



# Mutual of Omaha Update

February 08, 2022

# Strong, Stable & Secure for Over 100 Years



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

This rating is second highest of 16



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

This rating is fifth highest of 21



**S&P Global**  
for financial strength to meet obligations to  
policyholders

This rating is fifth highest of 21

Ratings as of Feb 2022

# Pursuing a new headquarters in downtown Omaha!



# Medicare Supplement

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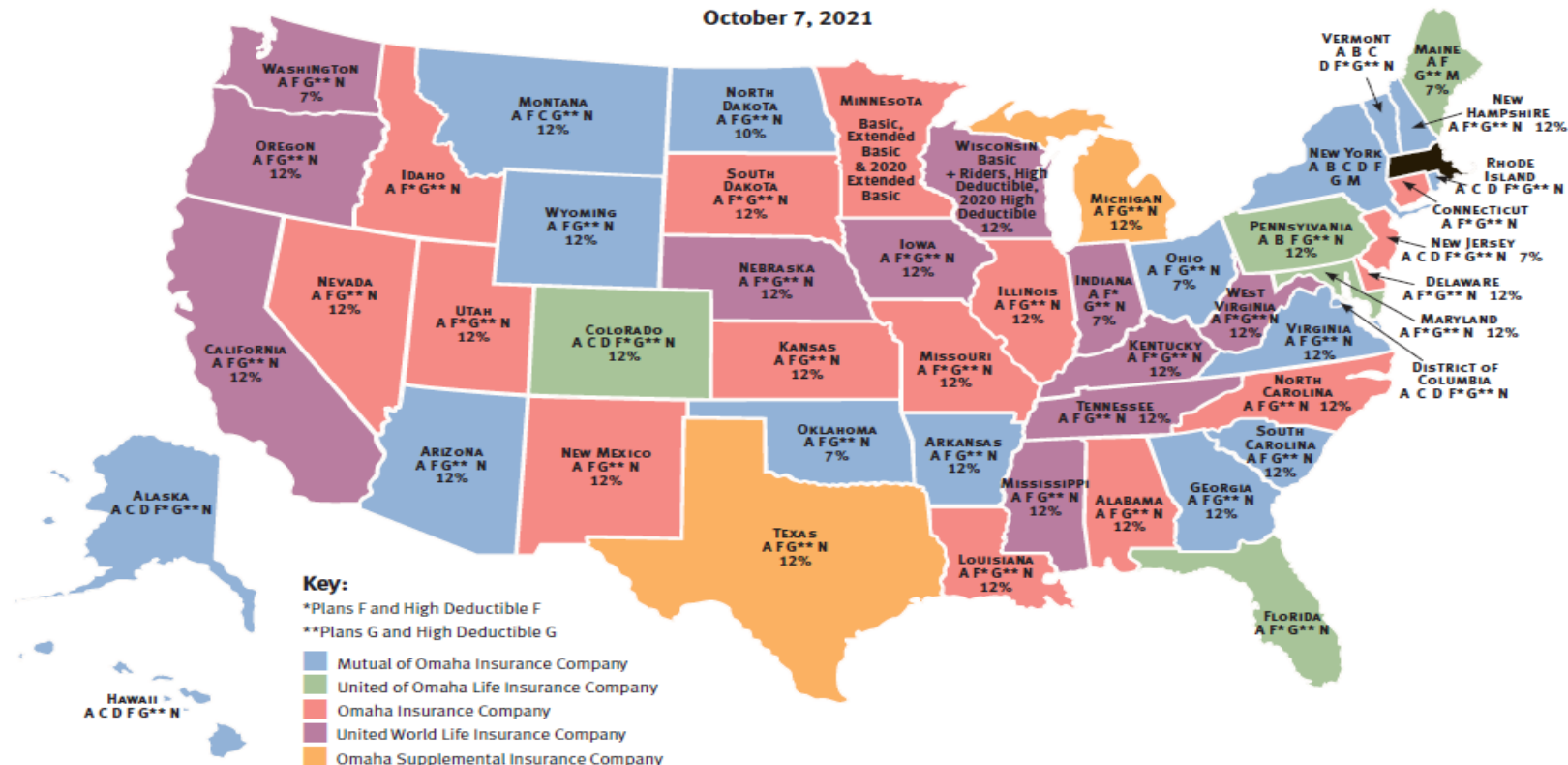


**Mutual of Omaha**  
Protect Your Kingdom

# MEDICARE SUPPLEMENT

## PLAN AND HOUSEHOLD DISCOUNT AVAILABILITY

October 7, 2021



# Hot New Rates for 2021!

| State          | Current UW Company      | New UW Company                 | Effective Date |
|----------------|-------------------------|--------------------------------|----------------|
| Arizona        | Omaha Insurance Company | Mutual of Omaha                | March 1, 2021  |
| Nevada         | United World            | Omaha Insurance Company        | March 18, 2021 |
| South Carolina | United World            | Mutual of Omaha                | April 15, 2021 |
| Arkansas       | Omaha Insurance Company | Mutual of Omaha                | April 29, 2021 |
| North Carolina | United World            | Omaha Insurance Company        | April 29, 2021 |
| California     | Mutual of Omaha         | United World                   | May 25, 2021   |
| North Dakota   | Omaha Insurance Company | Mutual of Omaha                | May 25, 2021   |
| Illinois       | United World            | Omaha Insurance Company        | May 25, 2021   |
| Michigan       | United World            | Omaha Supplemental Ins Company | Oct 07, 2021   |
| Oregon         | Omaha Insurance Company | United World                   | Oct 07, 2021   |
| Pennsylvania   | Mutual of Omaha         | United of Omaha                | June 24, 2021  |
| Washington     | United of Omaha         | United World                   | July 22, 2021  |

# Hot New Rates for 2022!

| State        | Current UW Company      | New UW Company          | Effective Date |
|--------------|-------------------------|-------------------------|----------------|
| Florida      | United of Omaha         | United World            | TBD            |
| Indiana      | United World            | Mutual of Omaha         | TBD            |
| New Jersey   | Omaha Insurance Company | Mutual of Omaha         | TBD            |
| South Dakota | Omaha Insurance Company | Mutual of Omaha         | TBD            |
| Wisconsin    | United World            | Omaha Insurance Company | TBD            |
| Missouri     | Omaha Insurance Company | United World            | TBD            |

Indiana and New Jersey – 12% HHD filed (currently 7%)

**Age 65 - Female - Plan G - Nontobacco - Household Discount** (where applicable)

\*Mutual of Omaha doesn't market any Medicare Supplements in MA



# Dental Solutions

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## Why Sell Dental Insurance?

Dental insurance is one of the most popular ancillary products for Medicare supplement customers

Medicare doesn't cover most dental services

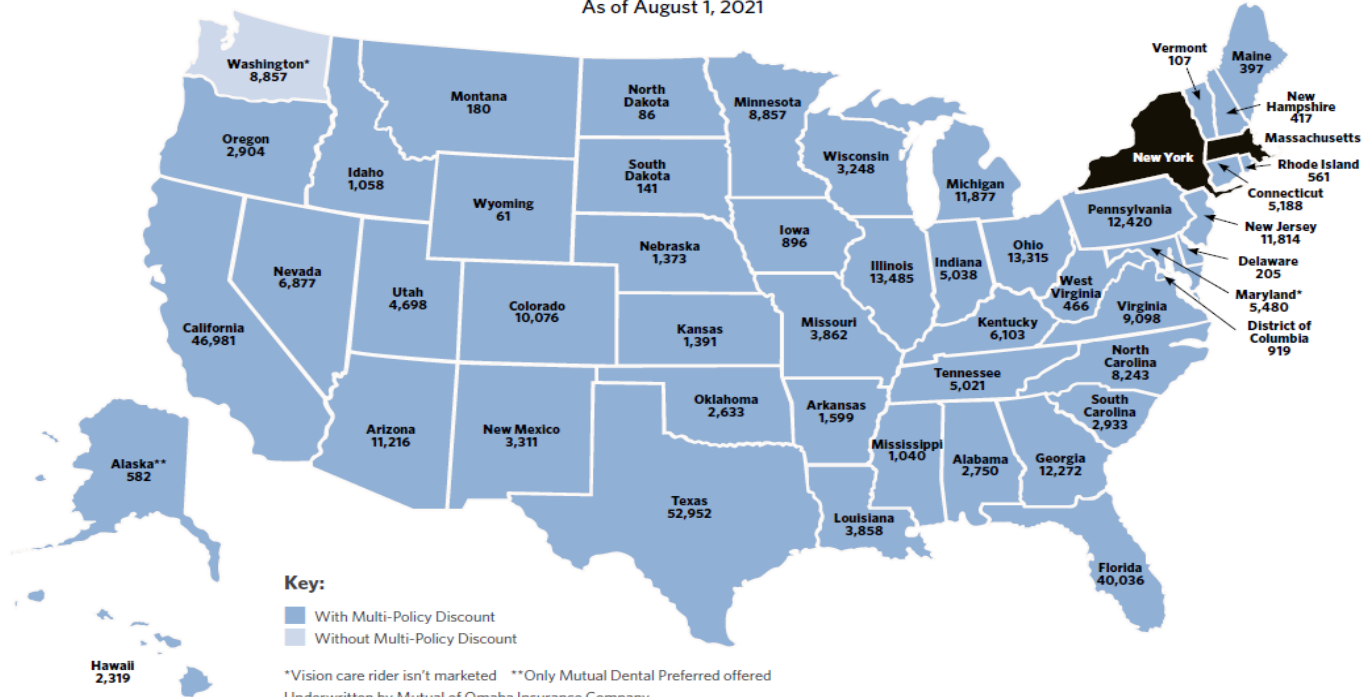
Enjoy higher persistency with your Medicare supplement clients

Our dental insurance is a Guaranteed Issue product

# Individual Dental Insurance and Vision Care Rider

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

As of August 1, 2021



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Plan and multi-policy discount details on next page.

Rev 08/01/21



# Mutual of Omaha Dental

|                                                                                                                                                                                                                                                                                        | Mutual Dental Preferred <sup>SM</sup><br>Insurance Policy | Mutual Dental Protection <sup>SM</sup><br>Insurance Policy* |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------|
| <b>Preventive Services</b><br>This is the percentage the plan pays for: <ul style="list-style-type: none"> <li>• Two Cleanings per year</li> <li>• X-rays</li> </ul>                                                                                                                   | <b>100%</b><br>You pay nothing                            | <b>100%</b><br>You pay nothing                              |
| <b>Basic Services</b><br>This is the percentage the plan pays for: <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Simple Extractions</li> <li>• Emergency treatment</li> </ul>                                                                                           | <b>80%</b><br>You pay the remaining 20%                   | <b>50%</b><br>You pay the remaining 50%                     |
| <b>Major Services</b><br>After a 12-month** waiting period, this is 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>• Surgical Extractions</li> </ul> | <b>50%</b><br>You pay the remaining 50%                   | <b>50%</b><br>You pay the remaining 50%                     |
| <b>Calendar Year Benefit</b><br>This is the maximum amount the policy pays each calendar year for all covered services.                                                                                                                                                                | <b>\$1,500</b>                                            | <b>\$1,000</b>                                              |
| <b>Lifetime Maximum Benefit for Implants</b><br>This is the maximum amount the policy pays for dental implants.                                                                                                                                                                        | <b>\$3,000</b>                                            | <b>\$2,000</b>                                              |

## Dental Multi- Policy Discount

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A 15% discount on Dental insurance applies when a Dental policy is written with a Medicare supplement policy.

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The Dental policy must be between when Med supp is signed and 30 days after the Med supp issue date.

# Product Information

2022 Prescription Drug Plans

# Plan Details Comparison

| Plan:                                               | Mutual of Omaha Rx Premier         |                          |                       | Mutual of Omaha Rx Plus  |                          |                       |
|-----------------------------------------------------|------------------------------------|--------------------------|-----------------------|--------------------------|--------------------------|-----------------------|
| Deductible                                          | Tiers 1-2: \$0<br>Tiers 3-5: \$480 |                          |                       | All Tiers: \$480         |                          |                       |
| Initial Coverage Limit                              | \$4,430                            |                          |                       |                          |                          |                       |
| Cost-Sharing, Pharmacy Type, and Quantity           | 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 |                                    |                          |                       |                          |                          |                       |



# Level Copays for Insulin

Lower out-of-pocket cost for members.

\$25 copay for 30-day supply at preferred pharmacies and mail orders.

\$75 copay for 90-day supply at preferred pharmacies and mail orders.

Competitively priced \$25 copay, many carriers have a \$35 copay (the maximum allowed by CMS).

No deductible on select Tier 3 insulins (refer to the online formulary and look for Select Insulin-SI indicator).

Level copay for select insulins until the Catastrophic coverage phase.

*NOTE: If a member receives "extra help", they will not qualify for the program and their Low-Income Subsidy (LIS) deductible and/or copay will apply.*



# Our Pharmacy Network

While many pharmacies are considered in-network, Mutual of Omaha Rx has Preferred Pharmacies that reduce member co-pays when they fill their prescriptions. Customers can be assured the lowest cost-share by going to a Preferred Pharmacy.

## Some of the Preferred Pharmacies in our network include:

CVS

Wal-Mart

Hy-Vee

HEB

Sam's Club

As well as many local and grocery store pharmacies



# Incentives

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## GA BONUS - Q1 2022

| GA: BHINI                                                                                                                                                                     |                |                |                |                  |            |                  |                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|------------------|------------|------------------|------------------|
| Includes: Brokers Health Ins Network Agency (0636284), Agency Services (0183604), MCC Life Brokerage (0407882), Empower Brokerage Inc (0469154) & Oberlin Marketing (0180979) |                |                |                |                  |            |                  |                  |
| GOAL                                                                                                                                                                          |                |                |                |                  |            |                  |                  |
| At least a 10% increase over Q1 2021 with an Underwritten Mix of 18% or better                                                                                                |                |                |                |                  |            |                  |                  |
| GA NAME                                                                                                                                                                       | Jan 2021 ANBP* | Feb 2021 ANBP* | Mar 2021 ANBP* | Q1 2021 ANBP*    | UW Mix     | 10% Increase     | 15% Increase     |
| Brokers Health Ins Network Agency (0636284)                                                                                                                                   | \$184,960      | \$125,527      | \$170,175      | <b>\$480,662</b> | 18%        | \$528,728        | \$552,761        |
| Agency Services (0183604)                                                                                                                                                     | \$64,563       | \$22,167       | \$63,261       | <b>\$149,991</b> | 18%        | \$164,990        | \$172,490        |
| MCC Life Brokerage (0407882)                                                                                                                                                  | \$3,987        | \$1,339        | \$5,187        | <b>\$10,513</b>  | 18%        | \$11,564         | \$12,090         |
| Empower Brokerage Inc (0469154)                                                                                                                                               | \$31,871       | \$24,986       | \$25,755       | <b>\$82,612</b>  | 18%        | \$90,873         | \$95,004         |
| Oberlin Marketing (0180979)                                                                                                                                                   | \$36,013       | \$23,148       | \$31,412       | <b>\$90,573</b>  | 18%        | \$99,630         | \$104,159        |
| <b>BHINI Total</b>                                                                                                                                                            |                |                |                | <b>\$814,351</b> | <b>18%</b> | <b>\$895,786</b> | <b>\$936,504</b> |
| <b>Q1 GA Bonus Amount</b>                                                                                                                                                     |                |                |                |                  |            | <b>\$10,000</b>  | <b>\$15,000</b>  |
| ADDITIONAL NOTES                                                                                                                                                              |                |                |                |                  |            |                  |                  |
| *Excludes: AK, DC, HI, NY, RI, VT & WA                                                                                                                                        |                |                |                |                  |            |                  |                  |

# Broker Bonus Program- Med Supp

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MEDICARE  
SUPPLEMENT

## MED SUPP BROKER BONUS PROGRAM

May through December 2021

### Eight-Month Opportunity

You will receive a cash bonus when you sell our Medicare supplement product in the following states from May 1, 2021 - December 31, 2021.

|               |            |               |                  |                |                 |
|---------------|------------|---------------|------------------|----------------|-----------------|
| • Alabama     | • Delaware | • Kentucky    | • Nevada         | • North Dakota | • Tennessee     |
| • Arizona     | • Florida  | • Louisiana   | • New Hampshire  | • Ohio         | • Texas         |
| • Arkansas    | • Georgia  | • Maine       | • New Jersey     | • Oklahoma     | • Utah          |
| • California  | • Idaho    | • Maryland    | • New Mexico     | • Oregon       | • Virginia      |
| • Colorado    | • Illinois | • Minnesota   | • North Carolina | • Pennsylvania | • West Virginia |
| • Connecticut | • Iowa     | • Mississippi |                  | • South Dakota | • Wyoming       |
|               | • Kansas   | • Nebraska    |                  |                |                 |

Plus | Indiana, Missouri, Montana, South Carolina and Wisconsin. See details on page 2.

### Qualifying Business

You need a minimum of five Medicare supplement policies issued in a month. Your policies that count toward the minimum can be:

- Those from any state
- All Plans we offer in any state
- Underwritten, Open Enrollment, Guaranteed Issue

### Payment

Whereas the criteria is broad to help you meet the monthly five-policy minimum, the bonus pays:

- For Plans F, G and N in the states listed above

- \$150 cash per issued underwritten policy (includes internal and affiliate conversions, except in North Carolina)

- \$30 per issued policy for Open Enrollment business (excludes internal and affiliate conversions)

#### Please note:

- Excludes all Guaranteed Issue and under age-65 business
- Internal and affiliate conversions on underwritten business are eligible for payment only when the original writing agent submits the application
- Policy must be in force at time payment occurs
- Payment is based on the month in which the policy took effect. See the following schedule.

continued on next page

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 Mutual of Omaha

May 2021

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# Marketing Credits- Reimbursement Program

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Medicare Supplement Insurance  
Dental Insurance

## 2021 Med Supp & Dental Marketing Credits Program

It's Like Money in the Bank.



### Watch Your Marketing Credits Grow

All it takes is a minimum number of issued Medicare supplement or dental applications in a month, and you'll receive marketing credits you can use to help build your senior health business. Best of all, there's no limit to the number of credits you can earn.

- Marketing credits are based on 1% of Med sup and/or dental ANBP
- Each marketing credit equals \$1

### Earn Marketing Credits

Once you reach the minimum number of eligible issued apps each month, we'll start adding marketing credits to your account. While Med sup and dental apps can't be combined to qualify, the marketing credits you earn in each product category will be combined to give you one account balance.

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6/1/21, 2021

### Med Supp

5 Issued-App Minimum  
Each month

Excludes interval and affiliate conversions  
and guaranteed-issue business.



### Dental

2 Issued-App Minimum  
Each month



### Use Your Marketing Credits

You can use your marketing credits for all kinds of eligible activities that help build your Med sup and/or dental business, including:

- Leads you purchase from any vendor
- Postage for mailings
- Advertising fees
- Equipment that enables you to use our electronic tools (e.g., computer, laptop, tablet or smart phone)
- Website development
- Conference fees
- Mutual of Omaha branded merchandise from the Company Collection

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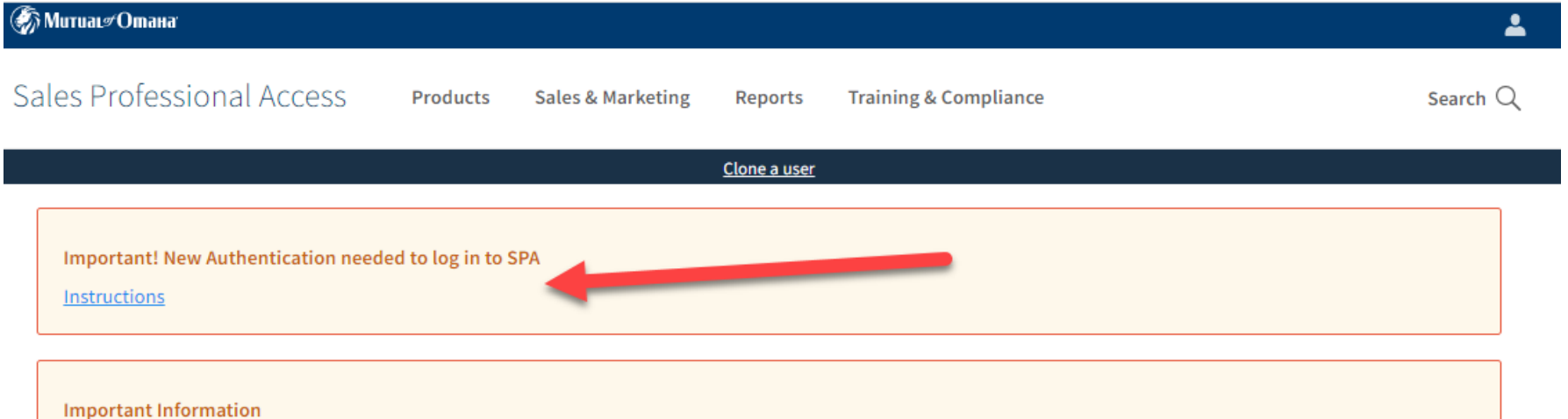
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# OKTA Registration Reminder

## Registration due by 02/24/2022



The screenshot shows the Mutual of Omaha OKTA interface. At the top is a dark blue header with the Mutual of Omaha logo on the left and a user icon on the right. Below the header is a navigation bar with links: Sales Professional Access, Products, Sales & Marketing, Reports, and Training & Compliance. On the right side of the navigation bar is a search icon. Below the navigation bar is a dark blue bar with the link [Clone a user](#). The main content area has a light yellow background. It contains two boxes. The top box has the text "Important! New Authentication needed to log in to SPA" and a blue link [Instructions](#). A large red arrow points from the right towards the "Instructions" link. The bottom box has the text "Important Information".

Mutual of Omaha

Sales Professional Access Products Sales & Marketing Reports Training & Compliance Search

[Clone a user](#)

Important! New Authentication needed to log in to SPA  
[Instructions](#)

Important Information

# Why Choose Mutual of Omaha?

## Mutual of Omaha Highlights:

- **Medicare Supplement Plans**
  - 7-12% household discount in most states
  - No policy fees
  - 12-month rate guarantee
  - Clients pick the day to pay their renewal premiums
- **Dental Options**
  - Preventative services covered 100%, Major services covered 50%
  - 15% Multi-policy discount, in most states
  - Optional vision rider available
  - Dental Savings option available
- **Prescription Drug Plans**
  - Affordable with low premiums and copayments
  - Plans designed around medications that matter the most
  - Extensive preferred pharmacy network

**Your Strong Foundation**

Original Medicare benefits began in 1966. We issued our first Medicare supplement policy in 1966.

And over the course of 53 years, we grew to be the second largest third-party carrier in the U.S. That's 1.5 million policyholders and \$5.1 billion in earned premium for 2020.

In 2017 and 2018, we introduced Mutual of Omaha dental insurance and Mutual of Omaha Rx™ (PDP) to help customers complete their health plan by working with one company. In 2020, we added Mutual Protect™ to help customers get more from their policy.

Mutual of Omaha is rated A+ Superior by A.M. Best Company and is a proud member of the Fortune 500 list.

**Medicare Solutions Portfolio | A Blueprint for Success**

Success produces success. So when choosing a carrier, you want to be confident knowing they know what works.

Our formula for your success is simple. Give people the coverage they want at competitive prices. That's it.

| Medicare Supplement                                                                                                                                                                                                                                                                                                                                             | Mutual of Omaha Dental                                                                                                                                                                                                                                                                                                                                                                                                             | Mutual of Omaha Rx                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Our most popular plans.<br>Plan G • High Deductible Plan G<br>Cost-sharing Plan N                                                                                                                                                                                                                                                                               | Mutual Dental Preferred™<br>Mutual Dental Protection™                                                                                                                                                                                                                                                                                                                                                                              | Mutual of Omaha Rx Plan™<br>Mutual of Omaha Rx Preferred™                                                                                                                                                                                                                                                                                                                           |
| <b>Coverage for</b> <ul style="list-style-type: none"><li>• 100% household discount (available in most states)</li><li>• No policy fees</li><li>• Automatic rolling with just one adjustment per year</li><li>• 12-month rate guarantee</li><li>• Rates based on age at current birthday</li><li>• Clients pick the day to pay their renewal premiums</li></ul> | <b>Coverage for</b> <ul style="list-style-type: none"><li>• Preventive services (100%)</li><li>• Basic services (covered by plan)</li><li>• Major services (50%)</li></ul> <b>PLUS</b> <ul style="list-style-type: none"><li>• 100% Multi-Policy Dental Discount* available</li><li>• Limited premium on Mutual Dental Protection (2021)</li><li>• Optional vision rider available</li><li>• 290,000+ provider locations</li></ul> | <b>Prescription drug coverage that delivers</b> <ul style="list-style-type: none"><li>• Affordability: Low premiums and copayments</li><li>• Broad Coverage: Plans designed around the medications that matter most to our members</li><li>• Extensive Preferred Network: Our preferred network includes CVS, Walgreens, Walmart as well as local and regional pharmacies</li></ul> |

\*Not all discounts available in all states. For premium savings follow our guidelines. ©2020, Mutual of Omaha

Medicare coverage available from 2021



# Thank You!