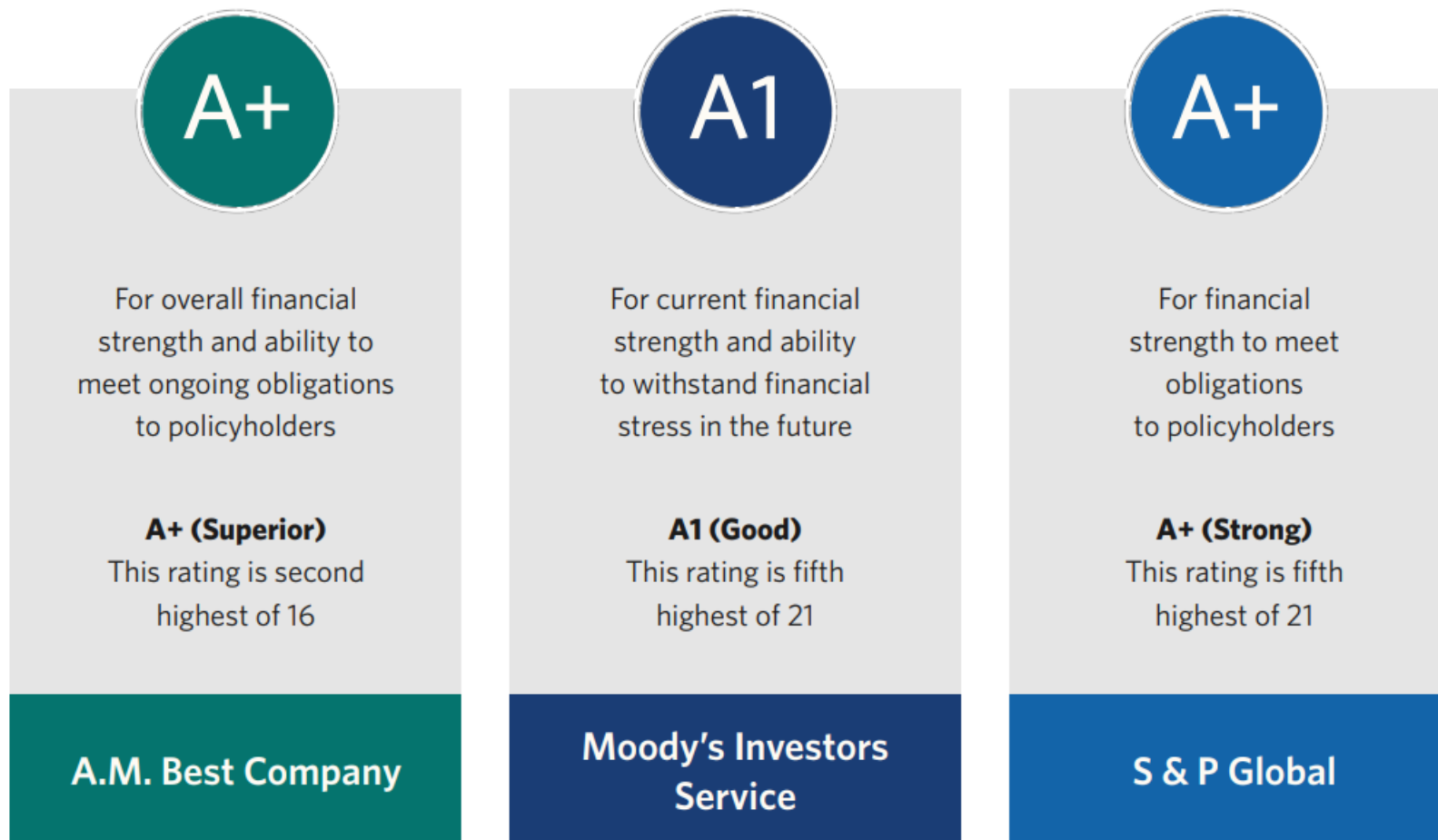


Mutual of Omaha Update

Senior Health Solutions



Strong, Stable & Secure for Over 100 Years



Ratings as of June 2023



Mutual of Omaha

- Highly reputable brand
- Pioneer in the insurance industry
 - In the early 1900s insurance was for the wealthy
 - Most Americans couldn't afford it and figured they didn't need it
 - Our founder, Dr. C.C. Criss, changed that, giving the middle-class better policies and more coverage than anyone else at the time
- Wild Kingdom
 - Launched in 1963 on primetime then moved to an online Web series and on RFD-TV
 - Re-launched Oct 7th, 2023, on NBC with the new series "Mutual of Omaha's Wild Kingdom: Protecting the Wild"



Strong, Stable & Secure for Over 100 Years



Industry Rank	Company Name	Industry	HQ City	HQ State	Company Type
1	American Equity	Insurances	West Des Moines	Iowa	Public Company
2	State Farm	Insurances	Bloomington	Illinois	Private Company
3	Employers	Insurances	Reno	Nevada	Public Company
4	Mutual Of Omaha	Insurances	Omaha	Nebraska	Private Company



Finding prospects

- Digital presence (website, social media)
- Mailers (postcards)
- Warm leads (introductions and seminars)

WHAT BOOMERS AND SENIORS DO **ONLINE**



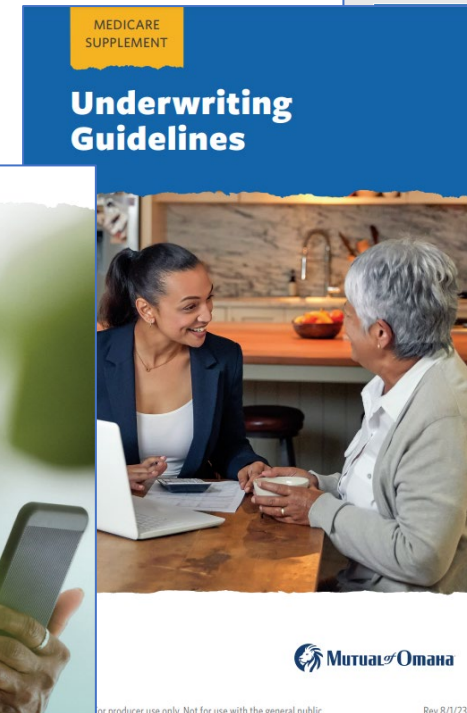
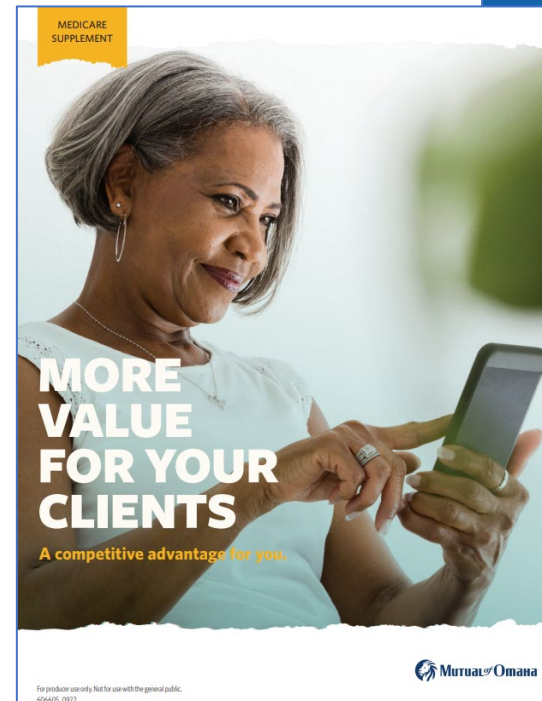
Source: Google, 2020



Training Tools

Guides Available on Sales Professional Access (SPA)

- [Getting Started with Mutual of Omaha \(Senior Health SPA Guide\)](#)
- [Medicare Solutions Product Portfolio](#)
- [Value Ad Producer Guide](#)
- [Underwriting Guide](#)
- [E-Application Storefront Guide](#)
- [Medicare Solutions Contact Card](#)
- [Social Media Guide](#)



MEDICARE SOLUTIONS CONTACTS

Medicare Supplement | Dental | Prescription Drug Plans

General Contact Information for All Products

	Phone Number	Email
Services	800-475-4465	brokercompensation@mutualofomaha.com
	800-867-6873	contractandappointments@mutualofomaha.com
	800-493-6083	sales.support@mutualofomaha.com
	800-849-9785	producer.support@mutualofomaha.com
		seniorhealthsales@mutualofomaha.com

Dental Only

Phone Number
800-775-6000
800-995-9324

Prescription Drug Plans Only

Area	Phone Number
Enrollment Status for members only	877-775-1360
Enrollment Status for agents only	855-493-1342
Billing Inquiries for members only	877-770-9808 (option 1)
Customer Service for members only	855-864-4797

Med Supp. Dental

MutualOfOmaha.com/broker

Select the Electronic Applications link on the home page or on the Sales & Marketing tab.

Mail - Normal Delivery
Mutual of Omaha
P.O. Box 3608
Omaha, NE 68103

Mail - Overnight Delivery
Mutual of Omaha
3000 Mutual of Omaha Plaza
Omaha, NE 68175

Fax to 866-799-9076
When initial premiums are paid through
Automated Clearing
House (ACH)

Prescription Drug Plan

Fax
855-867-6771

This is the preferred method to submit paper
PDP enrollment forms.

Mail
Mutual of Omaha Rx
P.O. Box 3629
Scranton, PA 18506-9811

We must receive PDP enrollment forms within
48 hours after the signed enrollment date.

Producer Website

[Sales Professional Access | MutualOfOmaha.com/broker](https://MutualOfOmaha.com/broker)

To create your account, click Sign Up and follow the
instructions. You need your seven-digit Mutual of Omaha
production number to register.

or public

The logo for Mutual of Omaha, featuring a stylized blue elephant head icon to the left of the company name "Mutual of Omaha" in a serif font.

Revised 3/2023

Exceptional Broker Experience



Technology

- Storefront
- Book of Business
- Auto-Decision UW Improvements



Product

- Dental Enhancements
- Medicare Advantage



Compensation

- Enhanced Broker Bonus
- Split Compensation on e-App
- Marketing credits payout

Exceptional Broker Experience

- Direct access to your underwriter
- Broker sales support team avg speed to answer is 20 seconds
- 96% of applications are auto issued in 180 seconds
- 99% of your customer's claims are paid within 24 hours

SPA Book of Business



Now available to all levels in the hierarchy (except for licensed-only agents)



Over 51k downloads to date

69% downloads are filtered by product type

85% downloads are via desktop vs. mobile or tablet

Personalized URL's

- New button on dashboard that opens a screen with two options
 1. Medicare Supplement
 2. Individual Dental
- The URLs are easy to read and there is a copy button to make it easy to paste with one click
- The links direct the consumer to the quote page for the product selected
- Contact information on the page is based on the URL, so it is unique for each producer
- Sales made through the link are attributed to the agent



Welcome
TEST PRODUCER3

Producer #
0853217

This is our Med Supp and Dental PURL (Personalized URL Link)

Senior Health Dashboard

Current Applications

Search Customers

Applicant First Name

Applicant Last Name

Phone Number

Advanced Search

Search

Clear

Enrollee	Phone Number	State	Last Modified	Product	Current Status
Joe SMith	(402) 351-5086	NE	02/06/2024	MS D	Quote Started Application Pending Signature >
Michael SMith	(402) 555-5555	NE	02/06/2024	MS D	Quote Started Quote Started >



Your Consumer e-App Marketing Links

[Close](#) X

These links place your contact information in the consumer online application. Copy the links to use according to the [approved marketing guidelines](#).

Medicare Supplement: Mutualofomaha.com Get a Quote page, the first step to apply online for Medicare Supplement.

[Copy Link](#)

Individual Dental: Mutualofomaha.com Get a Quote page, the first step to apply online for Individual Dental.

[Copy Link](#)

Copy Link and Email directly to customer

Senior Health Dashboard

Current Applications

Search Customers

Applicant First Name

Search

Clear

Enrollee	Phone Number	State	Last Modified	Product	Current Status
Joe SMith	(402) 351-5086	NE	02/06/2024	MS D	Quote Started Application Pending Signature >
Michael SMith	(402) 555-5555	NE	02/06/2024	MS D	Quote Started Quote Started >

See your personalized rates

For ZIP code **68136**

Date of Birth

11/29/1945

MM/DD/YYYY

Gender

Female ▾

Do you reside with a spouse or civil union/domestic partner? Or do you currently reside with an adult age 60 or older and have resided with that person for at least one year?

☒ Yes ☐ No

You may qualify for our **12%** Household Discount.

Get Quote with Discount

Not sure which plan is best for you?

Whether you're brand new to Medicare or looking to switch plans, we can help you determine the best plan for you and your health care needs.

Get Your Recommendation



5 plans in your area

Plan G

Plan F

Plan N



Price

Monthly **Yearly**

Reflects 12% household discount

\$163.50 **12% off**

\$143.88
per month

\$211.89 **12% off**

\$186.46
per month

\$125.19 **12% off**

\$110.17
per month

Need Help?

What's Next For Storefront

- Today
- When multiple products are sold (Med Supp + Dental); two signatures are required for each product sold
- Coming Soon...
- When multiple products are sold only ONE signature will be required

Med Supp – May 2024

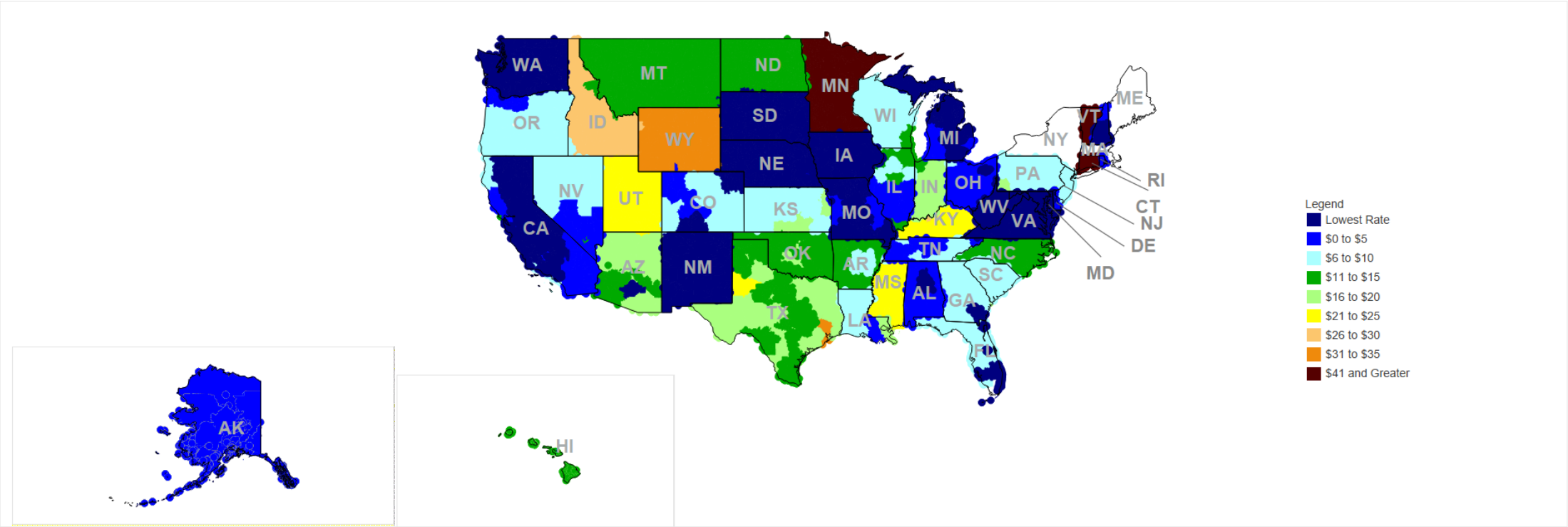


5/1/2024

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

Mutual of Omaha Company rate versus Aetna/Accendo, Cigna, Blue Cross Blue Shield and their child companies, and United Healthcare rates by ZIP code.

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



Age 65 - Male - Plan N - Nontobacco - Household Discount (where applicable)

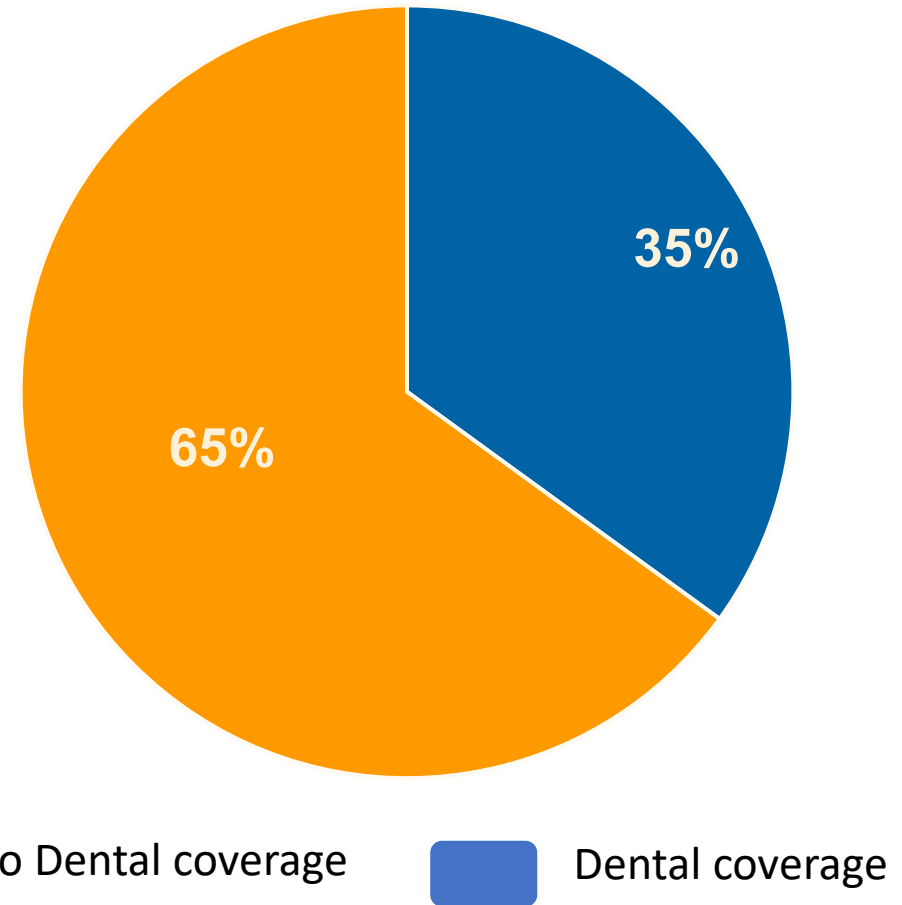
*Mutual of Omaha doesn't market any Medicare Supplements in MA



Dental - Consumer Sentiment

**Nearly two-thirds of
Medicare beneficiaries do
not have dental coverage**

*Great Cross-Sell Opportunity with a
Medicare Supplement.*



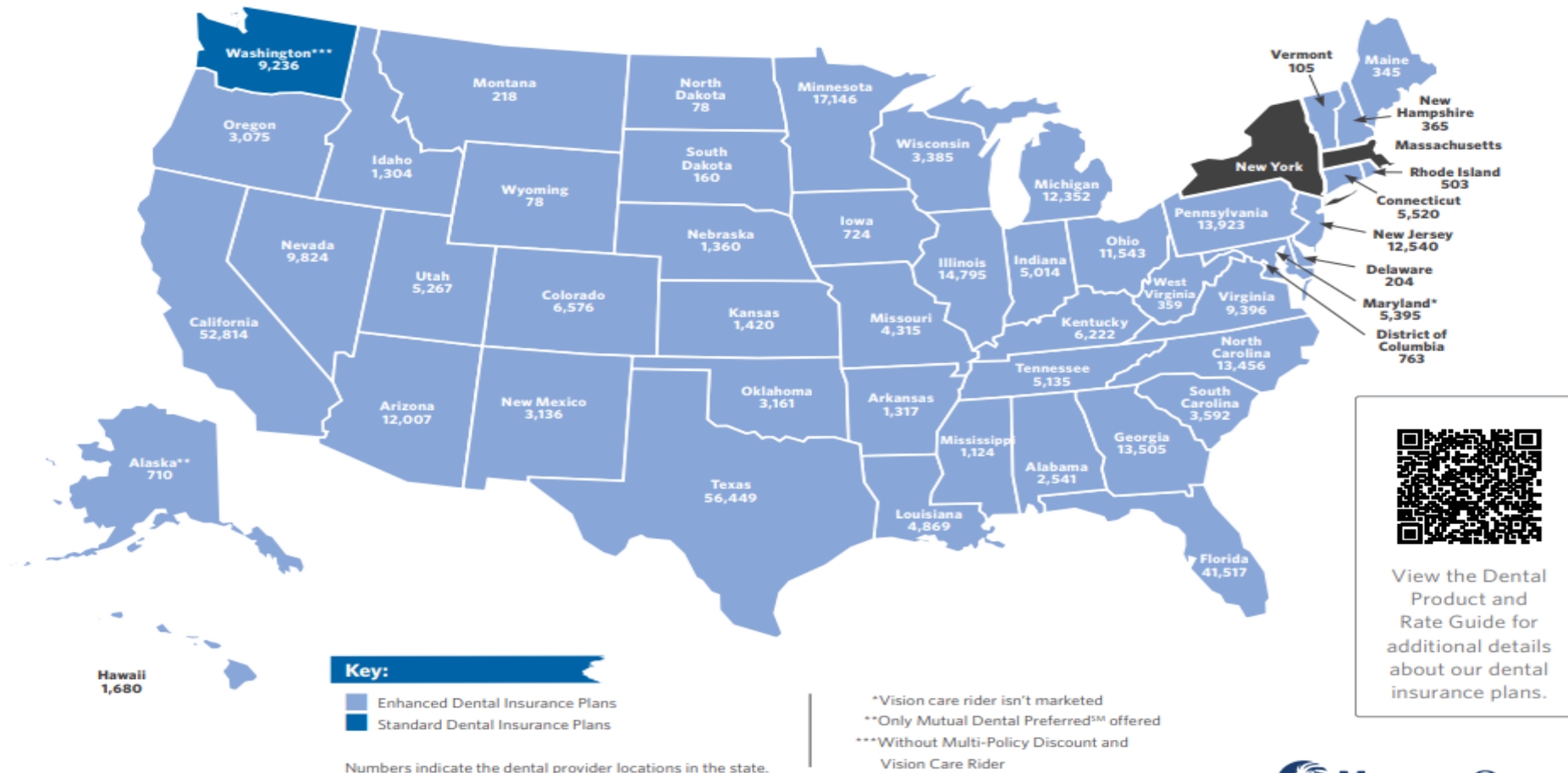
2024 YTD 58 issued policies for BIHINI



Enhanced and Standard Dental Insurance Plans

With Vision Care Rider and Multi-Policy Discount Availability

As of March 2024



View the Dental Product and Rate Guide for additional details about our dental insurance plans.



Two plans available

1. Preferred plan
2. Protection plan

Option of \$1,500, \$3,000 or \$5,000
annual max benefit

No waiting period for coverage to begin

20% coinsurance benefit for major
services on day one – then 50% after year
one.

Washington State set to release in June
2024

Compare the benefits of our two competitively priced dental insurance plans.

	Mutual Dental Preferred SM Insurance Policy (DNT2)	Mutual Dental Protection SM 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 Preventive services include: • Two cleanings per year • X-rays See the columns to the right for the percentage the plan pays once the deductible is met.	100% insured pays nothing	100% insured pays nothing
Basic Services Basic services include: • Fillings • Simple extractions • Emergency treatment See the columns to the right for the percentage the plan pays once the deductible is met.	80% insured pays 20%	50% insured pays 50%
Major Services Major services include: • Crowns • Dentures • Bridges • Implants • Root canals • Periodontics • Surgical extraction There's no waiting period to be covered for these services. See the columns to the right for the percentage the plan pays once the deductible is met.	20% on day one insured pays 80% 50% after year one insured pays 50%	20% on day one insured pays 80% 50% after year one insured pays 50%
Calendar Year Benefit The maximum amount the policy pays each calendar year for all covered services. Choose from one of these options.	\$1,500 \$3,000 \$5,000	\$1,500 \$3,000 \$5,000
Lifetime Maximum Benefit for Implants The maximum amount the policy pays for dental implants.	\$3,000	\$2,000

Premium Discount

15% multi-product discount when Med supp + Dental are sold together

The discount applies to the dental policy and is automatically applied when the dental application is signed between the Med supp application sign date and within 30 days after the Med supp policy issue date



MED SUPP BROKER BONUS PROGRAM

Six-Month Bonus Opportunity

Receive a cash bonus when you sell our Medicare supplement product in the states below from Jan. 1 through June 30, 2024.

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

While the criteria are 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)



Light Up Your Sales | RULES

Get ready to vividly light up the Medicare supplement charts with your sales brilliance.

With each Med supp sale you make from May 1 through July 31, you're not just brightening your sales outlook — you're one step closer to winning a sparkling cash reward. Your Med supp business can also help you earn Broker Bonus rewards, marketing credits and credits toward a Mutual Sales Leaders trip.

The Dazzling Rewards

Meet the following **monthly** app requirement and earn a dazzling cash reward.

2 to 4 issued apps  **\$50 reward per app**

5 to 7 issued apps  **\$75 reward per app**

8 or more issued apps  **\$100 reward per app**

Shoot for the stars and earn the maximum payout of \$5,000!

Requirements

Agent Eligibility

- Compensation will be awarded for personal production only.
- Special Agents' cash awards roll up to their upline.

Time Frame

- All Mutual of Omaha and affiliates Medicare supplement qualified applications issued from May 1, 2024-July 31, 2024.
- Payout will be awarded August 2024.

App Criteria

Mutual of Omaha, United World, United of Omaha, Omaha Insurance Company or Omaha Supplemental Insurance Company Medicare supplement business only placed as a broker producer.

- Valid for personal production only.
- Excludes internal/affiliate conversions — Medicare supplement.
- Excludes Medicare supplement High-Deductible Plans F and G.
- Excludes Guarantee-Issued plans — Medicare supplement.

Miscellaneous

1. For a split case, eligible participant will receive half credit.
2. Special Agents' cash awards are allocated to their agency.
3. Offer not valid for Medicare supplement applications in AK, DC, HI, ID, IN, MT, NY, OR, SC, VT, WA and WI. Doesn't include NC internal replacements and/or affiliate conversions.
4. Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time.
5. You must be contracted, actively representing Mutual of Omaha or an affiliate and in good standing at the time of the award.
6. No substitution for, or transfer of the award, will be allowed.
7. The costs of the award will be reported to you as taxable income on IRS Form 1099.
8. Offer is for the addressee only.
9. Total cash payout can not exceed \$5,000 for the entire program May 1-July 31, 2024.



Mutual Sales Leaders 2024



DUBLIN

2024 MUTUAL SALES LEADERS

Qualification Highlights

QUALIFICATION PERIOD:
January 1 through December 31, 2024

PRODUCTION REQUIREMENT:
250,000 Production Credits

Product	Production Credit* per Dollar of ANBP
Medicare supplement	1
Medicare supplement Internal or Affiliate Conversions/Replacements**	0.5
Dental/Vision	1

* Excludes Washington Medicare supplement applications and North Carolina Medicare supplement and Medicare Select Affiliate conversions and Internal Replacement applications.

** Medicare supplement internal conversions/replacements and affiliate conversions/replacements receive one-half credit up to a maximum of 125,000 production credits.



BIHINI - Bonus Opportunity

May 2024 – July 2024

\$667,555 ANBP

\$4000

Excludes AK, DC, HI, NY, RI, VT, and WA. And NC internal replacements and/or affiliate conversions



Patrick Hackman

Associate Sales Manager

patrick.hackman@mutualofomaha.com

(402) 351-3620



Thank you for your time!