

# > Mutual of Omaha Insurance Company

## Medicare and Medicare Supplement Overview

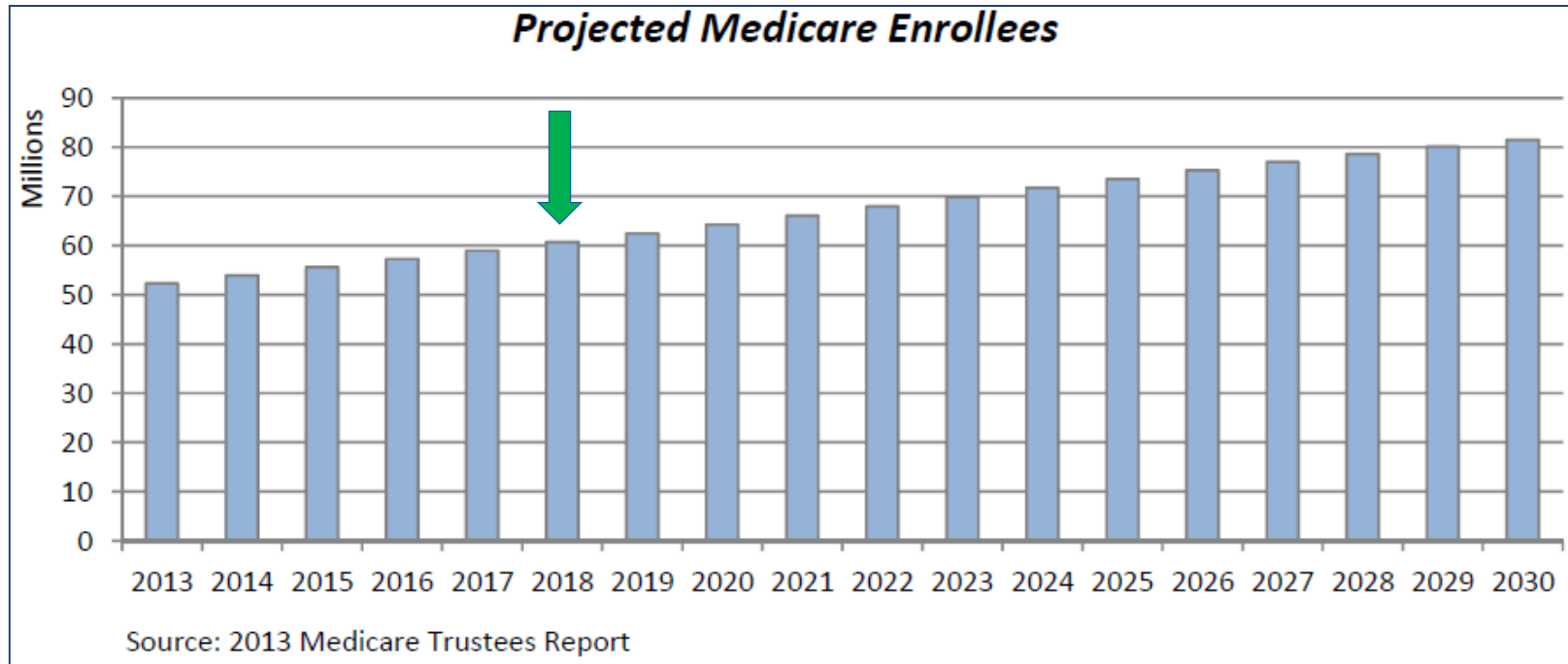


# > Alicia Hanson

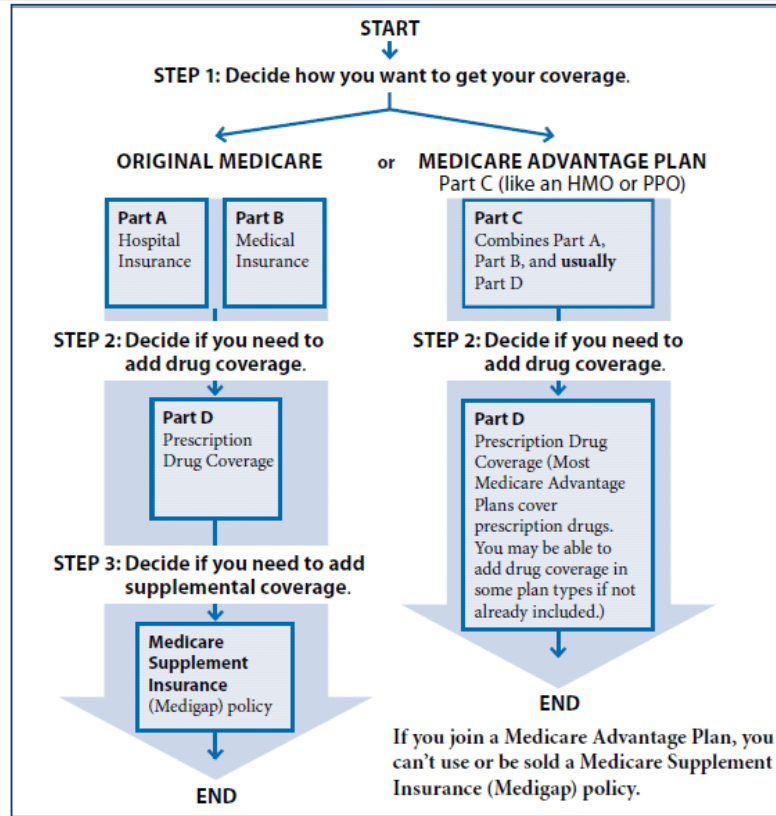
National Sales Director – Brokerage Health

## > Medicare Projected Enrollees

- Baby Boomer generation is dramatically increasing the number of Medicare beneficiaries



# > Medicare Decision Tree



# > Why Mutual of Omaha for your Medicare Supplement Sales?



- Founded in 1909
- A mutual company owned by our policyholders
- A full-service multi-line provider of insurance products and financial services

# 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.



This rating is second highest of 16

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**A.M. Best Company, Inc.**  
(for overall financial strength and ability to meet ongoing obligations to policyholders)



This rating is fifth highest of 21

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**Moody's Investors Service**  
(for current financial strength and ability to withstand financial stress in the future)



This rating is fourth highest of 21

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**Standard & Poor's**  
(for financial strength to meet obligations to policyholders)

## › Why Mutual of Omaha for Med supp Sales?

- Experienced provider – 50+ years
- 2<sup>nd</sup> largest Medicare supplement provider in the U.S.
- Serve more than 1.3 million policyholders
- Over \$2.7 billion in earned premium in 2017
- Top commissions
- No interest on advancing



## › Why Mutual of Omaha for Med supp Sales?

- Product offered in all states except Massachusetts
- No policy fee
- Anniversary rating means just one adjustment per year
- 12-month rate guarantee from policy effective date
- Single-digit rate adjustments since 2012
- Cross-sell opportunities

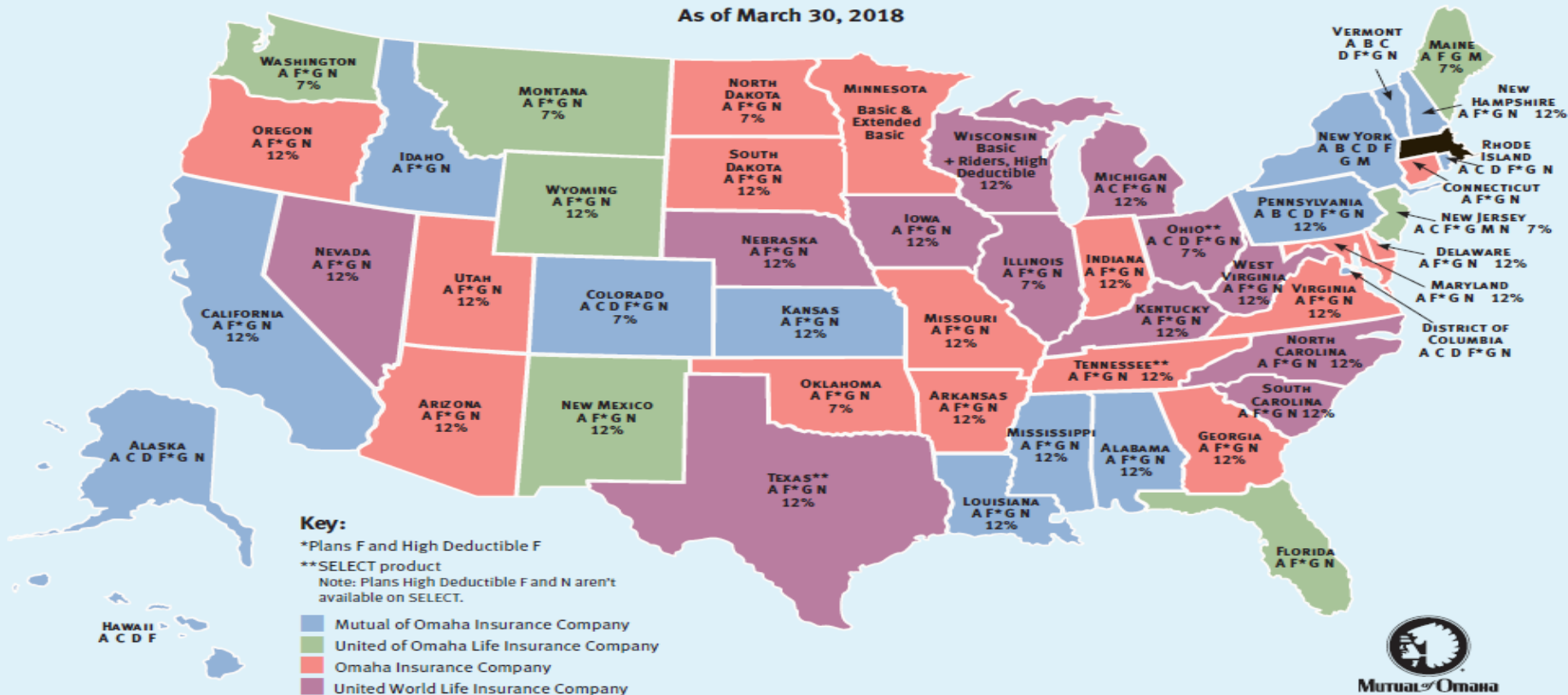
# Product Footprint

- Four Medicare supplement underwriting companies:
  1. Mutual of Omaha Insurance Company
  2. United World Life Insurance Company
  3. United of Omaha Life Insurance Company
  4. Omaha Insurance Company

# MEDICARE SUPPLEMENT

## PLAN AND HOUSEHOLD DISCOUNT AVAILABILITY

As of March 30, 2018



Mutual of Omaha

# Plan G

- Most popular plan sold
- Side by side, Plan F and G are the same, except for the Part B deductible
  - \$183 in 2018
- After the Part B deductible is satisfied, Plan G works exactly like Plan F
- Compare the premium rates

## > Plan G

Plan	Monthly Premium Rate	Part B Deductible	Annual Out-of-Pocket Cost
Plan F	\$117.97	Not applicable	\$1,415.64
Plan G	\$86.33	\$183.00	\$1,218.96
Plan G Savings			\$196.68

- Zip code 754
- Female, age 67
- Non-Tobacco
- Household discount applied

### > Med Supp Plan G



#### Plan G Made Easy

Mutual of Omaha offers you two important ways to lower premiums even further for your clients: the household discount in most states and Plan G. In fact, our Plan G is the lowest premium in most areas.

#### SEIZE THE PLAN G SALES OPPORTUNITY

A couple times when Plan G can be a good alternative to Plan F are when:

- > The annual premium difference between Plans F and G is more than the Medicare calendar year Part B deductible, and
- > Your applicant is willing to pay the Part B deductible out of pocket

#### COMPARE PLANS

Side by side, Plans F and G include the same benefits, except Plan G doesn't pay the Part B deductible.

Benefit	Part A Deductible	Coinurance	Excess Hospital	Blood	SNF Care	Hospice Care	Part B Deductible	Coinurance	Excess Benefits	Blood	Care Outside U.S.
Plan F	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Plan G	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓

#### SHOW THE SAVINGS

Make it a habit to go through the following cost comparison with your clients to see if you can save them money. The Plan G annual premium plus the Part B deductible cost could still be less than the annual Plan F premium. And, clients have all the significant Plan F coverage. Think of it as getting all the benefits of Plan F for the Plan G premium plus the Part B deductible.

#### STEP 1 Quote annual premiums for Plans F and G

Plan F \$1,815  
Plan G \$1,245

#### STEP 2 Add the Part B deductible amount to the Plan G premium for the total cost

Plan G Premium \$1,245  
Part B Deductible + \$183 (Can change annually)  
\$1,428

#### STEP 3 Determine the annual difference between Plans F and G plus the deductible for the savings

Plan F Premium \$1,815  
Plan G Premium \$1,245  
Part B Deductible -\$1,428  
Annual Savings with Plan G \$387

#### GIVE IT A TRY

Help your clients determine whether Plan G or Plan F better meets their specific financial and insurance needs.

Plan G is not available in AK, DC, HI, MN, RI and WI.

Underwritten by Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, United World Life Insurance Company, Omaha Insurance Company

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## › Plan N

- Plan N does not provide benefits for the Part B deductible and Part B Excess Charges
- 2018 Part B deductible = \$183
- Customers with a Plan N may also be subject to a copayment of up to \$20 for office visits and \$50 copayment for emergency room visits

	Medicare Supplement Insurance Plans									
Benefit	A	B	C	D	F*	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charge						100%	100%			
Foreign travel exchange (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$4,960	\$2,480	N/A	N/A

Not covered by  
Plan N

## > Plan N

- Part B Excess Charge

- An excess charge is the amount a doctor or other healthcare provider is legally permitted to charge above the Medicare-approved amount
- Keep in mind, if the healthcare provider accepts assignment, they have agreed to accept the Medicare-approved amount and excess charges will not be charged
- A vast majority of providers DO accept Medicare assignment. Meaning they accept the amount Medicare approves as their billed amount, write off the rest and there is no excess
- Prior to receiving services, the insured should ask the provider if they accept Medicare assignment
- Eight states do not allow healthcare providers to charge excess charges: CT, MA, MN, NY, OH, PA, RI and NY

## > Plan N - Examples

	Example # 1
Amount billed to Medicare by the doctor's office	\$200
Medicare-approved amount	\$150
Medicare Part B Coinsurance	20%
Coinsurance amount due	\$30 (\$150 x 20%)
Amount the Plan N pays to the doctor's office	\$10
Amount the insured pays to the doctor's office	\$20

- Plan N customer has a doctor office visit
- Doctor's office submits a charge to Medicare for \$200
- Medicare approves \$150
- The Part B coinsurance is 20% of the Medicare-approved amount or \$30
- This means the Plan N would apply \$20 of the \$30 coinsurance amount to the \$20 copayment and the Plan N would pay \$10
- The Plan N customer would owe the \$20 copayment to the doctor's office



## > Plan N - Examples

	Example # 2
Amount billed to Medicare by the doctor's office	\$200
Medicare-approved amount	\$75
Medicare Part B Coinsurance	20%
Coinsurance amount due	\$15 (\$75 x 20%)
Amount the Plan N pays to the doctor's office	\$0
Amount the insured pays to the doctor's office	\$15

- Plan N customer has a doctor office visit
- Doctor's office submits a charge to Medicare for \$200
- Medicare approves \$75
- The Part B coinsurance is 20% of the Medicare-approved amount or \$15
- The \$15 would be applied to the coinsurance amount and the Plan N would not pay a benefit as the copayment did not exceed \$20
- The Plan N customer would owe a \$15 copayment to the doctor's office

## > Plan N

- Does the insured pay the \$20 copayment upfront?
  - Paying upfront will vary from provider to provider, but the insured should be prepared to pay at the time of the office visit
  - Most likely a provider will not ask the insured to pay upfront because at the time of the visit, as they don't know in advance what the services are going to be and/or what amount of coinsurance Medicare will apply specifically to the office visit charge, if there is one
  - For example, if the coinsurance associated with the office visit charge is only \$15, then the provider would owe the insured a \$5 refund. If the insured has a minor surgery in the office they won't incur an office visit copayment at all causing a \$20 refund back to the insured

## › Plan N

- Emergency room visit copayment
  - \$50 copayment for emergency room visits that don't result in an inpatient admission

# Household Discount

## 12% Household Discount

- Individuals are eligible for the household discount if:
  - They reside with their **spouse of any age** or
  - If for the past year, they have resided with at least one, but no more than three adults who are age 60 or older
- In Missouri, individuals who reside with their spouse or domestic partner

12% Household Discount Approved			
Alabama	Kansas	Nevada	Tennessee
Arizona	Kentucky	New Hampshire	Texas
Arkansas	Louisiana	New Mexico	Utah
California	Maryland	North Carolina	Virginia
Delaware	Michigan	Oregon	West Virginia
Georgia	Mississippi	Pennsylvania	Wisconsin
Indiana	Missouri	South Carolina	Wyoming
Iowa	Nebraska	South Dakota	

## › 7% Household Discount

- The household discount is available to either:
  - Individuals who reside together for at least one year or are a married couple residing together regardless of length of time applying together for and are both issued a Med supp policy
  - Individuals who reside together for at least one year, a married couple residing together regardless of length of time, or in a civil union partnership where one of the individuals is a Med supp policyholder who currently owns a Mutual of Omaha (or affiliate) Med supp policy

7% Household Discount Approved	
Colorado	North Dakota
Illinois	Ohio
Maine	Oklahoma
Montana	Washington
New Jersey	

Household Discount Not Available	
Alaska	Idaho
Connecticut	Minnesota
District of Columbia	New York
Florida	Rhode Island
Hawaii	Vermont



# Value Added Programs

- Vision discount program offered thru EyeMed
- Hearing aid discount program offered thru Amplifon
- Both programs are described in the policy output
- Unavailable in:
  - New Jersey
  - New York
  - Oklahoma
  - South Carolina
  - South Dakota

Mutual of Omaha  
Vision Discount



## See the most out of life with more from your Mutual of Omaha plan

Now, it's easier than ever to care for your eyes - and your overall health. Your Mutual of Omaha company<sup>1</sup> Medicare supplement insurance policy entitles you to valuable savings through EyeMed Vision Care. The vision plan is automatically included, with savings on eye care and eye wear.

### Healthier, happier living

Besides measuring your vision, routine eye exams are a simple, non-invasive tool that can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.<sup>2</sup> And because early detection is key for treatment, regular eye examinations play a vital role in a healthy life.

### Ready to save?

When you visit an EyeMed provider, give them your seven digit Vision Discount Program number to receive great savings, including:

- \$50 eye exams
- 40% off frames up to \$140
- Discounted fixed pricing on lenses and lens options
- 30% off other add-ons and services

**Vision Discount Code:**  
**9239674**

### We make it easy

From independent providers to the nation's top optical retailers, we designed our network with thousands of options to be more accessible to you.



<sup>1</sup>Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, United World Life Insurance Company and Omaha Insurance Company  
<sup>2</sup>American Academy of Ophthalmology, "Frequency of Ocular Examinations," 2009.

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amplifon Hearing  
Health Care



## Your hearing health care program - for life Brought to you by Mutual of Omaha<sup>\*</sup>

### We offer...



**Custom hearing solutions** - we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers.



**Risk-free 60-day trial** - 100% money-back guarantee.



**Continuous Care** - one year free follow-up care, two years free batteries, and a three-year warranty.



**Hearing aid low price guarantee** - If you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!

### Accessing your discount is as easy as...



Call Amplifon at  
1-888-265-9360 and we'll  
find a provider near you.



We'll explain the  
Amplifon process and help  
you schedule an appointment.



We'll send information to you  
and the provider, ensuring  
your discount is activated.

Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services and its own financial and contractual obligations. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.

<sup>\*</sup>Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, Omaha Insurance Company and United World Life Insurance Company.

Not available in these states: SC, NJ, NY, OK, or SD.

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2935AMSCAND

[www.amplifonusa.com/mutualofomaha](http://www.amplifonusa.com/mutualofomaha)



Mutual of Omaha

amplifon Hearing  
Health Care  
**Discount Card**

- Discounted hearing testing
- Low price guarantee
- 60-day risk-free trial period
- 2 years batteries with purchase

To activate your discount,  
call 1-888-265-9360 today!

amplifon Hearing  
Health Care

**Additional  
money-saving offer!**

**\$50** off one hearing aid  
**\$125** off two hearing aids

Call 1-888-265-9360 today!

Act now!

<sup>\*</sup>Based on top of our already discounted pricing. Please bring this offer with you to your appointment.

290277

## > Hospital Choice Savings program with USA Senior Care

- When policyholders choose to use a participating hospital, they receive a \$100 premium credit. Here's how it works:
  - When a policyholder needs inpatient care, they choose the facility they want to use. **Using a participating hospital is completely voluntary**
  - They show the Mutual of Omaha Med supp ID card at check-in
  - They pay their Medicare supplement premium as usual on the next renewal date
  - After that, they automatically receive a \$100 credit paid by check or direct deposit (displayed as Hospital Choice Savings) if the hospital participates in the program
  - Not available with Medicare supplement Plans A, High Deductible F and M or SELECT plans

# Hospital Choice Savings Program

## Unavailable:

## Pending DOI Approval

California

Minnesota

Ohio

Connecticut

New Hampshire

Idaho

New York

Maryland

North Dakota

Massachusetts

Washington

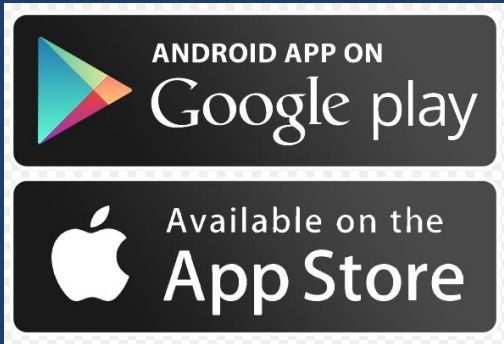
# Med supp e-App

- Saves you and your client time
- Ensures accuracy
- Easy to use
- Quick ~
  - Almost 50% auto issue
  - Over 50% are reviewed within 20 minutes of application submission *(during normal business hours)*

## › Med supp e-App Features

- Underwriting rules automatically applied
- FDA database of prescription drugs and dosages
- Visual cues indicate your progress and missing information
- On signature covers all forms
- Producers have the option to print and save a hard-copy of the application
- Multiple signature options available

# Mobile Quote



- Requirements:
  - Smartphones on Android or iOS platforms
  - Continuous Internet access to finish the quote
- Available in:
  - Apple app store
  - Google Play
- Search for “**Mutual of Omaha**”
- Select “**Quotes for Sales Professionals**”

# Mobile Quote Available Products

Children's Whole Life

Living Promise

Critical Advantage

Long Term Care

Dental

Medicare Supplement

Guaranteed Advantage

Priority Income Protection

Guaranteed Universal Life

Term Life Answers

Guaranteed Universal Life Express

Term Life Express



# Med Supp Marketing

- View and print materials from Sales Professional Access (SPA)
- To order materials, call Sales Support at **1-800-693-6083**

You may choose to pay these charges yourself or purchase a Medicare supplement insurance policy to help pay the difference.

**Emergency Care Anywhere in the World**  
Most Medicare supplement insurance plans provide limited medically necessary emergency care outside the country. The benefit is subject to a \$250 deductible, 80% coinsurance and a lifetime maximum of \$50,000.



## › Med supp Marketing

- Pre-approved mailers
  - Approved for use by the state DOIs
  - Mutual of Omaha prints at no charge to you
  - You need to address and add postage

## Be happy with YOUR Medicare supplement insurance rate.

Whether you're shopping for your first Medicare supplement insurance policy or wondering if you could save on your current premiums, compare our rates. You might just **whoop** for joy.

[State ZIP Codes or ZIP Codes Beginning with ###]	Age	Monthly Premium*	
		Plan [Name]	Plan [Name]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]
	[Age]	[Rate]	[Rate]

\*Sample base rates; [sex specific rate disclosure]; [nontobacco-user rates (tobacco-user rates may be higher)]; rates are subject to change and vary by ZIP code.]

### FREE PREMIUM QUOTE

Call today for more information and your free personalized premium quote [including any applicable discount].

[Line 1]

[Line 2]

[Line 3]

[Line 4]

[Line 5]

This is a solicitation of insurance and an insurance agent will contact you by telephone. Neither Omaha Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Medicare supplement insurance policy forms NM20, NM23, NM24, NM35 are underwritten by Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. For costs and complete details of coverage, including exclusions and limitations, contact your agent or write to the company.



WE'VE GOT YOU COVERED.  
GO PLAY!

### OUR SERVICE SETS US APART

Here are just a few of the features you'll enjoy about your Medicare supplement insurance policy from Omaha Insurance Company:

- > No policy fee
- > Virtually no claims to file
- > Friendly knowledgeable service from our U.S.-based customer care team



OMAHA  
INSURANCE COMPANY  
A MUTUAL OF OMAHA COMPANY

[Agent's Agency Name]

[Agent's Name]

[Agent's Address]

[Agent's City, State ZIP]

**Be happy with your Medicare  
supplement insurance rate.**

**TURN OVER FOR DETAILS...**

[CONSUMER'S NAME]

[CONSUMER'S ADDRESS1]

[CONSUMER'S ADDRESS2]

[CONSUMER'S CITY, STATE ZIP]

## › Marketing Lists available through USADATA

- USADATA are experts in delivering targeted sales lists to bring a new, easy-to-use platform for your prospecting needs
  - All lists are pre-scrubbed against the FTC and State Attorney General Do Not Call Registries and the DMA's Do Not Mail file
  - Low pricing (under 3.5 cents per name for consumer leads) and low minimums (\$50)
  - Expert client support by phone, email and live chat
  - Lists are delivered in minutes in both Excel and comma-separated formats
  - Easy online ordering service or via toll free phone call
  - 90-day lock out of purchased names

# Marketing Credits Program


- Watch your balance grow with just **5** issued Med supp apps in a month
  - Use the credits (cash) for all kinds of business-building activities such as leads and postage
    - ½ % of ANBP on paper apps
    - 1 % of ANBP on e-Apps

# › Med supp Marketing Credits Program

- Check your balance anytime on Sales Professional Access
- Credits earned:
  - October 1, 2017 – September 30, 2018
  - Need to be redeemed by November 30<sup>th</sup> or they are forfeited

› Med Supp Marketing Credits

2018 MEDICARE SUPPLEMENT MARKETING CREDITS PROGRAM



Watch Your Account Grow with Just 5 Issued Apps in a Month

This popular incentive rewards you for your eligible Med supp business with us. Use the credits to help pay for all kinds of business-building activities, from leads to branded merchandise.

**CREDITS AUTOMATICALLY ADDED**

You earn the following credits each month in which you have at least five issued Mutual of Omaha or affiliate Med supp new-business open enrollment or underwritten applications (apps do not accumulate from month to month):

- › One-half percent of the ANBP
- › One percent of the ANBP for any of those apps submitted on Med Supp e-App

1 credit = \$1

Excludes internal and affiliate conversions and guaranteed issue business.

**EXAMPLES**

› John had 13 issued new-business apps in Jan. Eleven are open enrollment and/or underwritten, and of those, he used the e-App for seven. So, he earned the following credits:

- 4 paper apps at 1/2 percent of the ANBP
- 7 e-Apps at 1 percent of the ANBP

Two apps generate no credit because they're internal and affiliate conversions or guaranteed issue business.

› In Oct., John submitted six new-business open enrollment apps, but only four of them were issued. Therefore, he earned no credits in Oct.

**REDEEMING YOUR CREDITS**

Redeem credits for eligible business-building activity and merchandise.

- › Submit your paid invoice or receipt with the Marketing Account – Marketing Activities Reimbursement form for these items:
  - Med supp leads you purchase from any vendor
  - Postage for Med supp mailings
  - Radio and newspaper ad placement fee
  - Office supplies that assist you with our electronic tools (computer, laptop, tablet or smart phone)
  - Website development
  - Conference fee
- › Use your credits for Company Collection merchandise (credits must cover shipping costs). Follow the instructions to place your order online.\*

Credits Earned	Redeem Credits through	Credits Expire
Oct. 1, 2017 – Sept. 30, 2018	Nov. 30, 2018	Dec. 1, 2018

**CHECK YOUR BALANCE**

See your balance anytime online to monitor and manage your credits.\*

Special Agents' (licensed-only agent) credits are allocated to their agency.

For split compensation policies, credits are based on the split percentage and calculated ANBP.

\*Sales Professional Access, mutualofomaha.com/broker, Sales & Marketing tab, Medicare Supplement Marketing Credits.

Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, United World Life Insurance Company, Omaha Insurance Company

Program is subject to change. For producer use only. Not for use with the general public.

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2018



# Med Supp Broker Bonus Program

## Overview:

- Cash bonus when you sell our Medicare supplement and SELECT products in the followings states from April 1, 2018 – September 30, 2018
- Pays **\$150** cash per app for issued underwritten policies
- Pays **\$30** cash per app for issued Open Enrollment policies

## How to Qualify:

- Issue at least 5 Med supp apps in a given month
  - Issued apps to qualify can be from any state/plan and can be underwritten, open enrollment or guaranteed issue
    - In Wisconsin: Policy form WM28

## > Med supp Broker Bonus Program

### Eligible States for Payment:

Alabama	Iowa	New Jersey	South Dakota
Arizona	Kentucky	New Mexico	Tennessee
Colorado	Maryland	North Carolina	Texas
Florida	Mississippi	Ohio	Utah
Georgia	Nebraska	Oklahoma	Virginia
Illinois	Nevada	Pennsylvania	West Virginia
Indiana	New Hampshire	South Carolina	Wisconsin

## > Med supp Broker Bonus Program

### Payment

- If you qualified for payment, the bonus program pays on:
  - Plans F, G and N in select states
  - Excludes all Guaranteed Issue and under-age 65 business
  - Policy must be in force at the time of payment
  - Payment is based on the month in which the policy took effect

For Policies Issued April 1 – September 30, 2018	
Policy Effective Date	Payment Period
April 2018	Early June 2018
May 2018	Early July 2018
June 2018	Early August 2018
July 2018	Early September 2018
August 2018	Early October 2018
<i>Continues like this through</i>	
March 2019	Early May 2018



DOMINICAN REPUBLIC

*Discover the Secret*



MUTUAL SALES LEADERS  
SECRETS CAP CANA RESORT AND SPA  
DOMINICAN REPUBLIC  
MARCH 2019

# MEDICARE SUPPLEMENT & DENTAL/VISION PRODUCTS



## QUALIFICATION PERIOD:

January 1 through December 31, 2018

- Business must be net issued between January 1 and December 31, 2018
- All issued policies must be placed and premium collected and received by Mutual of Omaha by January 14, 2019
- Qualifiers will be determined after January 18, 2019

## ELIGIBLE BUSINESS:

Medicare Supplement and Dental/Vision products

## PRODUCTION REQUIREMENT:

225,000 production credits (based on net-issued business and measured in annualized new business premium)

PRODUCT	PRODUCTION CREDIT PER DOLLAR OF ANBP
Medicare Supplement	1
Medicare Supplement internal or affiliate conversions/replacements	0.5 Up to maximum of 50,000 production credits
Dental/Vision	1

Get complete qualification details at [mutualsalesleaders.com](http://mutualsalesleaders.com).



D<sub>2</sub> E<sub>1</sub> N<sub>1</sub> T<sub>1</sub> A<sub>1</sub> L<sub>1</sub>

I<sub>1</sub> N<sub>1</sub> S<sub>1</sub> U<sub>1</sub> R<sub>1</sub> A<sub>1</sub> N<sub>1</sub> C<sub>3</sub> E<sub>1</sub>

## › The Need for Dental Insurance

- Medicare does not cover most dental services
- Dental insurance is one of the most popular ancillary product sales for Medicare-eligible clients

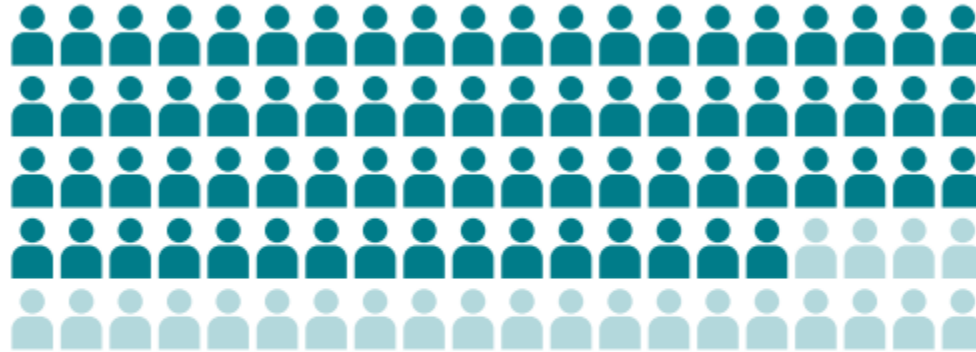
## › The Need for Dental Insurance

- About 74 million Americans do not have dental coverage<sup>1</sup>
  - That's around 23% of the population, or more than double the percentage that lacks health insurance



# › The Need for Dental Insurance

WHAT PEOPLE SAY...



**76%**

OF SENIORS **SAY** THEY PLAN  
TO VISIT THE DENTIST WITHIN  
THE NEXT YEAR.

## › Dental Insurance from Mutual of Omaha

- Issue Ages: 19 - 99
- Guaranteed Issue
- Unisex / Community-Rated
- Large provider network with 375,000 dental provider locations
  - Dental plans are offered in association with the **DenteMax Plus** dental network, which includes participating dentists from the DenteMax, United Concordia Dental and Connection Dental networks
- Sell with Mutual of Omaha's Medicare supplement product or stand-alone

	MUTUAL DENTAL PREFERRED <sup>SM</sup> INSURANCE POLICY (DNT2)	MUTUAL DENTAL PROTECTION <sup>SM</sup> INSURANCE POLICY (DNT5)
ISSUE AGES	19 – 99	19 – 99
CALENDAR YEAR DEDUCTIBLE	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
PREVENTIVE SERVICES The percentage the plan pays for: <ul style="list-style-type: none"> <li>• Two Cleanings per year</li> <li>• X-rays</li> </ul>	100% Insured pays nothing	100% Insured pays nothing
BASIC SERVICES The percentage the plan pays for: <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Extractions</li> <li>• Emergency treatment</li> </ul>	80% Insured pays 20%	50% Insured pays 50%
MAJOR SERVICES After a 12-month waiting period, the percentage the plan pays for: <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Root Canals</li> <li>• Dentures</li> <li>• Periodontics</li> <li>• Bridges</li> <li>• Oral Surgery</li> </ul>	50% Insured pays 50%	50% Insured pays 50%
CALENDAR YEAR BENEFIT The maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
LIFETIME MAXIMUM BENEFIT FOR IMPLANTS The maximum amount the policy pays for dental implants.	\$3,000	\$2,000
OUT-OF-NETWORK BENEFITS	Charges are paid at the 80th percentile of the average cost of service in the customer's area. Customer then pays the difference to the dental provider.	The amount Mutual of Omaha pays is limited to the in-network discounted fee schedule meaning a dentist can balance-bill the customer the difference.

## > Optional Vision Rider

### **VISION BENEFIT**

*optional vision rider*

#### **Provides a reimbursement benefit that pays:**

- Up to \$50 every calendar year for one eye exam  
*(no waiting period)*
- Up to \$150 every two calendar years for  
eyeglasses or contact lenses *(after a six-month waiting period)*

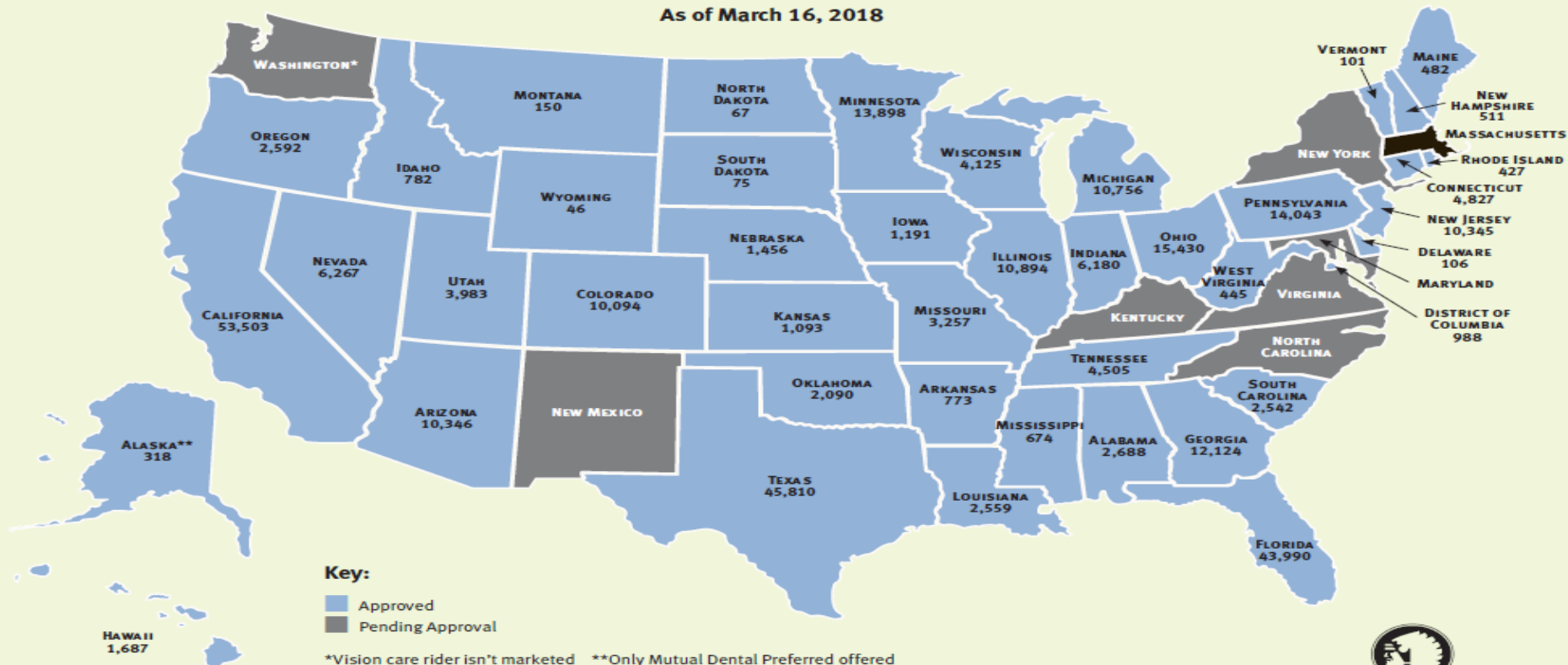
- Cost - \$8.28 / month\*
- Provides a vision care expense reimbursement (no network)
- Must be enrolled in the Mutual of Omaha dental plan to be eligible to sign-up

\* In Nevada, \$7.73. Vision rider unavailable in Washington

# INDIVIDUAL DENTAL INSURANCE AND VISION CARE RIDER

## Mutual Dental Preferred<sup>SM</sup> and Mutual Dental Protection<sup>SM</sup> Policy Availability

As of March 16, 2018



\*Vision care rider isn't marketed \*\*Only Mutual Dental Preferred offered  
Underwritten by Mutual of Omaha Insurance Company  
Numbers indicate the dental provider locations in the state.

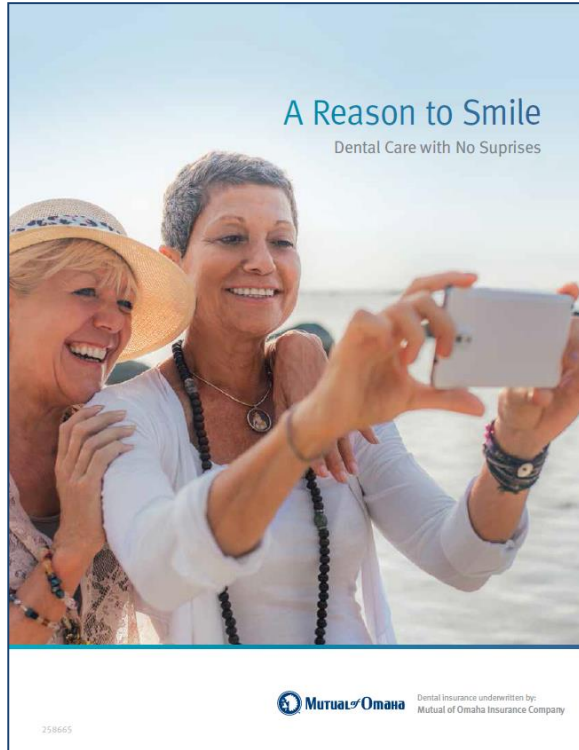


## › How to Enroll

- ***E-App***

- Stand-alone Dental e-app
- Seamlessly start a dental e-app after completing the Medicare supplement e-app if your client chooses to apply

# › Dental Marketing Materials



- Consumer Brochure



[Agent's Agency Name]

[Agent's Name]

[Agent's Address]

[Agent's City, State ZIP]

[Consumer's Name]

[Consumer's Address]

[Consumer's City, State ZIP]

## Looking for a Reason to Smile?

Our dental insurance policies will have you grinning from ear to ear!



## Your smile says a lot about you

It's an important indicator of your overall health. But did you know Medicare doesn't cover dental services? So even though your Medicare insurance helps pay your health care bills, you and your smile may be unprotected from high dental expenses.

## Dental care with no surprises

A dental insurance policy from **Mutual of Omaha Insurance Company** (Mutual of Omaha) can help you get the dental services you need with confidence of knowing what your out-of-pocket costs will be.

## Now that's a reason to smile!

**Contact me today for a free premium quote.**  
**Your Medicare Insurance Agent/Producer**

[Agency Name]

[Agent's Name]

[Agent's Phone Number]

[Agent's Email Address]

[Agent's license # in AR & CA]

Protect your peepers, too!  
Ask me about an optional vision care benefit you can add to your dental insurance policy for just a few dollars more.

[Dental insurance policies and vision benefits rider are underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Dental policy forms DNT2 and DNT5. Vision benefits rider form OPD1M. Coverage may not be available in all states and may vary by state. For costs and further details of the coverage, including exclusions or limitations and terms under which the policy may be continued in force, see your agent/producer or write to the company. **This policy provides DENTAL insurance only. The expected benefit ratio for the policies is 65percent. This ratio is the portion of future premiums that the company expects to return as benefits when averaged over all people with this policy. This is a solicitation of insurance. A licensed insurance agent/producer may contact you.]**

258666



**Mutual of Omaha**



**To Order  
Materials:**

Call Sales Support at:

**1-800-693-6083**

# Good listeners since 1909.

- New marketing campaign launched in 10 markets in late May 2017  
(Omaha, Greensboro, Hartford, Milwaukee, Phoenix, Pittsburgh, Portland, San Antonio, St. Louis, Tampa Bay)
- Celebrates the spirit of our company and reinforces our commitment to the customer
- Features television, print, radio, social media, outdoor and online components

# 2017 GA Bonus Program



- In 2017, BHINI members produced \$4,197,701 in Med supp ANBP for Mutual of Omaha
  - *this includes members contracted under BHINI for Med supp, plus Agency Services, MCC Life Brokerage and Empower Brokerage*
- BHINI members qualified for a bonus of \$110,000!

2017 Qualification Eligible ANBP	Bonus Amount
\$0 - \$3,999,999	\$0
\$4,000,000 - \$4,499,999	\$110,000
\$4,500,000 - \$4,999,999	\$123,750
\$5,000,000 - \$5,499,999	\$150,000
\$5,500,000 - \$5,999,999	\$165,000
\$6,000,000 - \$6,499,999	\$180,000
\$6,500,000 - \$6,999,999	\$195,000
\$7,000,000 - \$7,499,999	\$210,000
\$7,500,000 - \$7,999,999	\$225,000
\$8,000,000+	\$240,000

# 2018 GA Bonus Program



- We retooled the program this year to pay a quarterly bonus instead
  - *more opportunities to shoot for*
  - *can provide more pay-outs to support stronger long-term growth*
- We are committed to offering this program through at least the second quarter, and, depending on results, may extend it through the end of 2018

# 2018 GA Bonus Program



Q1 2018	
Net-Issued ANBP	Bonus Amount
1,032,587	15,489
1,077,482	21,550
1,122,378	25,253

Q2 2018	
Net-Issued ANBP	Bonus Amount
916,013	13,740
955,840	19,117
995,666	22,402