

MEDICARE  
SOLUTIONS

# MEDICARE SOLUTIONS PRODUCT PORTFOLIO

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

**Medicare Supplement  
Dental and Hospital Indemnity**



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.



We're here to support you every step of the way.

At Mutual of Omaha, our commitment to serving Medicare-age clients and delivering an exceptional broker experience remains at the heart of everything we do.

With a legacy built on **innovation, integrity and protection**, Mutual of Omaha is one of the most trusted names in the industry. For over 60 years, we've helped individuals navigate their Medicare health insurance needs — and we're just getting started.

We understand that staying competitive means continuously evolving. That's why we're expanding our portfolio of senior health solutions to meet the changing needs of your clients. And, we're equipping you with the tools and resources to grow your business.

Our comprehensive product lineup includes:

- Medicare supplement insurance
- Dental insurance
- Hospital indemnity plans with flexible rider options

This brochure offers a snapshot of what's available to you and your clients. If you have questions or want to explore how we can support your success, reach out to our sales team — we're here to help you serve your clients today and for years to come.

As always, thank you for all you do for your customers and Mutual of Omaha.

Sincerely,

A stylized, handwritten signature in black ink.

Jon Enenbach | 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 Ratings

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 Ratings

For financial strength to meet obligations to policyholders

This rating is fifth highest of 21

*Ratings as of August 2025*



# 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 Insurance

Offer your clients a choice of two different dental solutions. 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.



## Hospital Indemnity Insurance

Our hospital indemnity plan provides extra coverage when your clients are hospitalized or need follow-up care. Hospital indemnity helps pay for hospital costs not covered by Medicare. The plan can be tailored to individuals, with many optional add-on riders available.

# 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% to 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 you and your 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 75% of our Medicare supplement underwritten applications are now auto-decisioned. You'll 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

- No provider networks
- Referrals not needed to see a specialist
- No waiting period for preexisting conditions
- Electronic claims filing for quick payment
- Policy renews as long as the premium is paid on time
- Coverage is portable and 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 over 20,000 specialists
- Flexible, budget friendly fitness program with access to over 10,000 fitness locations
- 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, get \$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.



## Garmin

- Clients save 20% on Garmin wearables, smart watches, blood pressure monitors and scales
- Cannot be combined with any other coupons, discounts, promotions or rebates.



## 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 use 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

\* Based on 2022 national program savings data. Cannot be used in conjunction with insurance. ScriptSave WellRx is not insurance.

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.



# Dental Insurance

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

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 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 then 50% after year one
- \$100 annual deductible for all services combined

### Multi-Product Dental Discount

Let your Medicare supplement clients know they can receive a 15% discount on dental insurance.\*\* To receive the multi-product 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.

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

# Hospital Indemnity

Help your clients pay for hospitalizations, plus follow-up care and services with our hospital indemnity plan.

Mutual of Omaha's Hospital Protection<sup>SM</sup> plan pays benefits directly to the client to help offset expenses and protect your clients financially. With flexible coverage and optional riders, your clients can tailor a policy that perfectly fits their needs.

## Hospital Protection\* Target Market

Medicare-age clients looking to supplement high deductible Medicare supplement or Medicare Advantage plans.

## Benefit Options

Base benefits are paid for hospital confinement, observation stays, mental health and more.

- Daily benefit amounts range from \$100-\$1,000 (\$10 increments)
  - Day options: 3-10, 15, 20, 31
- Lump sum benefit amounts pay \$100 to \$3,000 (\$50 increments)
- No waiting period
- Optional riders to tailor policy to each client
- Issue ages 18-85
- Guaranteed issue for ages 64 to 74

## Premium Structure

Rates are based on application date, issue age, unisex rates, and rates don't vary for tobacco use.

## Base Plan Benefits

Benefit period begins when the client is hospitalized for at least 24 hours. The plan will either pay benefits for hospital confinement or an observation stay, not both.

- Observation stay: 100% of the daily hospital benefit up to five days or the base hospital day option selected
- Mental health: \$175/day, up to seven days per calendar year
- Pet boarding: \$75/day, up to 14 days per calendar year

## Optional Benefits (Additional Costs)

Once insured under our hospital plan, clients can expand their protection by purchasing additional riders (riders vary by state).

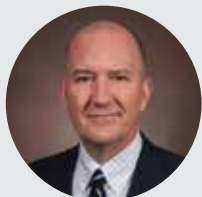
- Skilled nursing facility
- Home health care
- Lump sum cancer
- Outpatient surgery
- Ambulance and emergency or urgent care
- Guaranteed purchase option
- Outpatient therapy
- Major diagnostic testing
- Prescription drug

\*Not available in all states.

# 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*  
Senior Health Solutions



**Alicia Hanson**  
*National Sales Director*  
Senior Health Solutions  
402-351-8476  
[Alicia.Hanson@mutualofomaha.com](mailto:Alicia.Hanson@mutualofomaha.com)



**Kristi Meyers**  
*National Sales Director*  
Senior Health Solutions  
402-351-8521  
[Kristi.Meyers@mutualofomaha.com](mailto:Kristi.Meyers@mutualofomaha.com)

## Sales Directors



**Sandy Pitre**  
402-351-5086  
[Sandy.Pitre@mutualofomaha.com](mailto:Sandy.Pitre@mutualofomaha.com)



**Trisha Main**  
402-351-3487  
[Trisha.Main@mutualofomaha.com](mailto:Trisha.Main@mutualofomaha.com)

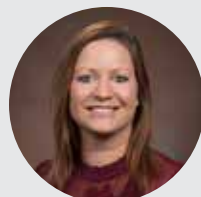


**Patrick Hackman**  
402-351-3620  
[Patrick.Hackman@mutualofomaha.com](mailto:Patrick.Hackman@mutualofomaha.com)

## Account Executives



**Tammy Kerger**  
402-351-6693  
[Tammy.Kerger@mutualofomaha.com](mailto:Tammy.Kerger@mutualofomaha.com)



**Jenna Krueger**  
402-351-3452  
[Jenna.Krueger@mutualofomaha.com](mailto:Jenna.Krueger@mutualofomaha.com)



**Krystal Wichert**  
402-351-7732  
[Krystal.Wichert@mutualofomaha.com](mailto:Krystal.Wichert@mutualofomaha.com)



### Why Mutual of Omaha

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)