

MEDICARE
SOLUTIONS

MEDICARE SOLUTIONS PRODUCT PORTFOLIO

Medicare Supplement | Prescription Drug Plans
Dental Solutions & Vision Rider



As people approach age 65, they're bombarded with insurance offers. While some companies continue to add to the clutter and confusion, we're focused on helping you guide your clients through the complexity of selecting Medicare coverage. So, when they turn to you for help (and they will), turn to Mutual of Omaha's Medicare Solutions portfolio.

We're Here for You

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



For over half a century, people have relied on Mutual of Omaha to provide solutions to their Medicare health insurance needs. Even in these uncertain times, there's one thing you can count on ... Mutual of Omaha is here for you with the products, the training and the tools you need to serve your Medicare-age clients.

When you choose Mutual of Omaha, you get peace of mind knowing that you're working with a company that exists for our customers and makes decisions with their best interests in mind. That means your clients get the strength, stability and innovative solutions they need from a company they know and trust.

This brochure offers a brief look at our Medicare Solutions health products. Contact our sales team for answers to your questions. They'll be happy to tell you more about the effective solutions we have to meet your business needs. 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".

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

About Us

Over the years, we've built impressive financial strength to protect our customers' financial futures and be there when they need high-quality insurance products and financial services.

You can be confident when offering our well-known, trusted brand to your clients. Mutual of Omaha has been helping people on Medicare since 1966, the year Medicare began. With over 55 years of experience in this market, we offer the Medicare Solutions products your clients want and provide the knowledgeable, caring customer service they expect.

Solid Ratings

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

A+
SUPERIOR

A.M. 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 2022



Our Medicare Solutions

We know one solution isn't right for everyone, so we expanded our Medicare portfolio to allow you to offer solutions that meet a variety of needs.



Medicare Supplement Insurance

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



Prescription Drug Plans

Our prescription drug plans help customers manage their out-of-pocket costs with plans that include low copayments, affordable premiums and a national pharmacy network.



Dental & Vision

Our dental solutions help meet the dental needs of individuals and families. Our dental insurance plans provide coverage for preventive, basic and major dental services. While our dental savings plan provides savings on common dental procedures and cosmetic services. The dental insurance includes an optional vision care benefit rider. Our dental savings plan also offers hearing health and vision discount programs.

Medicare Supplement Insurance

While it's true that Medicare supplement plans are standardized, price and service matter. Here are some reasons you and your clients will appreciate Mutual of Omaha.

Household Discounts with Easy Eligibility

Our 10-12% household discount, available in most states, has some of the least restrictive eligibility requirements in the industry, which means most people qualify.

- 7% discount available in a few states
- Only a handful of states don't have a discount at all

Fast Policy Issue

Our goal is to get your business issued quickly. In fact, decisions on policy issue generally are made within five days. In addition, we improved automated underwriting for Medicare supplement e-applications, providing decisions within two minutes of submission.

Two-Day Processing of e-Apps

Using our e-App gets your policies issued even faster. Two-day processing applies to guaranteed issue, open enrollment and underwritten applications, if the applicant is available for an interview.

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

Discounts Add Value for Our Policyholders

Our Medicare supplement insurance plans include all or a combination of the following additional money-saving offers for your clients.*



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 or contracts
- 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 a low-price guarantee



EyeMed Vision Care Discount Program

- Receive discounts on routine vision services like 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
- Save \$20 on first order

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

We all know that 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.

*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.

2022 Prescription Drug Plan

No one plan works for everyone. That's why we developed Mutual of Omaha RxSM Premier and Mutual of Omaha RxSM Plus.

Whether your clients are looking for a low monthly premium or a broader choice of prescription drugs with low-cost generic drugs, we've got them covered. Plus, our network of preferred pharmacies covers a broad selection of national and neighborhood grocery chains.

Plan Highlights*

Mutual of Omaha Rx Premier (PDP)

- Low Monthly Premium
- \$0 Deductibles (Tiers 1 and 2)
- \$480 Deductibles (Tiers 3-5)
- \$0 Preferred generics co-pay (Tier 1) per 30 or 90-day supply at preferred pharmacies, including CVS, Walmart and local independent and grocery store pharmacies, with convenient home delivery available for a 90-day supply.
- \$25 Preferred co-pay select insulin program

Mutual of Omaha Rx Plus (PDP)

- \$480 Deductible (All Tiers)
- Comprehensive Formulary
- \$1 Preferred generics co-pay (Tier 1) per 30-day supply at preferred pharmacies, including CVS, Walmart and local independent and grocery store pharmacies, and a \$3 co-pay with convenient home delivery available for a 90-day supply.
- \$3 Generics (Tier 2) per 30-day supply at preferred pharmacies

*Available in all regions except NY & territories



Preferred Pharmacies

CVS preferred network, including: CVS, CVS-Target, Walmart, Sam's Club, Hy-Vee, H-E-B, Meijer and regional Rx networks.

Mutual of Omaha Rx (PDP) is a prescription drug plan with a Medicare contract. Enrollment in the Mutual of Omaha Rx plan depends on the contract renewal.

Plan	Mutual of Omaha Rx Premier			Mutual of Omaha Rx Plus		
Deductible	Tiers 1 and 2 \$0 Tiers 3-5 \$480			All Tiers \$480		
Initial Coverage Limit	\$4,430					
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	\$1	\$3	\$3
Tier 2: Generic	\$13	\$39	\$39	\$3	\$9	\$9
Tier 3: Preferred Brand	23%	23%	23%	16-20%	16-20%	16-20%
Tier 4: Non-preferred Brand	41-48%	N/A	41-48%*	40-47%	N/A	40-47%*
Tier 5: Specialty	25%	N/A	25%*	25%	N/A	25%*

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



Dental Insurance

Medicare doesn't cover most dental services. As one of the 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.

Our Plans

Mutual Dental PreferredSM

- Low monthly premium
- \$1,500 annual benefit
- Policy pays 100% for preventive services, 80% for basic services and 50% for major services
- No deductible for preventive services; \$50 annual deductible for basic and major services

Mutual Dental ProtectionSM

- Monthly premium lower than Mutual Dental Preferred
- \$1,000 annual benefit
- Policy pays 100% for preventive services, 50% for basic services and 50% for major services
- \$100 annual deductible for all services combined

Dental Savings Plan*

- Access to a nationwide network of dental providers (in most states)
- Savings of 20-60% 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. So, we offer a 15% dental premium discount to people who purchase both products.** 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.

*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 with competitive product and service solutions that meet today's consumer needs. Your success is our priority.

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Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.