental Plans\*

### Mutual Dental Preferred<sup>SM</sup>

- Low monthly premium
- No waiting periods
- \$1,500, \$3,000, \$5,000 annual benefit
- Policy pays 100% for preventive services, 80% for basic services
- Policy pays 20% coinsurance benefit for major services on day one and then 50% after year one
- No deductible for preventive services; \$50 annual deductible for basic and major services

### Mutual Dental Protection<sup>SM</sup>

- Monthly premium lower than Mutual Dental Preferred
- No waiting periods
- \$1,500, \$3,000, \$5,000 annual benefit
- Policy pays 100% for preventive services, 50% for basic services
- Policy pays 20% coinsurance benefit for major services on day one and then 50% after year one
- \$100 annual deductible for all services combined

### Dental Savings Plan\*\*

- Access to a nationwide network of dental providers (in most states)
- Savings of 5%-60% off common dental procedures and services
- Services available immediately — no claims filing, deductibles or annual maximums
- \$99 annual fee or monthly payment option (Add household members for an additional cost)

### Multi-Policy Dental Discount

Your Medicare supplement clients need dental insurance, too. Let your Medicare supplement clients know they can receive a 15% discount on dental insurance.\*\*\* To receive the multi-policy dental discount, the dental application must be signed:

- On the date the Med supp application is signed, or
- Within 30 days after the Med supp policy is issued



Dental insurance policies and vision rider are underwritten by Mutual of Omaha Insurance Company. Plan availability, optional vision rider availability and plan benefits may vary by state.

\*Product benefits are not available in all states.

\*\*This plan is not insurance and is not intended to replace health insurance.

\*\*\*Multi-policy discount not available in Washington.



# Who We Are

Have a question or an idea? Contact us! We're here to help you grow your business.

## Brokerage Sales Management



**Randy Mousel**  
*Senior Vice President*  
Senior Health Solutions



**Jon Enenbach**  
*Vice President*  
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## Account Executives



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### Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

[MutualofOmaha.com](http://MutualofOmaha.com)