

PRODUCT & UNDERWRITING GUIDE

Critical Illness Insurance, Cancer Insurance & Heart Attack/Stroke Insurance



Table of Contents

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Product Information 1

- Portfolio Overview
- Policy Descriptions
 - Critical Illness
 - Cancer
 - Heart Attack/Stroke
- Optional Rider Descriptions
 - Cancer
 - Heart Attack & Stroke
 - Intensive Care Unit
 - Cash Value

General Underwriting Guidelines 8

- Coverage Options
- Premium Structure
- Maximum and Minimum Benefit Amounts
- Issue Age
- Underwriting Program
- Underwriting Outcomes
- Guaranteed Renewable Option
- Premium Savings
- Citizenship/Residency Requirements
- Foreign Travel
- Product and Rider Combinations
- Dependent Child and Partner Conversion Option

Medical Underwriting Guidelines 12

- Uninsurable Medical Conditions
 - Cancer
 - Heart Attack/Stroke
 - Critical Illness
 - Intensive Care Unit Benefit Rider
- Build Chart

Completing the Application.....16

- General Guidelines
- Application Completion Requirements
- Assisting Non-English Speaking Applicants
- Checking Case Status
- Application Submission
- Quotes
- Eligibility Requirements for Payroll Deductions
- Business Submission – Payroll Deduction
- Administrative Information
- Billing Information

Application Processing.....21

- Incomplete Applications
- Appealing an Underwriting Decision
- Denied Applications
- Replacements
- Downgrades
- Conversion from Term Coverage
- Premium Processing
- Policy Issue and Delivery

Producer Requirements..... 23

- Licensing and Appointments
- Background Checks
- Errors and Omissions Insurance

Contact Information 24

- Application Submission
- Policy Delivery and Pending Application Requirements
- Mutual of Omaha Licensing
- Sales Support
- Service Office - Claims
- Underwriting
- Multi-Life Billing Questions
- Policyowner Services
- Underwriting Call Center

State Difference Matrix..... 25

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Product Information

Critical Illness, Cancer & Heart Attack/Stroke Insurance

These products provide a lump-sum cash benefit upon diagnosis of cancer, heart attack or stroke, or a critical illness. Policy benefits can be used any way the client chooses, giving them extra cash to help pay medical and nonmedical expenses, including:



Replacing lost income while they're off work



Continuing to pay ongoing expenses, like mortgage payments, groceries and utilities



Paying health insurance deductibles and copayments



Hiring home health care or childcare services



Traveling to receive treatment

Portfolio Overview

Features	Critical Illness	Cancer	Heart Attack/Stroke
Issue Ages	Lifetime - 18 to 64, Term - 18 to 54	Lifetime - 18 to 89, Term - 18 to 54	Lifetime - 18 to 89, Term - 18 to 54
Benefit** Amounts	\$10,000 to \$100,000	\$10,000 to \$100,000	\$10,000 to \$100,000
Base Benefit	Lump-sum payment, Return of Premium upon death	Lump-sum payment	Lump-sum payment
Policy Terms	Lifetime Coverage, Term - 10, 15, 20 or 30 years	Lifetime Coverage, Term - 10, 15, 20 or 30 years	Lifetime Coverage, Term - 10, 15, 20 or 30 years
Coverage Plans	Individual, Individual plus child(ren)*, Family*	Individual, Individual plus child(ren)*, Family*	Individual, Individual plus child(ren)*, Family*
Benefit Amounts	\$10,000 to \$100,000	\$10,000 to \$100,000	\$10,000 to \$100,000
Plan of Coverage	Lifetime Coverage, Term - 10, 15, 20 or 30 years	Lifetime Coverage, Term - 10, 15, 20 or 30 years	Lifetime Coverage, Term - 10, 15, 20 or 30 years
Payment Schedule	100% of benefit amount for Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure 25% of benefit amount for Coronary Artery Bypass Surgery, Coronary Angioplasty Surgery	100% of benefit amount for Internal Cancer or Malignant Melanoma	100% of benefit amount for Heart Attack, Stroke 25% of benefit amount for Coronary Artery Bypass Surgery, Coronary Angioplasty Surgery
Riders***	Cash Value, Intensive Care Unit	Heart Attack/Stroke, Cash Value, Intensive Care Unit	Cancer, Cash Value, Intensive Care Unit

Features and riders may not be available with all policies or approved in all states. Please refer to the state difference matrix.

*Children will be limited to a total of \$50,000 maximum amount of total coverage.

**A person can own more than one Mutual of Omaha Critical Advantage portfolio policy as long as coverage limits for any one covered condition does not exceed \$100,000 of base benefit or rider coverage between all Mutual of Omaha coverages (current or new).

***Riders are available only at time of issue. Intensive Care and Cash Value Riders are available only on lifetime coverage.

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

Critical Illness

This policy is designed to provide benefits for cancer, heart attack, stroke, Alzheimer's disease, blindness, deafness, kidney failure, major organ transplant surgery, paralysis or the performance of coronary angioplasty surgery or coronary artery bypass surgery only. Coverage is not provided for other diseases or accidents.

Here's How it Works

Upon the eligible diagnosis of cancer, heart attack or stroke, Alzheimer's disease, blindness, deafness, kidney failure, major organ transplant surgery, paralysis or the performance of coronary angioplasty surgery or coronary artery bypass surgery, the insured will receive a percentage of the benefit amount selected in a lump-sum payment:

- 100% for cancer, heart attack, stroke, Alzheimer's disease, blindness, deafness, kidney failure, major organ transplant surgery, paralysis
- 25% for coronary angioplasty surgery or coronary artery bypass surgery (payable once per insured person during the life of the policy)

Once 100% of the benefit has been paid, the policy will end, unless benefits continue under an attached rider.

Underwriting	Benefit Amounts	Base Benefit	Policy Terms	Coverage Plans	Available Riders**
Express - \$10,000 to \$50,000 Simplified - \$51,000 to \$100,000	\$10,000 to \$100,000 Paid in \$1,000 increments	Lump-sum payment	Lifetime Coverage Term - 10, 15, 20 or 30 years	Individual, Individual & child(ren)*, Family*	Cash Value, Intensive Care Unit

*Children will be limited to a total of \$50,000 maximum amount of total coverage. Dependent children 18 years of age and older will be required to sign and date the MIB/HIPAA form.

**Riders are available only at time of issue. Intensive Care and Cash Value Riders are available only on lifetime coverage.

Return of Premium (ROP)

If the primary insured dies while covered under this policy we will return all premium paid under the policy minus benefits already paid under the policy or any attached riders.

- **Issue Age** — 18 to 89 (Lifetime), 18-54 (Term)
- **Dependent Children** — Dependent children are eligible for coverage while under the age of 26 or until date of marriage, whichever occurs first
- **Family Coverage** — Either partner on a family plan may be the primary insured. Premiums will be based on the age of the oldest insured
- **30-Day Waiting Period** — A 30-day waiting period for cancer coverage begins on the policy effective date
- **Guaranteed Renewable** — The coverage is guaranteed renewable for life or until the end of the term period

Cancer

This policy is designed to provide benefits for cancer only (internal cancer or malignant melanoma). Coverage is not provided for other diseases or accidents.

Here's How it Works

Upon the eligible diagnosis of cancer, the insured will receive a lump-sum payment of 100% of the benefit amount selected. Once the benefit has been paid, the policy will end, unless benefits continue under an attached rider.

Underwriting	Benefit Amounts	Base Benefit	Policy Terms	Coverage Plans	Available Riders**
Express - \$10,000 to \$50,000 Simplified - \$51,000 to \$100,000	\$10,000 to \$100,000 Paid in \$1,000 increments	Lump-sum payment	Lifetime Coverage Term - 10, 15, 20 or 30 years	Individual, Individual & child(ren)*, Family*	Heart Attack/Stroke, Cash Value, Intensive Care Unit

*Children will be limited to a total of \$50,000 maximum amount of total coverage. Dependent children 18 years of age and older will be required to sign and date the MIB/HIPAA form.

**Riders are available only at time of issue. Intensive Care and Cash Value Riders are available only on lifetime coverage.

- **Issue Age** — 18 to 89 (Lifetime), 18-54 (Term)
- **Dependent Children** — Dependent children are eligible for coverage while under the age of 26 or until date of marriage, whichever occurs first
- **Family Coverage** — Either partner on a family plan may be the primary insured. Premiums will be based on the age of the oldest insured
- **30-Day Waiting Period** — A 30-day waiting period for cancer coverage begins on the policy effective date
- **Guaranteed Renewable** — The coverage is guaranteed renewable for life or until the end of the term period

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

Heart Attack/Stroke

This policy is designed to provide benefits for heart attack and stroke or the performance of coronary angioplasty surgery or coronary artery bypass surgery only. Coverage is not provided for other diseases or accidents.

Here's How it Works

Upon the eligible diagnosis of heart attack or stroke or the performance of coronary angioplasty surgery or coronary artery bypass surgery, the insured will receive a percentage of the benefit amount selected in a lump-sum payment:

- 100% for heart attack or stroke
- 25% for coronary angioplasty surgery or coronary artery bypass surgery (payable once per insured person during the life of the policy)

Once 100% of the benefit has been paid, the policy will end, unless benefits continue under an attached rider.

Underwriting	Benefit Amounts	Base Benefit	Policy Terms	Coverage Plans	Available Riders**
Express - \$10,000 to \$50,000 Simplified - \$51,000 to \$100,000	\$10,000 to \$100,000 Paid in \$1,000 increments	Lump-sum payment	Lifetime Coverage Term - 10, 15, 20 or 30 years	Individual, Individual & child(ren)*, Family*	Cancer,, Cash Value, Intensive Care Unit

*Children will be limited to a total of \$50,000 maximum amount of total coverage. Dependent children 18 years of age and older will be required to sign and date the MIB/HIPAA form.

**Riders are available only at time of issue. Intensive Care and Cash Value Riders are available only on lifetime coverage.

- **Issue Age** — 18 to 89 (Lifetime), 18-54 (Term)
- **Dependent Children** — Dependent children are eligible for coverage while under the age of 26 or until date of marriage, whichever occurs first
- **Family Coverage** — Either partner on a family plan may be the primary insured. Premiums will be based on the age of the oldest insured
- **Guaranteed Renewable** — The coverage is guaranteed renewable for life or until the end of the term period

Optional Rider Descriptions

These riders are only available at time of issue.

Cancer

Pays a lump-sum benefit upon eligible diagnosis of cancer (internal cancer or malignant melanoma).

- **Underwriting** — Express and Simplified
- Benefit amounts of \$10,000 to \$100,000
- Issue age 18 to 89
- 30-day waiting period for cancer coverage begins on the policy effective date
- Available on the heart attack & stroke policy only
- Available on lifetime and term coverage

Cash Value

Provides a percentage of all premiums paid for the policy and all riders, minus the amount of any benefits paid in claims for all insured persons.

- Issue age* 18 to 60
- Benefits are payable when this rider ends providing it has been in force for more than five years. Benefits will be paid on the earliest of:
 - The date the insured requests removal of the rider;
 - The date the policy lapses because the insured did not pay the premium before the end of the grace period;
OR
 - The date the policy ends for any other reason
- The percentage payable is based on the number of full years this rider was in force. The percentage amount* ranges from 3% in the sixth year to 100% in the 25th year
- Available on all policy kinds
- Available only on lifetime coverage types

*May vary by state

Cash Value Percentages**		
1 to 5 years - 0%	12 years - 27%	19 years - 62%
6 years - 3%	13 years - 32%	20 years - 68%
7 years - 7%	14 years - 36%	21 years - 74%
8 years - 11%	15 years - 41%	22 years - 80%
9 years - 15%	16 years - 46%	23 years - 86%
10 years - 19%	17 years - 51%	24 years - 93%
11 years - 23%	18 years - 56%	25 years and over - 100%

**Cash value issue ages and percentages may differ by state.

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

Optional Rider Descriptions Continued

These riders are only available at time of issue.

Heart Attack/Stroke

Pays a lump-sum benefit upon eligible diagnosis of heart attack or stroke or the performance of coronary angioplasty surgery or coronary artery bypass surgery.

- **Underwriting** — Express and Simplified
- Benefit amounts of \$10,000 to \$100,000
- Issue age 18 to 89
- Underwriting subject to height and weight guidelines
- Percentage of benefit payable:
 - 100% for heart attack or stroke
 - 25% for coronary angioplasty surgery or coronary artery bypass surgery (payable once per insured person during the life of the policy)
- Available on the cancer policy only
- Available on lifetime and term coverage

Intensive Care Unit

Pays a daily room benefit for each day of confinement in an intensive care unit of a hospital as the result of a sickness or injury.

- Benefit amounts of \$250, \$500, \$750 or \$1,000 per day
- Issue age 18 to 64
- Benefits payable for a maximum of 30 days during any period of confinement
- Benefit paid will not reduce the lump-sum benefit available for any insured person
- Underwriting subject to height and weight guidelines
- Available on all policy kinds
- Available only on lifetime coverage
- When an insured reaches age 65, the ICU daily room indemnity benefit in force at the time will reduce by 50% if the insured was under age 60 when the rider was issued. For an insured who was age 60 or older when the rider was issued, the 50% reduction of the ICU daily room indemnity benefit amount will occur on the first policy renewal date on or after the five-year anniversary of the rider date

General Underwriting Guidelines

Coverage Options

- **Individual**
- **Individual plus child(ren)** — Covers one adult and all dependent children (all children must be listed on the policy in order to be covered. Newborn and newly adopted children will be automatically insured)
- **Family** — Covers the primary insured, partner and all dependent children (all children must be listed on the policy in order to be covered. Newborn and newly adopted children will be automatically insured)

Definitions

- **Partner** — One person who is:
 - The spouse to whom the applicant is legally married; or
 - A registered domestic partner or civil union partner of the applicant; or
 - An adult person who:
 - Shares a serious and committed personal relationship with the applicant that is intended to be lifelong; and
 - Has shared a common permanent residence with the applicant on a continuous basis for the most recent three years; and
 - Is not married to, a domestic partner or civil union partner of, or in a committed personal relationship with anyone else; and
 - Is not related to the applicant in any way that would bar marriage in the state where the applicant and partner reside
- **Dependent Child** — The applicant's or partner's unmarried, natural born child, adopted child or stepchild who is under age 26.

Premium Structure

- Unisex

Benefit Amount

- \$10,000 to \$100,000
- Child(ren) coverage will equal the base plan face amount but cannot exceed total base benefit of \$50,000 for any one covered condition

Issue Age

- Issue age will be determined based on the age of the applicant on the date the application is signed
- Premium will be based on age of oldest insured

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Policy	Lifetime Coverage	Term Coverage
Critical Illness	18 to 64	18 to 54
Cancer	18 to 89	18 to 54
Heart Attack/Stroke	18 to 89	18 to 54

Rider	Lifetime Coverage	Term Coverage
Cancer Benefit	18 to 89	18 to 54
Cash Value Benefit	18 to 60*	N/A
Heart Attack/Stroke Benefit	18 to 89	18 to 54
Intensive Care Unit Benefit	18 to 64	N/A

*Cash value issue ages may vary by state.

Underwriting Program

- **Express Underwriting** — Simple yes/no knock-out questions for face amounts of \$50,000 and below
- **Simplified Underwriting** — Simple yes/no knock-out questions with the addition of MIB and Pharmaceutical inquiry, and random telephone interviews for face amounts of \$51,000 to \$100,000
- Accumulative lump-sum face amounts above \$50,000 across all lump-sum or critical illness policies/riders in force with Mutual of Omaha have additional underwriting requirements
 - Additional requirements (if required):
 - MIB inquiry
 - Pharmaceutical
 - Telephone interview

Underwriting Outcomes

- Issue Standard
- **Decline** — No coverage available
 - Any person who answers “Yes” to a health question will be excluded from coverage

Guaranteed Renewability

- Lifetime
- **Term** — 10, 15, 20 or 30 years
 - All term policies will be issued with a Lifetime Extension Option rider (refer to the “Conversion from Term Coverage” section for details)

Premium Savings

- Clients who select Monthly Bank Service Plan (BSP) will receive a one dollar discount **per premium payment** for both the initial and renewal premiums

Citizenship/Residency Requirements

- Applicants must be United States citizens permanently residing within the United States or its territories
- Foreign Nationals who have a Permanent Resident Visa and have lived continuously in the United States or its territories for at least three years also will be eligible for coverage
- Non-resident foreign nationals or those persons anticipating residence in a foreign country, even temporarily, are ineligible for lump-sum insurance

Foreign Travel

- Applicants who travel to foreign countries frequently, for more than 90 days annually, and/or those who travel to areas with political unrest, poor economic conditions, lack of modern living standards or modern medical facilities, are ineligible for lump-sum coverage
- Applicants who are working outside of the United States also are ineligible for lump-sum coverage

Product Combination

- A person can own more than one Mutual of Omaha Critical Advantage portfolio policy as long as coverage limits for any one covered condition does not exceed \$100,000 of base or rider coverage between all Mutual of Omaha coverages (current or new)
- Underwriting requirements will be based on the total dollar amount of coverage requested for any one of the covered condition(s)
- Dependent children can be covered under multiple Critical Advantage portfolio policies as long as a lump-sum limit of \$50,000 for one covered condition is not exceeded

Rider Combination

- A person may be covered under **only one** Intensive Care Unit Benefit Rider even if insured under multiple policies
- A person may be covered under **more than one** Cash Value Benefit Riders when insured under multiple policies

*A pre-existing condition is a condition which medical advice, **diagnosis**, care, or treatment was recommended by or received from a **physician** within 12 months prior to the **policy effective date**. We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs 12 months or more after the **policy effective date**.

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

TABLE OF
CONTENTS

Dependent Child and Partner Conversion Option

We offer a conversion policy to a covered dependent if:

- Dependent child coverage under this policy ends because a dependent child is no longer eligible for coverage
- Partner coverage ends under policy due to change in marital status or end of partnership

The former dependent child must apply for and pay for the new policy within 30 days after the end of the original coverage. Upon receipt of the completed application, a conversion policy will be issued for the dependent child or partner that is most comparable to the original policy. Benefits under the new policy may be less than provided by the original policy. Any benefit paid to that dependent will be applied any benefit limits to conversion policy. Any waiting or probationary periods on the new policy will be reduced by the number of months already satisfied for the policy.

Partner Continuation of Insurance

If the primary insured's policy ends, the policy can continue with the covered partner as the primary insured for any reason other than:

- Cancellation of the policy
- Non-payment of premium
- End of policy term limit
- A diagnosis of cancer during the 30-day probationary period for cancer

The insured's partner must notify us in writing of their wish to use this option and pay required premium for the policy within 60 days after the end of the original policy. Continuation of coverage is subject to all policy provisions.

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Medical Underwriting Guidelines

Uninsurable Medical Conditions*

Cancer

The medical conditions listed below are not insurable with cancer plans:

- Applicants who have been diagnosed with or treated for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or AIDS related condition
- Applicants who within the last 10 years, have been diagnosed with, treated or consulted with a medical professional for internal cancer, malignant tumors, lymphoma, leukemia or melanoma
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or inconclusive for which a medical professional has not ruled out cancer

Heart Attack/Stroke

The medical conditions listed below are not insurable with Heart Attack & Stroke plans:

- Applicants who have been diagnosed with or treated for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or AIDS related condition
- Applicants who, within the past 10 years, have been diagnosed with, treated, been advised to have treatment, prescribed medication, hospitalized or consulted with a medical professional for any disease, disorder or abnormality of the heart or blood vessels, excluding high blood pressure or cholesterol which is considered controlled by a medical professional
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or were inconclusive for which a medical professional has not ruled out a heart or blood vessel condition(s)
- Applicants who, have been diagnosed with diabetes. (Type 1, Type 2 diagnosed under age of 30, A1C greater than 7.0 within the last 12 months, or with tobacco use.) (Except for Gestational Diabetes)
- Applicants who fall outside height and weight guidelines specified in the Build Chart within this guide

*Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

Uninsurable Medical Conditions* Continued

TABLE OF
CONTENTS

Critical Illness

The medical conditions listed below are not insurable with Critical Illness plan:

- Applicants who have been diagnosed with or treated for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Aids Related Complex (ARC), or any AIDS related condition
- Applicants who, within the last 10 years, have been diagnosed with, treated or consulted with a medical professional for internal cancer, malignant tumors, lymphoma, leukemia or melanoma
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or inconclusive for which a medical professional has not ruled out cancer
- Applicants who, within the past 10 years, have been diagnosed with, treated, been advised to have treatment, prescribed medication, hospitalized or consulted with a medical professional for any disease, disorder or abnormality of the heart or blood vessels, excluding high blood pressure or cholesterol which is considered controlled by a medical professional
- Applicants who, within the past three years, have been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or were inconclusive for which a medical professional has not ruled out a heart or blood vessel condition(s)
- Applicants who have been diagnosed with diabetes. (Type 1, Type 2 diagnosed under age of 30, A1C greater than 7.0 within the last 12 months, or with tobacco use.) (Except for Gestational Diabetes)
- Applicants who, within the last 10 years, have been diagnosed with or treated, prescribed medication, hospitalized, or consulted with a medical professional for any of the following: Kidney Function, Alzheimer's Disease/Dementia/Cognitive Impairments, Chronic Liver Disease (to include Cirrhosis, Hepatitis B & C), Eye or Ear Disorder/Disease, Neurological Condition (such as Multiple Sclerosis, Parkinson's, Seizures, Muscular Dystrophy), Organ Transplant, Pulmonary Fibrosis, or Severe Chronic Lung Disease
- Applicants who, within the past three years, been advised by a medical professional to undergo treatment, testing, or had tests performed where the results are still pending or were inconclusive for any medical condition
- Applicants who fall outside height and weight guidelines specified in the Build Chart within this guide

*Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Uninsurable Medical Conditions* Continued

Intensive Care Unit Benefit Rider

The medical conditions listed below are not insurable with the Intensive Care Unit Benefit Rider:

- Applicants who are currently bedridden, hospital confined, in a nursing home or assisted living facility, or confined to a wheelchair
- Applicants who have been diagnosed and/or treated with any disease or disorder of the lung, liver, connective tissue, brain or nervous system
- Applicants who have been advised to have surgery that has not been performed or recently had surgery from which he/she is not fully recovered
- Applicants who are currently pregnant
- Applicants who fall outside height and weight guidelines specified in the Build Chart within this guide

*Uninsurable medical conditions may not be the same on all policies or approved in all states. Refer to your state specific application.

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Build Chart

Heart Attack/Stroke and Critical Illness benefits and Intensive Care Unit Rider

Use this Build Chart for the heart attack/stroke and critical illness benefits and the intensive care unit rider. Find the applicant's height in the left-handed column and then look across the row to find the applicant's weight. The column heading above their weight will determine the appropriate risk class.

Height Feet and Inches	Decline Below	Decline Over
4' 8"	80	174+
4' 9"	83	181+
4' 10"	86	187+
4' 11"	89	194+
5' 0"	92	200+
5' 1"	95	207+
5' 2"	98	214+
5' 3"	102	221+
5' 4"	105	228+
5' 5"	108	235+
5' 6"	112	242+
5' 7"	115	250+
5' 8"	118	257+
5' 9"	122	266+
5' 10"	125	272+
5' 11"	129	280+
6' 0"	133	288+
6' 1"	136	296+
6' 2"	140	304+
6' 3"	144	313+
6' 4"	148	321+
6' 5"	152	329+
6' 6"	156	338+
6' 7"	160	347+
6' 8"	164	356+
6' 9"	168	364+
6' 10"	172	374+
6' 11"	176	383+

NOTE: The proposed primary insured and his or her partner, if applicable, must fall within height and weight guidelines when applying for heart attack & stroke and critical illness benefits and the intensive care unit rider.

Completing the Application

General Guidelines

You have the option of either an e-application or paper application. Follow these guidelines when submitting an application using either method.

e-Application

The Critical Advantage e-app allows you to complete and submit your cancer, heart attack and stroke and critical illness applications on-line.

NOTE: Must be appointed prior to submitting an e-application

e-App Advantages

- Allows you to complete the application in good order
- Ensures you're using the rights forms
- Offers the ability to view and/or print state filed forms at any time
- Reduces applications scrubbing time
- Allows you to choose your method of signature collection - e-signature email, e-signature face-to-face or wet signature
- Provides a paperless "green" experience
- Allows you to quote a premium and complete an application at the same time

e-App Features

- Visual cues indicate your process and prompt you for missing information
- Answers to questions reveal only the additional questions your client needs to answer
- Simple e-signature process
- Auto-save functionally so none of your information is lost
- A dashboard shows all your applications in progress

Start Using the e-App Today!

- **Step 1:** Find the electronic application link on Sales Professional Access under tools on the home page, the sales and marketing tab or at the bottom of each product page that use e-app technology
- **Step 2:** Click the Critical Advantage Application button
- **Step 3:** Start using the application

You'll find more information on Sales Professional Access such as: Critical Advantage e-App link.

- e-App Quick Start Guide
- Frequently Asked Questions
- Training Brainspark

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Paper Application

The application packet contains the application plus all forms required in the applicant's state of residence. Follow these guidelines when submitting a paper application.

- **Use the correct application** — Be sure to use the application for the client's state of residence. Nonresident state applications will not be accepted. You will be required to submit the correct state application before a policy can be issued
- **You must have the appropriate state license** — If the application is taken in person, you must be licensed in the state where the application is signed. For mailed applications, you must be licensed to sell in the state where the client is at the time of solicitation
- **Only the applicant(s) may sign** — When lump-sum insurance sales are made, only the applicant(s) for insurance may complete and sign the application
- **White out is not allowed** — If a question is answered in error, draw a single line through the error and have the correction initialed by the applicant
- **Don't use "N/A"** — "N/A" is not an acceptable answer. Instead, use "No," "None," or "Yes" when answering a question on the application
- **Check the date** — Applications must be received by Mutual of Omaha within 30 days of the application date. Applications that are more than 30 days old will require a new, complete and currently dated application. Premium will be based on the applicant's age as of the new application signing date

Application Completion Requirements

- Applications must be completed in ink. Typewritten applications bearing the applicant's handwritten signature will be accepted
- Any corrections or alterations to the application must be made in the presence of and initiated by the applicant, not the agent. Changes made with corrective tape or fluids will not be accepted
- No application will be accepted that has been altered or corrected with regard to the signature of the proposed insured, the date signed, or the licensed agent's signature
- Backdating an application will not be accepted
- Power of Attorney (POA) is not allowed

Application Submission

Brokerage	Advisor
Mutual of Omaha Insurance Company 3300 Mutual of Omaha Plaza Omaha, NE 68175 Fax: (402) 997-1804	Submit through your Division Office

Email — A TLS (secured) connection is required to send applications via email. Please contact your sales director to receive a secure connection.

Assisting Non-English Speaking Applicants

If you and the applicant are not fluent in the same language, an interpreter must be present to translate all questions and responses.

- It is the applicant's responsibility to have an interpreter available to meet with you when the application is completed. The applicant may choose an interpreter, but the interpreter cannot be a family member, beneficiary or someone who would benefit from the issuance of a policy. You may serve as an interpreter if you and the applicant are fluent in the same language
- In addition to questions on the application and the applicant's responses, the interpreter is required to translate all comments you make as well as information contained in marketing materials and forms
- With the assistance of an interpreter, you should ask the applicant to sign the application and the Producer or Witness Certification form (MLU25947)
- Be sure to include a note with the application that a translator will be needed for the health interview and indicate what language

Checking Case Status

Application and underwriting status is available on Sales Professional Access (SPA) – our secure agent website.

- Log in using your seven-digit production number
- Select the "Reports" tab
- Then select the link labeled "Med Supp, LTC, DI and Other Health Products" to view your case status report

Quotes Tools

- **e-App** — Available on Sales Professional Access; a user name and password are required for download
- **WinFlex** — Run an illustration on WinFlex available on Sales Professional Access; a user name and password are required for download
- **Mobile Quote** — Quickly run quotes for your clients anytime with the easy to use mobile quote app. Available on all Android and Apple devices, it allows you to customize the product view to the products you sell. Download the app today (requires Apple iOS10 or Android 4.4 and up)
 - **Step 1:** Go to your App Store
 - **Step 2:** Search for "Mutual of Omaha Quotes for Sales Professionals"
 - **Step 3:** Install and start quoting

Select Critical Advantage and run the quote. It's that simple.

NOTE: Rate sheets are not available

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

TABLE OF
CONTENTS

Payroll Deductions

Eligibility Requirements for Payroll Deductions

- This program is voluntary participation and available to all eligible full-time employees working 30+ hours per week. The underwriting program allows the employee to customize coverage using the three associated lump-sum products and optional riders.
 - Must have three eligible employees
 - No pre-approval required for group sizes 3-250 eligible employees
 - Individual underwriting guidelines apply

Business Submission – Payroll Deduction

Mutual of Omaha provides a Critical Advantage insurance application that agents will find easy to use. All applications and required forms can be found on our Sales Professional Access (SPA) website.

- **Step 1:** Create a quote
 - Complete a case quote using Mutual of Omaha's WinFlex.
- **Step 2:** Submit applications and appropriate forms
 - Submit one signed copy of Fully Underwritten Employer Acknowledgement form with initial lump sum application
 - Complete the Payroll Deduction form for each applicant
 - Submit your applications and accompanying forms using your normal channel
 - **Mail to:** Mutual of Omaha Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
Fax: 402-997-1804

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Administrative Information

Application Completion Requirements

- Applications must be completed based upon the applicant’s resident state
- The agent must be licensed in the signing state
- Applications must be received in our home office within the 30 days

Billing Information

Billing Options

Payroll Deduction — Available for all eligible employees. A minimum of three participants and a completed Payroll Deduction form are required to set up a payroll deduction case. All employees using payroll deduction must elect the same premium mode. The following premium modes are available for payroll deduction:

PRD Modes Modal Factors

- 9-Pay 0.1111
- 10-Pay 0.1000
- 11-Pay 0.09090
- 18-Pay 0.0555
- 19-Pay 0.0526
- 20-Pay 0.0501
- 21-Pay 0.0476
- 22-Pay 0.0454
- 23-Pay 0.0435
- 24-Pay 0.0417
- 25-Pay 0.0401
- 26-Pay 0.0385

Premium Collection

Premium should not be collected with PRD applications. Conditional coverage is not available.

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

Application Processing

Incomplete Applications

- If we are unable to complete our underwriting requirements within 60 days of the application date, we must close the file as incomplete and any premium collected will be destroyed
- A letter of explanation is sent to the agent and the applicant to inform them that insurance is not in force as a result of an incomplete application

Appealing an Underwriting Decision

- Applications that are declined or issued other than applied for are eligible for reconsideration through an appeal process
- Three years of medical records required if a health question is answered yes on the application and the client now feels the answer should be no in order to be considered
- To ensure privacy, the specific reason for a policy being declined or issued other than applied for is shared only with the applicant
- After reviewing the letter with the applicant please review the information in this guide for our handling of the applicant's condition(s)
- If the applicant disagrees with the specific reason given in the letter, he or she has the right to submit additional information. Here's how the appeal process works:
 - A notice of appeal must be submitted in writing by the applicant and/or his or her physician within 60 days of receipt of the letter (some states vary slightly). Informal (verbal) appeals will be considered at the request of General Managers, District Sales Managers and Brokerage Managers
 - A decision letter will be sent to the applicant within 60 days of receipt of the appeal information
 - The 30-day period for review of the policy and billing notice of premium due are independent of the appeal process
 - The application date will determine whether the original application can be used along with a Statement of Good Health or if a new application will be required

Declined Applications

When an application is denied, a letter will be sent to the applicant and any premium collected will be destroyed.

Replacements

Replacement of present insurance must conform to the replacement regulations for the applicant's state of residence.

- You should advise the proposed insured to continue premium payments on any present insurance until underwriting is completed and a policy is issued
- Make sure the proper forms are fully completed, paying special attention to the replacement questions, agent certification, the existing policy number and issuing company
- Replacement forms can be obtained from Sales Professional Access (SPA)

Downgrades

A downgrade reduces benefits. Downgrades can be requested by the policyholder in a letter containing his or her signature and date. The following downgrades are allowed:

- Decreasing the lump-sum benefit amount
- Removing a family member
- Removing coverage or riders

Conversion from Term Coverage

Mutual of Omaha allows the insured to convert a term benefit period to lifetime benefit period without underwriting after the third year and through the 10th year the policy is in force at current age.

- The term coverage maximum issue age is 54

Premium Processing

Premiums — At least one month's premium (no money orders or cashier's check accepted) must be submitted or authorized with the application. We do not allow collection on delivery.

- If the application is faxed, Bank Service Plan (BSP) must be utilized with the draft initial premium option
- Monthly direct billing is not available

Premium Processing

Bank Service Plan (BSP) — Can be used to pay premiums on new and existing policies.

- Have the applicant complete the authorization in the application
- Send a voided check or provide banking information (routing and account information) on BSP authorization with the application
- For in-force policies, send the form listing the policies already in force and a voided check. If your client has more than one policy, we will establish a convenient combined payment plan for all the policies to keep them in force with one monthly authorized payment. Please contact Policyowner Service for questions
- Monthly direct billing is not available

Policy Issue and Delivery

Delivering the Policy — It's important to deliver the policy in person to build relationships with your clients and ensure they receive their policies in a prompt and reliable manner.

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

Producer Requirements

Licensing and Appointments

- **Non-Pre-Appointment States (All states except MT and PA):**
 - If you are properly licensed in your state, you may solicit business prior to becoming appointed with Mutual of Omaha
 - Applications must be submitted along with contracting paperwork. Each state has different rules on number of days to submit an appointment to the state Department of Insurance from the date the application is received
 - Policies cannot be issued until the effective date of your appointment
- **Pre-Appointment States (MT and PA):**
 - You must be properly licensed and appointed with Mutual of Omaha BEFORE soliciting business
 - If an application is dated prior to your appointment effective date, it will be rejected and a letter will be mailed to the applicant

Background Checks

All new agents are subject to a background check, which includes credit history, insurance department actions and federal and county criminal records.

- Be sure to disclose all information and answer each question on the information sheet truthfully. If answering “Yes” to any questions, an explanation (signed and dated by you) and any supporting documentation must accompany the contracting paperwork
- Background checks are conducted by an outside entity and typically take one to three business days. If an issue is found, you will be contacted in writing to resolve it, if possible
- No information regarding the finding of the background check can be discussed with your MGA
- If Mutual of Omaha declines to appoint you, both you and your MGA, if applicable, will be notified in writing

Errors and Omissions Insurance

Errors and Omissions insurance in the amount of \$1,000,000 per claim is required for Mutual of Omaha Insurance Company products.

Contact Information

Application Submission

Mutual of Omaha Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
Fax: (402) 997-1804

Mutual of Omaha

Licensing

Hours: 8 a.m. to 4:30 p.m.

- Central Time Monday – Friday

Phone: 800-867-6873
Fax: 402-997-1830
Email: contractsandappointments@mutualofomaha.com

Sales Support

Hours: 7:30 a.m. to 5:30 p.m.

- Central Time Monday – Friday

Advisor: 877-617-5589
Brokerage: 800-693-6083
Email: sales.support@mutualofomaha.com

Service Office – Claims

Hours: 7 a.m. to 5 p.m.

- Central Time Monday – Friday

Phone: 800-775-1000
Email: individual.claims-health@mutualofomaha.com

Underwriting

Hours: 8 a.m. to 4:30 p.m.

- Central Time Monday – Friday

Phone: 844-822-0265
Email: health.express@mutualofomaha.com

Policy Delivery

402-997-1833

Pending Application Requirements

402-997-1805

Multi-Life Billing Questions

Phone: 800-877-1050

Policyowner Service

Hours: 7 a.m. to 5:30 p.m.

- Central Time Monday – Thursday

7 a.m. to 5 p.m.

- Central Time Friday

Phone: 800-775-6000

Underwriting Call Center

Hours: 7 a.m. to 5 p.m.

- Central Time Monday – Friday

Phone: 800-715-4376

TABLE OF
CONTENTS

PRODUCT
INFORMATION

GENERAL
UNDERWRITING
GUIDELINES

MEDICAL
UNDERWRITING
GUIDELINES

COMPLETING
THE
APPLICATION

APPLICATION
PROCESSING

PRODUCER
REQUIREMENTS

CONTACT
INFORMATION

STATE
DIFFERENCE
MATRIX

State Difference Matrix

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

State	State Differences
Alabama	National
Alaska	National
Arkansas	No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
Arizona	No Intensive Care Unit Rider No Cash Value Rider
California	Maximum issue age is 64 for all products No Alzheimer's Disease coverage for Critical Illness Must have health insurance coverage in force (Health section)
Colorado	National
Connecticut	No term coverage No Intensive Care Unit Rider No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
Delaware	No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
District of Columbia	Cancer Product Only
Florida	National
Georgia	No Cash Value Rider No ROP benefit for Critical Illness Must have health insurance coverage in force (Agreement section)
Hawaii	National
Idaho	No Cash Value Rider No ROP benefit for Critical Illness No coverage available if covered by Medicaid (Agreement section)
Illinois	Cash Value Rider - Issue Age 18 to 49
Indiana	Health question - look back for heart attack and stroke - 5 years
Iowa	No Cash Value Rider
Kansas	National
Kentucky	National
Louisiana	National
Maine	No term coverage No coverage available if covered by Medicaid (Agreement section) Shopper's Guide Acknowledgement Form required

State	State Differences
Maryland	Health question - look back - 7 years
Massachusetts	Maximum issue age is 64 for all products Must have health insurance coverage in force (Replacement section) Agent training required, see SPA for details
Michigan	No Intensive Care Unit Rider
Minnesota	No term coverage Must have health insurance coverage in force (Agreement section)
Mississippi	National
Missouri	National
Montana	Products not available
Nebraska	National
Nevada	National
New Hampshire	No Cash Value Rider No term coverage No ROP benefit for Critical Illness
New Jersey	No term coverage No Intensive Care Unit Rider No Cash Value Rider No Critical Illness coverage Must have health insurance coverage in force (Replacement section) Health question - look back - 5 years
New Mexico	Products not available
New York	No term coverage No Intensive Care Unit Rider No Cash Value Rider No ROP benefit for critical illness No blindness, deafness, paralysis or coronary angioplasty surgery covered for Critical Illness No coronary angioplasty surgery covered for Heart Attack/Stroke Must have health insurance coverage in force (Replacement section) May be insured under only one cancer policy or certificate at any one time
North Carolina	National
North Dakota	National
Ohio	National
Oklahoma	National
Oregon	Policy Disclosure Statement Form required

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

STATE DIFFERENCE MATRIX

TABLE OF CONTENTS

PRODUCT INFORMATION

GENERAL UNDERWRITING GUIDELINES

MEDICAL UNDERWRITING GUIDELINES

COMPLETING THE APPLICATION

APPLICATION PROCESSING

PRODUCER REQUIREMENTS

CONTACT INFORMATION

State	State Differences
Pennsylvania	No Cash Value Rider No ROP benefit for Critical Illness No Intensive Care Unit Rider Health question - look back - 5 years No option to convert term coverage to lifetime coverage
Puerto Rico (Advisor Only)	National
Rhode Island	No Intensive Care Unit Rider
South Carolina	National
South Dakota	National
Tennessee	No Intensive Care Unit Rider
Texas	No Cash Value Rider
Utah	No term coverage No coverage available if covered by Medicaid (Agreement section) Health question - look back - 5 years
Virginia	No term coverage No Critical Illness coverage No Cancer Rider No Heart Attack/Stroke Rider No Intensive Care Unit Rider No Cash Value Rider No coverage available if covered by Medicaid (Agreement section) Health question - look back - ever
Virgin Islands (Advisor Only)	National
Vermont	Must have health insurance coverage in force (Health section)
Washington	No Cash Value Rider No Intensive Care Unit Rider No ROP benefit for Critical Illness
West Virginia	No coverage available if covered by Medicaid (Agreement section)
Wisconsin	National
Wyoming	National

STATE DIFFERENCE MATRIX

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



Mutual of Omaha Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
1-800-775-6000