

MEDICARE
SUPPLEMENT

Underwriting Guidelines



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Contacts

Addresses for Mailing New Business and Delivery Receipts

When mailing or shipping your new business applications, be sure to use the preaddressed envelopes.

Advisor Mailing Information

Please forward all completed applications to your appropriate Division Office, which will forward them onto Mutual of Omaha's Blair facility.

Brokerage Mailing Information

Mailing Address

3300 Mutual of Omaha Plaza
Omaha, NE 68175

Overnight/Express Address

Records/Mailing Processing Center
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Fax Number for New Business (Brokerage ONLY)

Automated Bank Account Withdrawal Applications 866-799-9076

Sales Professional Access (SPA)

Advisors: mutualofomaha.com/sales_professionals

Brokers: mutualofomaha.com/broker

Important Phone Numbers/Email

Area	Purpose	Phone Number/Email
Compensation Support Center, Advisors	<ul style="list-style-type: none"> ▪ Advisor support for compensation distribution 	866-512-3729 agency.compensation@mutualofomaha.com
Compensation Support Center, Brokerage	<ul style="list-style-type: none"> ▪ Broker support for compensation distribution 	800-475-4465 broker.compensation@mutualofomaha.com
Customer Service	<ul style="list-style-type: none"> ▪ Broker and advisor support for policyholder information and assistance 	800-775-6000 mycustomerservicehealth@mutualofomaha.com
Licensing, Brokerage/ Advisors	<ul style="list-style-type: none"> ▪ Producer licensing questions 	800-867-6873 contractsandappointments@mutualofomaha.com
Sales Support, Advisors	<ul style="list-style-type: none"> ▪ Pre-sale questions ▪ Materials ordering (apps, brochures, rate guides) 	877-617-5589 sales.support@mutualofomaha.com
Sales Support/ Supplies, Brokerage	<ul style="list-style-type: none"> ▪ Pre-sale questions ▪ Materials ordering (apps, brochures, rate guides) 	800-693-6083 sales.support@mutualofomaha.com
Supplies, Advisors	<ul style="list-style-type: none"> ▪ Pre-sale questions ▪ Materials ordering (apps, brochures, rate guides) 	Contact Local Division Office
Underwriting	<ul style="list-style-type: none"> ▪ Application reviews and processing ▪ Applicant interviews 	800-995-9324
Brokerage Tech Support	<ul style="list-style-type: none"> ▪ Producer technical support questions 	800-847-9785 producerstechsupport@mutualofomaha.com

Quick Tip: When calling these phone numbers, be sure to listen to the prompts in the event they have changed since your last call.

Policy Issue Guidelines

The following policy issue guidelines apply:

- Applicants must have or plan to obtain Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)
- Applicants must be covered under Medicare Part A and Part B in Michigan and Texas
- Policy issue is state specific
- The applicant's state of residence controls the application, forms, premium and policy issue
- If an applicant has more than one residence, the state where taxes are filed should be considered as the state of residence
- Please refer to Sales Professional Access for required forms specific to your state

Newly Eligible Clients and MACRA

As part of the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA), new rules apply to individuals who are newly eligible for Medicare on and after Jan. 1, 2020.

"Newly Eligible" Medicare Beneficiary Defined by MACRA — In this subsection, the term 'newly eligible Medicare beneficiary' means an individual who is neither of the following: "(A) An individual who has attained age 65 before January 1, 2020. "(B) An individual who was entitled to benefits under Part A pursuant to section 226(b) or 226A, or deemed to be eligible for benefits under section 226(a), before January 1, 2020.

Open Enrollment

To be eligible for Open Enrollment, an applicant must be at least 64½ years of age (in most states) and be within six months of his/her enrollment in Medicare Part B. Applicants covered under Medicare Part B prior to age 65 are eligible for a six-month Open Enrollment period upon reaching age 65.

If an individual is entitled to a OE/GI situation we must honor the processing of that application in that method. For compliance purposes we are unable to medically underwrite an individual who is eligible for an Open Enrollment or Guarantee Issue right outlined by CMS.

Additional Open Enrollment Periods

Residents in the following states have additional Open Enrollment periods:

California

Annual Open Enrollment lasting 90 days, beginning 30 days before and ending 60 days after the individual's birthday, during which time a person may replace any Medicare supplement policy with a policy of equal or lesser benefits. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date. Please include documentation verifying the plan information. If replacing a pre-standardized plan, a copy of the current policy or policy schedule is required.

Connecticut

Year-round Open Enrollment.

Idaho

Annual Open Enrollment lasting 63 days, beginning on an individual's birthday, during which time an individual may replace any Medicare supplement policy with a policy of equal or lesser benefits. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date. Please include documentation verifying the plan information. Applications can start to be taken on March 1st 2022.

Illinois

Annual Open Enrollment lasting 45 days, beginning on an individual's birthday, during which time a person may replace an Omaha Insurance Company Medicare supplement policy with an Omaha Insurance Company policy equal to or lesser benefits. An individual must be between the ages of 65 through 75 to be eligible. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from application. This option is not available on closed blocks.

Kentucky

Annual open enrollment period lasting 60 days, beginning on an individual's birthday. The individual may purchase the same Medicare supplement plan they currently have with a different insurer. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date.

Louisiana

Annual Open Enrollment lasting 63 days, beginning on an individual's birthday, during which time a person may replace any Mutual of Omaha affiliated policy with an Omaha Insurance Company policy of equal or lesser benefits. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date.

Maine

One month Open Enrollment period every year in June for Plan A. Individuals who have had a Medicare supplement plan or another health plan that supplements benefits provided by Medicare within 90 days are eligible for a plan that provides equal or lesser benefits. Please include documentation verifying the plan information or the benefits of the coverage being replaced. Also, be sure to include documentation showing the current coverage is in force or was in force within the last 90 days.

Applicants replacing a current 1990 Standardized plan with a 2010 Modernized plan may apply for a 2010 Modernized Medicare supplement plan of equal or lesser benefits and would not be subject to underwriting guidelines.

Maryland

Annual Open Enrollment lasting 30 days, beginning on an individual's birthday, ending 30 days from that date, during which time an individual may replace any Medicare supplement policy with a policy of equal or lesser benefits. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date. Please include documentation verifying the plan information.

Missouri

Individuals who terminate a Medicare supplement policy within 30 days of the annual policy anniversary date may obtain the same plan with no health questions asked for a period of 63 days after the termination of their existing policy, from any issuer that offers that plan. This would include Medicare supplement and SELECT plans. Please include documentation verifying the plan information and the policy anniversary of the current coverage. For policies with an effective date of June 10, 2010 or after, individuals with existing Plans E, H, I and J can convert to one of the following Plans: A, B, C, F, K or L.

Nevada

Annual Open Enrollment lasting 60 days, beginning 1st day of an individual's birthday month ending 60 days from that date, during which time an individual may replace any Medicare supplement policy with a policy of equal or lesser benefits. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date. Please include documentation verifying the plan information.

New York

Year-round open enrollment.

Oklahoma

A 60-day open enrollment period available, beginning on the individual's birthday. The individual must currently be enrolled in Medicare supplement, with no gap in coverage greater than 90 days since their last enrollment period of their existing policy. The individual may replace that policy with a new Medicare supplement policy with equal or lesser benefits.

Please provide documentation of the individual's current coverage, such as a policy schedule or statement of benefits, showing the plan type and the effective date of coverage. In addition, please include a statement from the insurer verifying there has been no lapse in coverage greater than 90 days since the effective date of coverage. Applications can be submitted 30 days prior to the individual's birthday. Coverage will not be made effective prior to the individual's birthday or beyond 60 days from the application date.

Oregon

Annual Open Enrollment lasting 60 days, beginning 30 days before and ending 30 days after the individual's birthday, during which time a person may replace any standardized Medicare supplement policy with a policy of equal or lesser benefits. Coverage will not be made effective prior to 30 days before the individual's birthday or beyond 60 days from the application date. Please include documentation verifying the plan information.

Vermont

Year-round open enrollment.

Washington

Individuals already enrolled in a Medicare supplement Plan B through N can switch at any time to another Medicare supplement Plan B through N. Individuals who have a Medicare supplement Plan A can switch to any other Medicare supplement Plan A. In either of these situations, Individuals will not have to complete the health or medication information on the application.

Individuals who currently have a standardized Medicare supplement plan may replace the plan as indicated below on an Open Enrollment basis:

- Persons with a Plan A may only move to another Plan A.
- Persons with a Plan B, C, D, E, F, G, M or N may move to any other Plan B, C, D, F (including high deductible), G, M or N. (Whether higher or lower in benefits compared to current plan.)
- Persons with a standardized Plan H, I or J may move to another less comprehensive Plan B, C, D, F, G, M or N.

- Persons with a Mutual of Omaha Plan J will qualify for our Plan J Guaranteed Issue Conversion rule. See Page 8 for details.
- Please include documentation verifying the Plan information.

Note: Plans E, H, I and J are no longer available for new business as of June 1, 2010.

Please note some states may have additional Open Enrollment rights under state law.

States with Under Age 65 Requirements

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) defines “newly eligible” as anyone who: (a) attains age 65 on or after Jan. 1, 2020, or (b) who first becomes eligible for Medicare benefits due to age, disability or end-stage renal disease on or after Jan. 1, 2020.

Plans C and F (including High Deductible F) are not available to “newly eligible” Medicare beneficiaries. As states enact or update their specific under age 65 requirements in relation to MACRA, this section will be updated accordingly.

State	Plans Available	Open Enrollment Requirements
AR, MD, OK, RI, TX	A	Open Enrollment if applied for within six months of Part B enrollment
CA	A, F*, G**, N	Open Enrollment if applied for within six months of Part B enrollment. Not available for persons with end stage renal disease.
CO, DE, FL, GA, HI, ID, IL, KS, LA, ME, MO, MS, MT, NH, PA, SD	All plans***	Open Enrollment if applied for within six months of Part B enrollment
CT	A	Open Enrollment year round

Note:

*Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

***Plans C and F (including High Deductible F) are not available to “newly eligible” Medicare beneficiaries. As states enact or update their specific under age 65 requirements in relation to MACRA, this section will be updated accordingly.

IN	All plans***	Open Enrollment if applied within six months of Part B enrollment. Special Open Enrollment Period starting on January 1 and ending on June 31 for individuals who were eligible for Medicare prior to Jan. 1, 2025 due to disability or who has medically-determined to have end-stage renal disease.
KY	All plans***	Open Enrollment if: The individual applied prior to or during the six-month period beginning on the first day of the month when the individual is enrolled for benefits under Medicare Part B.
MN	All plans and riders***	Open Enrollment if applied for within six months of Part B enrollment
NC	A, F*, G**	Open Enrollment if applied for within six months of Part B enrollment
NE	A	Open Enrollment if applied for within six months of Part B enrollment. Not available for persons with end state renal disease.
NJ	C*, D** available to people ages 50-64	Open Enrollment if applied for within six months of Part B enrollment. Newly eligible beneficiaries receive Open Enrollment if applied for within twelve months of Part B enrollment. Individuals who are entitled to Medicare benefits due to disability prior to 1/1/20 that are still within 6 months of enrolling in Part B and not currently covered by any other Medicare Supplement plan will have the option of purchasing plans C and D.
NY	All plans***	Open Enrollment year round
OR	All plans***	Open Enrollment if applied for within six months of Part B Enrollment. Special Open Enrollment Period for those who move to OR and qualify for Medicare due disability. This Open Enrollment period is for those who move to OR from a state that does not require the sale and issue of policies to applicants Under Age 65. This period begins on the day residency has been established in OR and ends 63 days after. (continued on next page)

Note:

*Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

***Plans C and F (including High Deductible F) are not available to “newly eligible” Medicare beneficiaries. As states enact or update their specific under age 65 requirements in relation to MACRA, this section will be updated accordingly.

OR (cont.)	All plans***	<p>OR Applicants should provide one of the following items for Proof of Residency: driver's license, piece of mail or voter registration AND must provide a statement in writing indicating the state they moved from and that they are now a resident of OR and the date they established residency.</p> <p>A paper application must be submitted for this OE period. Please put a comment in Section J. stating the applicant is eligible and attach the required documentation to the application.</p>
TN	All plans***	<p>Open Enrollment if applied for within six months of Part B enrollment for persons no longer having access to alternative forms of health insurance coverage due to termination or action unrelated to the individuals status, conduct or failure to pay premium or persons being involuntarily disenrolled from Title XIX (Medicaid) or Title XXI (State Children's Health Insurance Program) of Social Security Act. Alternative forms of health insurance in the statement above include accident and sickness policies, employer sponsored group health coverage or Medicare Advantage plans.</p>
VA	A	<p>Open Enrollment if applied during six-month period beginning with the first month the individual is eligible for Medicare and enrolled in Medicare A and B.</p> <p>Guarantee issue during the 63-day period following voluntary or involuntary termination of coverage under a group health plan.</p>
VT	All plans***	Not available for persons with end stage renal disease
WI	Base policy and riders	Open Enrollment if applied for within six months of Part B enrollment

Note:

*Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

***Plans C and F (including High Deductible F) are not available to "newly eligible" Medicare beneficiaries. As states enact or update their specific under age 65 requirements in relation to MACRA, this section will be updated accordingly.

Selective Issue

Applicants over the age of 65, or under age 65 in the states previously listed, and at least six months beyond enrollment in Medicare Part B will be selectively underwritten, except in CT, NY and VT, which are year-round open enrollment states. All health questions must be answered. The answers to the health questions on the application will determine the eligibility for coverage. If any health questions are answered "Yes," including "Not Sure" in CA, the applicant is not eligible for coverage. Applicants will be accepted or declined. Elimination endorsements will not be used.

In addition to the health questions, the applicant's height and weight will be taken into consideration when determining eligibility for coverage. Applicants who fall outside the established guidelines for standard rating could receive a premium rate increase of 10%, 20% or be declined (a chart detailing the height and weight class ratings can be found on pages 38-39).

In the states of CA, CT, FL, TX and WA, premium rate-ups do not apply. Coverage will be declined for those applicants who are outside the established height and weight guidelines, except for applicants in CT.

Health information, including answers to health questions on applications and claims information, is confidential and is protected by state and federal privacy laws. Accordingly, Mutual of Omaha and its affiliated companies do not disclose health information to any non-affiliated insurance company. Affiliated companies include Omaha Insurance Company, Omaha Supplemental Insurance Company, United of Omaha Life Insurance Company and United World Life Insurance Company.

Application Dates

Open Enrollment

Up to six months prior to the month the applicant turns age 65.

Underwritten Cases

Up to 60 days prior to the requested coverage effective date.

Connecticut

Year-round open enrollment. Applications may be taken up to 60 days prior to the requested coverage effective date.

Maine, Missouri, Washington (State Open Enrollment)

Applications may be taken up to 60 days prior to the requested coverage effective date.

New York

Applications may be taken up to 90 days prior to the month the applicant turns 65.

Medicare beneficiaries are eligible for Guaranteed Issue all year long.

Wisconsin

Applications may be taken up to three months prior to the Medicare eligibility date.

Individuals whose employer group health plan coverage is ending can apply up to three months prior to the requested effective date of coverage.

Coverage Effective Dates

Coverage will be made effective as indicated below:

- Between age 64½ and 65 — The first of the month the individual turns age 65
- All Others – Application date or date of termination of other coverage, whichever is later

Replacements

A “replacement” takes place when an applicant terminates an existing Medicare supplement policy and replaces it with a new Medicare supplement policy. Mutual of Omaha and its affiliates require a fully completed application when applying for a replacement policy (both internal and external replacements).

A policyholder wanting to apply for a nontobacco plan must complete a new application and qualify for coverage.

Policyholders wishing to change their Risk Class rating because of weight loss must maintain that weight loss for at least 12 months. A new application is required and will be underwritten.

If an applicant has had a Medicare supplement policy issued by Mutual of Omaha or one of its affiliates within the last 60 days, any new applications will be considered to be a replacement application. If more than 60 days has elapsed since prior coverage was in force, then applications will follow normal underwriting rules.

All replacements involving a Medicare supplement, Medicare SELECT or Medicare Advantage plan must include a completed Replacement Notice. One copy is to be left with the applicant; one copy should accompany the application. The replacement cannot be applied for on the exact same coverage and exact same company.

The replacement Medicare supplement policy cannot be issued in addition to any other existing Medicare supplement, SELECT or Medicare Advantage plan.

Reinstatements

When a Medicare supplement policy has lapsed and it is within 90 days of the last paid to date, coverage may be reinstated, based upon meeting the underwriting requirements. Renewal commission rates will continue based on the policy's duration.

When a Medicare supplement policy has lapsed and it is more than 90 days beyond the last paid to date, the coverage cannot be reinstated. The client may, however, apply for new coverage. All underwriting requirements must be met before a new policy can be issued.

Medicare SELECT to Medicare Supplement Conversion Privilege

Policyowners covered under a Medicare SELECT plan with Mutual of Omaha or its affiliates may decide they no longer wish to participate in our hospital network. Coverage may be converted to one of our Medicare supplement plans not containing network restrictions. We will make available any Medicare supplement policy offered in their state that provides equal or lesser benefits. A new application must be completed; however, evidence of insurability will not be required.

Telephone Interviews

Random telephone interviews with applicants will be conducted on underwritten cases. Please be sure to advise your clients that we may be calling to verify the information on their application. In WI, telephone interviews will be conducted with applicants age 75 and over on underwritten cases.

If there is a Power of Attorney signing the application, a health interview with the applicant will be required. If we are unable to perform an interview with the applicant, we will require two years of current medical records at the applicant's expense.

Medical and Pharmaceutical Information

Mutual of Omaha and its affiliates have implemented a process to support the collection of medical and pharmaceutical information for underwritten Medicare supplement applications. The "Authorization to Disclose Personal Information (HIPAA)" is included in the Agreement and Authorization section of the application. Medical and Prescription information noted on the application will be compared to the additional medical and pharmaceutical information received.

Policy Delivery Receipt Requirements if Delivered by Producer

Delivery receipts are required on all policies issued in LA, SD and WV.

Two copies of the delivery receipt will be included in the policy package. One copy is to be left with the client. The second copy must be returned to Mutual of Omaha in the postage paid envelope included in the policy package.

In KY, the policy is allowed to be mailed directly to the insured. If this option is elected, the delivery receipt does not need to be included in the policy package. If the policy is not mailed directly to the insured a delivery receipt will need to be included in the policy package.

Post-Issue Policy Corrections

Any required policy change should be corrected on the policy and initialed by the policyholder prior to submitting the Change request to Underwriting. Common examples of post-issue changes would be, submitting a request to change the policyholder's name or date of birth.

Plan J Guaranteed Issue Conversion

Anyone who was issued a standardized "1990" Plan J before June 1, 2010 can keep that plan with all of the existing benefits as long as they choose and continue to pay the premiums. However, in ME, MO, NE and WA where Plan J was available for new business until June 1, 2010 the following guaranteed issue rules apply.

Policyholders who have a Mutual of Omaha or affiliate company Plan J may convert to another available plan offered by Mutual of Omaha or affiliate company in their state of residence, at any time, without having to pass underwriting.

Applicants who have a Plan J with another company, and want to convert to one of our available plans, would be subject to both the normal application process AND underwriting rules, unless they're in a guaranteed issue situation.

Plan J Guaranteed Issue Conversion Options

California

United World Plan J may convert to one of our available United World Plans A, F or G.

Maine

Mutual of Omaha Plan J may convert to one of our available United of Omaha Plans A, F, G or M.

Missouri

United of Omaha Plan J may convert to one of our available United World Plans A, F or G.

Nebraska

Mutual of Omaha Plan J may convert to one of our available Omaha Supplemental Plans A, F or G.

Washington

Mutual of Omaha Plan J may convert to one of our available United World Plans A, F or G.

Guaranteed Issue Right

Some states may have additional Guaranteed Issue rights under state law. The situations listed below are based upon scenarios found in the Guide to Health Insurance.

Note: All plans are not Guaranteed Issue. Plans C and F (including High Deductible F) are not available to newly eligible Medicare beneficiaries.

“Newly Eligible” Medicare Beneficiary Defined by MACRA — In this subsection, the term ‘newly eligible Medicare beneficiary’ means an individual who is neither of the following: “(A) An individual who has attained age 65 before January 1, 2020. “(B) An individual who was entitled to benefits under Part A pursuant to section 226(b) or 226A, or deemed to be eligible for benefits under section 226(a), before January 1, 2020.

While Plans C and F are not available to these Medicare beneficiaries, Plans D, G and High Deductible G are available, where offered.

Guaranteed Issue Situation	Client has the right to buy...	Client can/must apply for a Medigap policy...
<p>Client is in Original Medicare and has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays. That coverage is ending.</p> <p>Note: In this situation, state laws may vary.</p>	<p>Medigap Plan A, B, C*, D**, F*, High Deductible F*, G**, High Deductible G**, K or L that is sold in client's state by any insurance company.</p> <p>If client has COBRA coverage, client can either buy a Medigap policy right away or wait until the COBRA coverage ends.</p>	<p>No later than 63 calendar days after the latest of these 3 dates:</p> <ol style="list-style-type: none"> 1. Date the coverage ends. 2. Date on the notice the client gets, telling him/her that coverage is ending (the client receives one). 3. Date on a claim denial, if this is the only way the client knows that his/her coverage ended.
<p>Client is in Original Medicare and has a Medicare SELECT policy. Client moves out of the Medicare SELECT plan's service area.</p> <p>Client can keep your Medigap policy or he/she may want to switch to another Medigap policy.</p>	<p>Medigap Plan A, B, C*, D**, F*, High Deductible F*, G**, High Deductible G**, K or L that is sold by any insurance company in client's state or the state he/she is moving to.</p>	<p>As early as 60 calendar days before the date the client's Medicare SELECT coverage will end, but no later than 63 calendar days after the client's Medicare SELECT coverage ends.</p>
<p>Client's Medigap insurance company goes bankrupt and the client loses coverage, or client's Medigap policy coverage otherwise ends through no fault of client.</p>	<p>Medigap Plan A, B, C*, D**, F*, High Deductible F*, G**, High Deductible G**, K or L that is sold in client's state by any insurance company.</p>	<p>No later than 63 calendar days from the date the client's coverage ends.</p>

Note:

*Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

Group Health Plan Proof of Termination

Proof of Involuntary Termination: If applying for Medicare supplement, Underwriting cannot issue coverage as Guaranteed Issue without proof that an individual's employer coverage is no longer offered. The following is required:

- Complete the Other Health Insurance section on the Medicare supplement application; and
- Provide a copy of the termination letter, showing date of and reason for termination, from the employer or group carrier

Proof of Voluntary Termination: Under the state specific voluntary terminations scenarios, the following proof of termination is required along with completing the Other Health Insurance section on the Medicare supplement application:

- Certificate of Group Health Plan Coverage
- In CA, provide proof of employer plan benefits being reduced, with Part B coinsurance no longer being covered
- In IA, NM, OK, VA and WV, provide proof of change in benefits from employer or group carrier

Guaranteed Issue Rights for Voluntary Termination of Group Health Plan

Note: Plans C and F are not available to newly eligible Medicare beneficiaries (please see page 2 for the definition of "newly eligible").

While Plans C and F are not available to these Medicare beneficiaries, Plans D, G and High Deductible G are available, where offered.

State	Qualifies for Guaranteed Issue...
AK, CO, ID, IL, IN, ME, MT, NJ, NV, OH, PA, TX, VT	If the employer sponsored plan is primary to Medicare.
CA	If the employer sponsored plan's benefits are reduced, with Part B coinsurance no longer being covered.
AR, FL, KS, LA, MO, SD	No conditions — always qualifies.
IA	If the employer sponsored plan's benefits are reduced, but does not include a defined threshold.
NM, OK, VA, WV	If the employer sponsored plan's benefits are reduced substantially.
WI	If the annualized premium for the employer-sponsored plan would be greater than 125% of the Basic Annual Premium for the applicant's age, gender and tobacco, then the applicant would qualify for GI eligibility.

For purposes of determining Guaranteed Issue eligibility due to a Voluntary Termination of an employer sponsored group welfare plan, a reduction in benefits will be defined as any increase in the insured's deductible amount or their coinsurance requirements (flat dollar copays or coinsurance percentage). A premium increase without an increase in the deductible or coinsurance requirement will not qualify for Guaranteed Issue eligibility. This definition will be used to satisfy IA, NM, OK, VA and WV requirements along with CA benefits being reduced. Proof of coverage termination is required.

Additional States with Guaranteed Issue Rights

CT, ME, OR, VT: All plans available for all Guaranteed Issue situations.

MN: Basic Plan and any combination of these riders: Part A Deductible and Part B Excess for all Guaranteed Issue situations. Note: The Part B Deductible rider and Extended Plan are not available for newly eligible beneficiaries.

NY: All plans and riders available for all Guaranteed Issue situations.

MT: All plans available when a person is losing employer-sponsored group coverage or individual insurance.

WI: All plans, except the Part B Deductible rider for newly eligible beneficiaries, are available for all GI situations.

Guaranteed Issue Right for Loss of Medicaid Qualification

State	Open Enrollment Situation	Client has the right to buy
CA	<p>Client is enrolled in Medicare Part B, and as a result of an increase in income or assets, is no longer eligible for Medi-Cal benefits, or is only eligible for Medi-Cal benefits with a share cost and certify at the time of application that they have not met the share of cost.</p> <p>Open enrollment beginning with notice of termination and ending six months after the termination date.</p>	<p><u>65 years or older</u></p> <p>Any Medigap plan offered by any issuer.</p> <p><u>Under Age 65</u></p> <p>Plans A, F and N not available for individuals with end stage renal disease.</p>
CO	Client loses eligibility for health benefits under Medicaid. Guaranteed Issue beginning with notice of termination and ending six months after the termination date.	Medigap Plan A, B, C*, D**, F* (including High Deductible F*), G** (including High Deductible G**) offered by any issuer.
IA	Individuals who have exhausted their initial Open Enrollment period as a result of continued enrollment in Medicaid, are eligible for a 63 day Guarantee Issue period for Plan A. This period is effective the date they are moved from full Medicaid. Proof of this change in Medicaid should be submitted with the application.	Client has the right to buy Plan A.
KS	Client loses eligibility for health benefits under Medicaid. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Any Medigap plan offered by any issuer.
ME	Client is eligible for Medicare and is enrolled in MaineCare, and they lose eligibility for medical benefits under MaineCare, including benefits for Medicare cost sharing such as coinsurance, copayments and deductibles (e.g., QMB). However, persons who lose eligibility only for premium assistance or limited benefits are not entitled to Medicare supplement Guaranteed Issue rights. Guaranteed Issue beginning with notice of termination and ending 90 days after the termination date.	Any Medigap plan offered by any issuer.
MT	Client is enrolled in Medicaid and is involuntarily terminated. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Any Medigap plan offered by any issuer.

OH	Client is enrolled in a state Medicaid plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates or the plan ceases to provide all such supplemental health benefits. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Medigap Plan A, B, C*, D**, F* (including High Deductible F*), G** (including High Deductible G**), K or L offered by any issuer.
OR	Client is enrolled in an employee welfare benefit plan, Tricare or a state Medicaid plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates or the plan ceases to provide all such supplemental health benefits. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Any Medigap plan offered by any issuer.
TN	Client, age 65 and older covered under Medicare Part B, enrolled in Medicaid (TennCare) and the enrollment involuntarily ceases, is in a Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date. Client, under age 65, losing Medicaid (TennCare) coverage have a six-month Open Enrollment period beginning on the date of involuntary loss of coverage.	Medigap Plan A, B, C*, D**, F* (including High Deductible F*), G** (including High Deductible G**), K or L offered by any issuer. Any Medigap plan offered by any issuer.
TX	Client loses eligibility for health benefits under Medicaid. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Medigap Plan A, B, C*, D**, F* (including High Deductible F*), G** (including High Deductible G**) K or L offered by any issuer; except that for persons under 65 years of age, it is a policy which has a benefit package classified as Plan A.
UT	Client is enrolled in Medicaid and is involuntarily terminated. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Medigap Plan A, B, C*, D**, F* (including High Deductible F*), G** (including High Deductible G**), K or L offered by any issuer.
WI	Client is eligible for benefits under Medicare Parts A and B and is covered under the medical assistance program and subsequently loses eligibility in the medical assistance program. Guaranteed Issue beginning with notice of termination and ending 63 days after the termination date.	Wisconsin's Basic Medicare supplement policy or certificate, along with any offered rider.

Note: *Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

Guaranteed Issue Right for Loss of Medicaid following Lapse of Covid-19 Public Health Emergency

State	Description	Plans	Expiration Dates
AR, CO, DE, IA, ID, IL, IN, KY, MD, MI, MO, MS, MT, NH, NM, OR, PA, RI, VA, WV	Guarantee issue right for individuals who miss their OE period during the Public Health Emergency due to continued Medicaid enrollment. Right starts upon notice of termination or disenrollment from Medicaid and ends 63 days later or receipt of notice of claim denial due to a termination occurring on, after or no more than 63 days before the end of either. Please submit a copy of the letter applicant received advising them that their coverage under Medicaid is terminating.	Any Medigap Plan offered by an issuer. Plan C and F are not available to newly Eligible Medicare beneficiaries.	ID and MI – Remain effective until 90 days after state completes all redeterminations.

State Special Guaranteed Issue Rights

State	Description	Eligible Plans
RI	Annual Guaranteed issue right for Medicare supplement and Medicare Advantage policyholders. Rights start on June 1st and end on June 30th. Coverage will not made effective prior to June 1st or beyond 60 days from application. E-application is not available for this GI right. Paper application must be submitted.	Only Medigap Plan A

Medicare Advantage (MA)

Medicare Advantage Open Enrollment Period

General Election Periods for Medicare Advantage	Time Frame	Allows for...
Annual Enrollment Period (AEP)	Oct. 15th – Dec. 7th of every year	<ul style="list-style-type: none">• Enrollment selection for a MA plan• Disenrollment from a current MA plan• Enrollment selection for Medicare Part D
Medicare Advantage Open Enrollment Period (MA OEP)	Jan. 1st – March 31st of every year	<ul style="list-style-type: none">• MA enrollees to disenroll from any MA plan and return to Original Medicare• Switch from one Medicare Advantage plan to another <p>The MA OEP does not provide an opportunity to:</p> <ul style="list-style-type: none">• Switch from original Medicare to a Medicare Advantage plan• Switch from one Medicare Prescription Drug plan to another• Join, switch or drop a Medicare Medical Savings Account plan

There are many types of election periods other than the ones listed above. If there is a question as to whether or not the MA client can disenroll, please refer the client to the local State Health Insurance Assistance Program (SHIP) office for direction.

Medicare Advantage Proof of Disenrollment

If applying for Medicare supplement, Underwriting cannot issue coverage without proof of disenrollment. If a member disenrolls from Medicare, the MA plan must notify the member of his/her Medicare supplement Guaranteed Issue rights.

Disenroll during the Annual Election Period and Medicare Advantage Open Enrollment Period (MA OEP)

Complete the MA section on the Medicare supplement application; and

1. Send **ONE** of the following with the application
 - a. A copy of the applicant's MA plan's termination notice
 - b. Image of insurance ID card (only allowed if MA plan is being terminated)

If an individual is disenrolling outside AEP/MA OEP

1. Complete the MA section on the Medicare supplement application; and
2. Send a copy of the applicant's MA plan's disenrollment notice with the application.

For any questions regarding MA disenrollment eligibility, contact your State Health Insurance Assistance Program office or call 1-800-MEDICARE, as each situation presents its own unique set of circumstances. The SHIP office will help the client disenroll and return to Medicare.

Guaranteed Issue Rights

The situations listed below are based upon scenarios found in the Guide to Health Insurance.

Note: All plans are not Guaranteed Issue. Plans C and F (including High Deductible F) are not available to newly eligible Medicare beneficiaries. "Newly eligible" is defined as individuals who have attained age 65 on or after Jan. 1, 2020 or first become eligible for Medicare due to age, disability or end-stage renal disease, on or after Jan. 1, 2020. While Plans C and F are not available to these Medicare beneficiaries, Plans D, G and High Deductible G are available, only for newly eligible beneficiaries where offered.

Guaranteed Issue Situation	Client has the right to...	Client can/must apply for a Medigap policy...
Client's MA plan is leaving the Medicare program, stops giving care in his/her area, or client moves out of the plan's service area.	Buy a Medigap Plan A, B, C*, D**, G**, F*, K or L that is sold in the client's state by any insurance carrier. Client must switch to Original Medicare Plan.	As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends. Medigap coverage can't start until your Medicare Advantage Plan coverage ends.
(Trial right) Client joined an MA plan when first eligible for Medicare Part A at age 65 and within the first year of joining, decided to switch back to Original Medicare.	Buy any Medigap plan that is sold in your state by any insurance company.	As early as 60 calendar days before the date the client's coverage will end, but no later than 63 calendar days after his/her coverage ends. Note: The client's rights may last for an extra 12 months under certain circumstances.
(Trial right) Client dropped his/her Medigap policy to join an MA plan for the first time, has been in the plan less than one year and wants to switch back.	Obtain client's Medigap policy back if that carrier still sells it. If his/her former Medigap policy is not available, the client can buy a Medigap Plan A, B, C*, D**, G**, F*, K or L that is sold in his/her state by any insurance company.	As early as 60 calendar days before the date the client's coverage will end, but no later than 63 calendar days after his/her coverage ends. Note: The client's rights may last for an extra 12 months under certain circumstances.
Client leaves an MA plan because the company has not followed the rules, or has misled the client.	Buy Medigap plan A, B, C*, D**, G**, F*, K or L that is sold in the client's state by any insurance company.	No later than 63 calendar days from the date the client's coverage ends.
In Maine Only. A Medicare Advantage Plan ceases to provide benefits in the Client's service area.	Any Medicare Supplement plan currently sold in Maine (A, F*, G**, M)	90 days from the date of Medicare Advantage plan termination to enroll in the Medicare Supplement plan of the client's choice.
In Wisconsin Only. Client's group health plan ended and the client joined an MA plan for the first time, has been in the plan less than a year, and wants to switch back to Original Medicare.	Buy any Medigap plan and riders. Note: The Part B deductible rider and extended plan are not available for newly eligible clients.	

Note:

*Plans C and F are **not** available to newly eligible Medicare beneficiaries.

Plans D and G are **only available to newly eligible Medicare beneficiaries.

Premium Payment and Calculation Guidelines

Calculating Premium

Utilizing the Outline of Coverage

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine plan
- Determine if nontobacco or tobacco
- Find Age/Gender — Verify that the age and date of birth are the exact age as of the application date
- This will be your base monthly premium

Tobacco rates do not apply during Open Enrollment or Guaranteed Issue situations in the following states:

AR, CA, CO, CT*, IA, IL, KY, LA, MD, MI, MO, NC, ND, NH, NJ, NY*, OH, PA, SC, TN, UT, VA, VT*, WA*, WI

*Tobacco rates never apply in CT, NY, VT, WA

Utilizing the Calculate Your Premium Form (excluding CT)

- Enter the base premium on line #2 and proceed with the instructions that follow

Types of Medicare Policy Ratings

Community rated

The same monthly premium is charged to everyone who has the Medicare policy, regardless of age. Premiums are the same no matter how old the applicant is. Premiums may go up because of inflation and other factors, but not based on age.

Issue age rated

The premium is based on the age the applicant is when the Medicare policy is bought. Premiums are lower for applicants who buy at a younger age, and won't change as they get older. Premiums may go up because of inflation and other factors, but not because of applicant's age.

Attained age rated

The premium is based on the applicant's current age so the premium goes up as the applicant gets older. Premiums are low for younger buyers, but go up as they get older. In addition to change in age, premiums may also go up because of inflation and other factors.

Note: If a premium is paid by a business account, refer to the "Business Checks" section of this guide to determine if acceptable, and if so, which rate type will be applied.

Rate Type Available by State

State	Company	Tobacco / Nontobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During OE	HHD Type	HHD	Class Rating
AK	M	Y	Y	A	Y	N/A	N/A	N
AL	O	Y	Y	A	Y	Co-Hab	12%	Y
AR	M	Y	N	C	N	Co-Hab	12%	Y
AZ	M	Y	Y	I	Y	Co-Hab	12%	Y
CA	W	Y	N	A	N	Special	12%	N
CO	O	Y	Y	A	N	Co-Hab	12%	Y
CT	O	N	N	C	N	N/A	N/A	N
DC	M	Y	Y	A	Y	N/A	N/A	N
DE	U	Y	Y	A	Y	Co-Hab	12%	Y
FL	W	Y	Y	I	Y	N/A	N/A	N
GA	M	Y	Y	I	Y	Co-Hab	12%	Y
HI	M	Y	Y	A	Y	N/A	N/A	N
IA	M	Y	Y	A	N	Co-Hab	12%	Y
ID	O	Y	N	C	Y	N/A	N/A	Y
IL	O	Y	Y	A	N	Co-Hab	12%	Y
IN	M	Y	Y	A	Y	Co-Hab	12%	Y
KS	O	Y	Y	A	Y	Co-Hab	12%	Y
KY	W	Y	Y	A	N	Special	12%	Y
LA	O	Y	Y	A	N	Co-Hab	12%	Y
MD	M	Y	Y	A	N	Co-Hab	12%	Y
ME	U	Y	N	C	Y	Two Policy	7%	N
MI	S	Y	Y	A	N	Co-Hab	12%	Y
MN	O	Y	N	C	Y	N/A	N/A	N
MO	W	Y	Y	I	N	Special	12%	Y

State	Company	Tobacco / Nontobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During OE	HHD Type	HHD	Class Rating
MS	W	Y	Y	A	Y	Co-Hab	12%	Y
MT	M	Y	N	A	Y	Special	12%	Y
NC	O	Y	Y	A	N	Co-Hab	12%	Y
ND	M	Y	Y	A	N	Co-Hab	10%	N
NE	S	Y	Y	A	Y	Co-Hab	12%	Y
NH	W	Y	Y	I	N	Special	12%	Y
NJ	W	Y	Y	A	N	Two Policy	7%	Y
NM	O	Y	Y	A	Y	Co-Hab	12%	Y
NV	O	Y	Y	A	Y	Special	12%	Y
NY	M	N	N	C	N	N/A	N/A	N
OH	S	Y	Y	A	N	Special	12%	Y
OK	M	Y	Y	A	Y	Two Policy	7%	Y
OR	W	Y	Y	A	Y	Co-Hab	12%	Y
PA	U	Y	Y	A	N	Special	12%	Y
RI	U	Y	Y	A	Y	Co-Hab	12%	N
SC	M	Y	Y	A	N	Co-Hab	12%	Y
SD	M	Y	Y	A	Y	Co-Hab	12%	Y
TN	S	Y	Y	A	N	Co-Hab	12%	Y
TX	M	Y	Y	A	Y	Special	12%	N
UT	O	Y	Y	A	N	Co-Hab	12%	Y
VA	M	Y	Y	A	N	Special	12%	Y
VT	M	N	N	C	N	N/A	N/A	N
WA	W	N	N	C	N	Special	7%	N
WI	O	Y	Y	A	N	Co-Hab	12%	Y
WV	M	Y	Y	A	Y	Co-Hab	12%	Y
WY	M	Y	Y	A	Y	Co-Hab	12%	Y

Due to changes and timing, not all states may currently be available for new business sales. Please check the available products information on Sales Professional Access, Products link.

Unisex Rates

The policies that are paid for under the List-Bill program will not be assigned different premium for males and females. Unisex rates will apply to all applicants in these situations.

Anniversary Re-rating

Policyholders receive increases only on their policy anniversary in all states.

Household Discount (not applicable in all states)

Based on the state, one of the following household discounts are available:

12% Household Discount — Standard Co-Habitation (Co-Hab) Policy Language

Applicant may be eligible for the discount if he/she is either:

- Resides with a spouse or civil union/domestic partner; or
- Has resided with as many as three adults age 60 or older for the last 12 months

North Dakota has a state special Household Discount of 10%.

7% Household Discount — Standard Two Person Policy (Two Policy) Language

Applicant may be eligible for the household discount if:

- Applicants resides with a spouse or civil union partner or has continuously resided for the past 12 months with as many as three household who are Medicare eligible; and
- The spouse, civil union partner or household member either has an existing Medicare supplement plan with or is also applying for and is issued coverage with Mutual of Omaha or an affiliate

Ohio has a state special Household Discount of 12%.

These requirements generally apply everywhere. The table on pages 31 and 32 states which type of discount is offered in each state. There are state specific variations. State special policy language is included in the Household Discount State Special Language Table on page 35. Additional details regarding these state specials can also be found in the state specific application.

How to determine eligibility for the household discount:

1. Refer to the Household Discount section on the application.
2. If question 1 is answered "Yes," the individual qualifies.

Household discounts are **not** available in AK, CT, DC, FL, HI, ID, MN, NY or VT.

Household Discount Standard Policy Language

Co-Habitation Policy (Co-Hab)	Two Person Policy (Two Policy)
<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your legal spouse, we will waive both the one-year requirement and the age 60 requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).</p>	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare supplement policy underwritten by us or our affiliates. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other Medicare supplement policyholder chooses to terminate his or her Medicare supplement policy or he or she no longer resides with you (other than in the case of his or her death).</p>

Household Discount State Special Policy Language

State	Policy Language
CA	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your legal spouse, we will waive both the one-year requirement and the age 60 requirement. For the purposes of this discount, a civil union partner or registered domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).</p>
KY	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility. Once established, the household premium discount will remain in force throughout the life of the policy.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p>
MO	<p>You may be eligible for the household premium discount if at the time of application you reside with your spouse or domestic partner. Your premium will be reduced by the percentage shown on the policy schedule.</p>
MT	<p>You are eligible for a household premium discount if you reside with at least one, but no more than three, other adults.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adults no longer reside with you (other than in the case of their death).</p>
NH	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your legal spouse, we will waive both the one-year requirement and the age 60 requirement. For the purposes of this discount, a domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).</p>

NV	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your legal spouse, we will waive both the one-year requirement and the age 60 requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p>
OH	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare supplement policy underwritten by us or our affiliates. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other Medicare supplement policyholder chooses to terminate his or her Medicare supplement policy or he or she no longer resides with you.</p>
PA	<p>You are eligible for a household premium discount if you reside with your legal spouse. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if your legal spouse no longer resides with you (other than in the case of his or her death).</p>
TX	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adults no longer reside with you (other than in the case of their deaths).</p>

VA	<p>You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your spouse, we will waive both the one-year requirement and the age 60 requirement. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).</p>
WA	<p>You may be eligible for a household premium discount if, at the time of application, you reside with your spouse, civil union partner, or domestic partner who owns or is issued a Medicare supplement policy underwritten by us. For the purposes of this discount, a civil union partner or domestic partner will be considered eligible when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.</p> <p>Your premium will be reduced by the percentage shown on the policy schedule.</p> <p>Your policy's household premium discount will be removed if the other Medicare supplement policyholder chooses to terminate his or her Medicare supplement policy or he or she no longer resides with you (other than in the case of his or her death).</p>

Definition of Domestic Partner

Either partner of an unmarried couple (includes same sex) in a relationship considered as being equivalent to marriage for the purpose of extending certain legal rights and benefits.

Definition of Civil Union Partner

Partners who are recognized by a state or government as conferring all or some of the rights conferred by marriage.

Class Rating (not applicable in all states and only applies to fully underwritten applications)

How to determine class rating:

1. Follow the instructions on the Calculate Your Premium form.
2. Complete the form and return with the application.

Height and Weight Chart for States WITH Class Rating

Check your state-specific Outline of Coverage to determine if the class rating is applicable in your state.

Eligibility

Find the applicant's height in the left-hand column and look across the row to find the weight. If the weight is in the Decline column, the applicant is not eligible for coverage at this time.

Rate Adjustment

The column heading above the weight indicates the appropriate rate adjustment, if any (risk class).

Height	Decline Weight	Class I Weight	Standard Weight	Class I Weight	Class II Weight	Decline Weight
4' 2"	< 54	54 - 60	61 - 110	111 - 128	129 - 145	146 +
4' 3"	< 56	56 - 62	63 - 114	115 - 133	134 - 151	152 +
4' 4"	< 58	58 - 65	66 - 119	120 - 138	139 - 157	158 +
4' 5"	< 60	60 - 67	68 - 123	124 - 143	144 - 163	164 +
4' 6"	< 63	63 - 70	71 - 128	129 - 149	150 - 170	171 +
4' 7"	< 65	65 - 73	74 - 133	134 - 154	155 - 176	177 +
4' 8"	< 67	67 - 75	76 - 138	139 - 160	161 - 182	183 +
4' 9"	< 70	70 - 78	79 - 143	144 - 166	167 - 189	190 +
4' 10"	< 72	72 - 81	82 - 148	149 - 172	173 - 196	197 +
4' 11"	< 75	75 - 84	85 - 153	154 - 178	179 - 202	203 +
5' 0"	< 77	77 - 87	88 - 158	159 - 184	185 - 209	210 +
5' 1"	< 80	80 - 89	90 - 164	165 - 190	191 - 216	217 +
5' 2"	< 83	83 - 92	93 - 169	170 - 196	197 - 224	225 +
5' 3"	< 85	85 - 95	96 - 175	176 - 203	204 - 231	232 +
5' 4"	< 88	88 - 99	100 - 180	181 - 209	210 - 238	239 +
5' 5"	< 91	91 - 102	103 - 186	187 - 216	217 - 246	247 +
5' 6"	< 93	93 - 105	106 - 192	193 - 223	224 - 254	255 +
5' 7"	< 96	96 - 108	109 - 197	198 - 229	230 - 261	262 +
5' 8"	< 99	99 - 111	112 - 203	204 - 236	237 - 269	270 +
5' 9"	< 102	102 - 115	116 - 209	210 - 243	244 - 277	278 +
5' 10"	< 105	105 - 118	119 - 216	217 - 250	251 - 285	286 +
5' 11"	< 108	108 - 121	122 - 222	223 - 258	259 - 293	294 +

Height	Decline Weight	Class I Weight	Standard Weight	Class I Weight	Class II Weight	Decline Weight
6' 0"	< 111	111 - 125	126 - 228	229 - 265	266 - 302	303 +
6' 1"	< 114	114 - 128	129 - 234	235 - 272	273 - 310	311 +
6' 2"	< 117	117 - 132	133 - 241	242 - 280	281 - 319	320 +
6' 3"	< 121	121 - 136	137 - 248	249 - 288	289 - 328	329 +
6' 4"	< 124	124 - 139	140 - 254	255 - 295	296 - 336	337 +
6' 5"	< 127	127 - 143	144 - 261	262 - 303	304 - 345	346 +
6' 6"	< 130	130 - 147	148 - 268	269 - 311	312 - 354	355 +
6' 7"	< 134	134 - 150	151 - 275	276 - 319	320 - 363	364 +
6' 8"	< 137	137 - 154	155 - 282	283 - 327	328 - 373	374 +
6' 9"	< 140	140 - 158	159 - 289	290 - 335	336 - 382	383 +
6' 10"	< 144	144 - 162	163 - 296	297 - 344	345 - 392	393 +
6' 11"	< 147	147 - 166	167 - 303	304 - 352	353 - 401	402 +
7' 0"	< 151	151 - 170	171 - 311	312 - 361	362 - 411	412 +
7' 1"	< 155	155 - 174	175 - 318	319 - 369	370 - 421	422 +
7' 2"	< 158	158 - 178	179 - 326	327 - 378	379 - 431	432 +
7' 3"	< 162	162 - 183	184 - 333	334 - 387	388 - 441	442 +
7' 4"	< 166	166 - 187	188 - 341	342 - 396	397 - 451	452 +

Height and Weight Chart for States WITHOUT Class Rating (excluding CT)

Check your state-specific Outline of Coverage to determine if the class rating is applicable in your state.

Eligibility

Find the applicant's height in the left-hand column and look across the row to find the weight. If it is in the Decline column, the applicant is not eligible for coverage at this time.

Height	Decline Weight	Standard Weight	Decline Weight
4' 2"	< 54	54 - 145	146 +
4' 3"	< 56	56 - 151	152 +
4' 4"	< 58	58 - 157	158 +
4' 5"	< 60	60 - 163	164 +
4' 6"	< 63	63 - 170	171 +
4' 7"	< 65	65 - 176	177 +
4' 8"	< 67	67 - 182	183 +
4' 9"	< 70	70 - 189	190 +
4' 10"	< 72	72 - 196	197 +
4' 11"	< 75	75 - 202	203 +
5' 0"	< 77	77 - 209	210 +
5' 1"	< 80	80 - 216	217 +
5' 2"	< 83	83 - 224	225 +
5' 3"	< 85	85 - 231	232 +
5' 4"	< 88	88 - 238	239 +
5' 5"	< 91	91 - 246	247 +
5' 6"	< 93	93 - 254	255 +
5' 7"	< 96	96 - 261	262 +
5' 8"	< 99	99 - 269	270 +
5' 9"	< 102	102 - 277	278 +
5' 10"	< 105	105 - 285	286 +
5' 11"	< 108	108 - 293	294 +

Height	Decline Weight	Standard Weight	Decline Weight
6' 0"	< 111	111 - 302	303 +
6' 1"	< 114	114 - 310	311 +
6' 2"	< 117	117 - 319	320 +
6' 3"	< 121	121 - 328	329 +
6' 4"	< 124	124 - 336	337 +
6' 5"	< 127	127 - 345	346 +
6' 6"	< 130	130 - 354	355 +
6' 7"	< 134	134 - 363	364 +
6' 8"	< 137	137 - 373	374 +
6' 9"	< 140	140 - 382	383 +
6' 10"	< 144	144 - 392	393 +
6' 11"	< 147	147 - 401	402 +
7' 0"	< 151	151 - 411	412 +
7' 1"	< 155	155 - 421	422 +
7' 2"	< 158	158 - 431	432 +
7' 3"	< 162	162 - 441	442 +
7' 4"	< 166	166 - 451	452 +

Completing the Premium on the Method of Payment Form

Premiums are calculated based upon the applicant's exact age at the time of application, not the age as of the requested coverage effective date.

Collection of Premium

At least one month's premium must be submitted with the application.

1. Money orders, cashier's checks and counter checks are only acceptable if obtained by the applicant. Third party payors cannot obtain a money order or cashier's check on behalf of the applicant.
2. **Note:** The company does not accept post-dated checks or payments from third parties except for approved List-Bill and other situations. Immediate family and domestic partners are acceptable payors. We do not accept checks or payments from foundations as premium for Medicare supplement for either individuals or List-Bill situations.

Initial Premium Payment Options

1. Automatic Bank Withdrawal upon policy issue

- The applicant must use a bank account that contains their name on the account
- If ACH, we need both the account number and the routing number to process payment
- The account number can be from a checking or savings account

2. Credit Card payment upon policy submission

- Available on e-App only

3. Check

- Available only if the applicant is going to wet sign their application
- Check is cashed upon policy issue

Ongoing Premium Payment Options

1. Monthly Automatic Bank Withdrawal

Options Available on Application and e-App

- 1st through the 28th or the last day of every month
- Week (1st, 2nd, 3rd, 4th, last)
- Weekday (Mon, Tue, Wed, Thu, Fri)

Option Available After Policy Issued via Customer Access

- Every _____ months (insert 3, 6 or 12)

2. Check

- Insured may mail a premium check to Mutual of Omaha
- Quarterly
- Semiannually
- Annually

List-Bill Collection of Premium

Use List-Bill for Mutual of Omaha, United World, United of Omaha and Omaha Insurance Company Medicare supplement plans paid through an employer or a third-party List-Bill administrator. In order to use the List-Bill program, you must establish and maintain a List-Bill account for three or more individuals.

The List Bill program is not available in the these states: Florida, Indiana, Iowa, Kentucky, Maryland, Michigan, Missouri, Nebraska, New Jersey, New Mexico, South Dakota, Texas, West Virginia and Wisconsin.

Program participants must be retirees (and/or their spouses) of the employer indicated on the enrollment form, active employees are not eligible. Follow the steps in the List-Bill Administration Guide (M27005) and submit a completed List-Bill Enrollment Form (M27024).

Both documents can be found on Sales Professional Access under “Forms and Materials,” product name and “List-Bill Medicare Supplement.” For more information, contact a customer service representative at 1-800-877-1050. In Kentucky, employers may not directly contribute to any portion of the premium. Premiums must be paid entirely with policyholder funds.

Business Checks

If premium is paid by a business account, complete the information located on the Payer Information section (Part II) of the Method of Payment Form. Business checks are acceptable if they are submitted for the business owner, the owner’s spouse, or retirees of the business. ERISA (unisex) rates apply to retirees of the business.

Premium Receipt

The Premium Receipt must be completed and provided to applicant if premium is collected.

Note: Do not mail a copy of the receipt with the application.

Shortages

The company will communicate with the producer by telephone, email or FAX in the event of a premium shortage. The application will be held in pending until the balance of the premium is received. Producers may communicate with Underwriting by calling 1-800-995-9324 or by FAX at 1-402-997-1920.

Our General Administrative Rule — 12-Month Rate

Our current administrative practice is not to adjust rates for 12 months from the effective date of coverage.

Refunds

In the event of rejection, incomplete submission, overpayment, cancellations, etc., the company will not cash checks. The company will destroy all checks and refund credit cards. Refunds on List-Bill groups are made to the List-Bill administrator/payor.

Initial Premium Payment Processing and Refunding Medicare Supplement Applications Only

Initial Premium Payment Method	Payment is Processed	Handling the Refund when Policy is Not Issued
ACH	At policy issue	N/A; premium wasn't withdrawn
Credit card (e-App only)	At policy issue	N/A; premium wasn't withdrawn
Personal check with individual application	At policy issue	Check is destroyed; not returned
Personal check with dual application	When the first person's policy is issued	Refund mailed within 30 business days if second person's policy isn't issued*
Bank draft, cashier's check, money order	When underwriting decision is made (issue, reject, withdraw, incomplete)	Refund mailed within 30 business days*

*Refunds are sent to the applicants under separate cover from the letter indicating the reject, withdrawn or incomplete status of their application.

Application

Properly completed applications should be finalized within 5-7 days of receipt at the company. The ideal turnaround time provided to the producer is 11-14 days, including mail time.

Application Sections

The application must be completed in its entirety. Please be sure to review your applications for the following information before submitting.

Administrative Information

1. Agent Writing Number

- a. Enter your agent writing number or Social Security number.

2. Group Number

- a. If filling out application booklets for List-Bill situations, please be sure to include the assigned group number in the field provided at the top right hand portion of the application. We assign the List-Bill number when a List-Bill Enrollment Form is processed. Applications should not be submitted without the group number.

- b. This information is not needed for standard Medicare supplement application packets.

Note: You do NOT need to complete the FAV Key, Auth #, and Keyline fields.

Plan Information Section

1. Complete the entire section.
2. Indicate the plan or policy form selected, requested effective date and the policy delivery option.

Applicant Information

1. Please complete the applicant's residence address in full. If premium notices are to be mailed to an address other than the applicant's residence address, please complete the mailing address in full.
2. Age and Date of Birth are the **exact age** as of the **application date**.
3. Height/Weight – These are required on underwritten cases.
4. Answer the tobacco question, this includes any nicotine or electronic cigarette (e-cigarette) use. (Refer to the Calculating Premium section of this Guide for a list of states where tobacco rates do not apply during Open Enrollment or Guaranteed Issue situations.)
5. Indicate if the applicant would like to receive the Explanation of Benefits (EOBs) online.

Medicare Information

1. Medicare claim number, also referred to as the Medicare Beneficiary Identifier (MBI) number, is vital for electronic claims payment.
2. Please indicate if the applicant is covered under Parts A and B of Medicare.

Household Discount (not available in all states)

1. If question 1 is answered "Yes," the individual qualifies.
2. This information is necessary for premium calculation.

Previous or Existing Coverage Information

1. Verify if the applicant is covered through his/her state Medicaid program. If Medicaid is paying for benefits beyond the applicant's Part B premium or the Medicare supplement premium for this policy, then the applicant is not eligible for coverage.
2. If the applicant is replacing another Medicare supplement policy, complete question 4 and include the replacement notice.
3. If the applicant is leaving a Medicare Advantage plan, complete question 5 and include the replacement notice.
4. If the applicant has had any other health insurance coverage in the past 63 days, including coverage through a union plan, employer group health plan, or other non-Medicare supplement coverage, complete question 6.

Please answer all of the following questions

1. If the applicant is applying during a Guaranteed Issue period, be sure to include proof of eligibility.
2. If either applicant A or B answered "YES" to question 7 OR BOTH questions 8 and 9 in Section F, skip to Section I – Agreement and Authorization.

Note: In Kentucky, if any applications contain an error or omission, it will either need to be corrected and initialed or a new application will be required. Voice amendments for Medicare supplement applications taken in the state of Kentucky are not permitted.

Health Information

1. If the applicant is applying during an Open Enrollment or a Guaranteed Issue period, do not answer the health questions.
2. If applicant is not considered to be in Open Enrollment or a Guaranteed Issue situation, all health questions must be answered.

Note: To be considered eligible for coverage, all health questions must be answered "No." For questions on how to answer a particular health question, see the **Health Questions** section of this Guide for clarification.

Medication Information

1. If the applicant is applying during an Open Enrollment or a Guaranteed Issue period, do not answer the medication information section.

For compliance purposes, sections G — Health Information and H — Medication Information (application pages 5 and 6, respectively) must be included with submitted applications.

While these pages are not required to be completed during Open Enrollment and Guaranteed Issue situations, they must be submitted for a complete contract.

Agreement and Authorization

1. Applicant acknowledges receiving the Guide to Health Insurance and Outline of Coverage. You are required to leave these two documents with the client at the time the application is completed.
2. Applicant agrees to the Authorization to Disclose Personal Information.
3. Signatures and dates: required by applicant(s). Electronic signatures are acceptable for signatures and corrections. We accept the following electronic signatures: Docusign, Alpha Trust, Silinas/Esign Life and EchoSign/Adobe.
4. If someone other than the applicant is signing the application (i.e., Power of Attorney), please include copies of the papers appointing that person as the legal representative. The Power of Attorney needs to sign the applicant's name on the application. If Applicant's name is John Smith, and the Power of Attorney is Mary Smith, the application should be signed as John Smith by Mary Smith, Power of Attorney or Mary Smith, Power of Attorney for John Smith.

To be Completed by Producer

The producer(s) must certify that he/she:

1. Provided the applicant with a copy of the replacement notice if applicable.
2. Accurately recorded in the application the information supplied by the applicant.
3. Has interviewed the proposed applicant.
4. Signed and dated the application.

The licensed agent must be appointed with the underwriting company in the state the application was signed in. For example, if a United of Omaha application is being signed in state A, the producer must be appointed with United of Omaha in state A (even if the applicant lives in state B).

If an application is taken in any of the following states/territory: Kansas, Alabama, Arkansas, Georgia, Idaho, Louisiana, Maine, New Hampshire or Puerto Rico, the producer must be appointed in that state and in the state/territory where the application is signed. For example, if the application is taken on a Kansas resident, the producer must be appointed and license in Kansas and in the state where the application is signed.

If an application is signed in New York, it must be for a resident of New York. If an application is taken for Omaha Supplemental Insurance Company in Michigan, Nebraska, Ohio and Tennessee, it must be signed by the applicant in the state of Michigan, Nebraska, Ohio and Tennessee, respectively.

Regardless of state, writing agents must always have an EFFECTIVE license date prior to an application being signed. This is state law.

Note: Policy will not issue unless the writing agent also has an appointment with Mutual of Omaha.

Montana and Pennsylvania are pre-appointment states for the writing agents only. (This means that the writing agent in these states MUST have their license submitted to Mutual of Omaha and their appointments effective at the state level prior to submitting a policy application, there are no exceptions.)

Note: Applicant's signature must match the name of the applicant on the application. In rare cases where the applicant cannot sign his/her name, a mark ("X") is acceptable. For their own protection, producers are advised against acting as sole witness.

Health Questions

Unless an application is completed during Open Enrollment or a Guaranteed Issue period, all health questions must be answered. Our general underwriting philosophy is to deny Medicare supplement coverage if any of the health questions are answered "Yes," including "Not Sure" in California. For a list of uninsurable conditions and the related medications associated with these conditions, please refer to the next pages in this guide.

There may be, however, situations where an applicant has been receiving medical treatment or taking prescription medication for a long-standing and controlled health condition. Those conditions are listed in the health questions.

A condition is considered to be controlled if there have been no changes in treatment or medications for at least two years. If this situation exists and you would like consideration to be given to the application, answer the appropriate question "Yes," and attach an explanation stating how long the condition has existed and how it is being controlled.

People with diabetes (insulin dependent or treated with oral medications) who also have one or more of the complicating conditions that are specified in the health question, are not eligible for coverage. For purposes of this question, hypertension (high blood pressure) is considered a heart condition.

Some additional questions to ask your client to determine if he/she does have a complication include:

1. Does he/she have eye/vision problems?
2. Does he/she have numbness or tingling in the toes or feet?
3. Does he/she have problems with circulation? Pain in the legs?

Consideration for coverage may be given to those persons with well-controlled cases of hypertension and diabetes.

A case is considered to be well controlled if the person is taking no more than:

- Two oral medications for diabetes and;
- Two medications for hypertension

A combination of insulin and one oral medication would be the same as two oral medications if the diabetes were well controlled.

In general, to verify stability, there should be no changes in the dosages or medications in the past two years. Individual consideration will be given where deemed appropriate. We consider hypertension to be stable if recent average blood pressure readings are 150/85 or lower.

2 x 2 Rule

No More Than **TWO**
Medications for Blood Pressure
and No More than **TWO**
Medications for Diabetes
Management

With No Changes to the
medication, dosage
or frequency in the
past **TWO** years.

Uninsurable Health Conditions

Applications should not be submitted if the applicant has the following conditions:

AIDS

Alzheimer's Disease

ARC

Any cardiopulmonary disorder requiring oxygen

Cirrhosis

Chronic Hepatitis

- Chronic Hepatitis B
- Chronic Hepatitis C
- Chronic Hepatitis D
- Autoimmune Hepatitis
- Chronic Active Hepatitis
- Chronic Steatohepatitis

Chronic Kidney/Renal Disease

- Chronic Nephritis
- Chronic Glomerulonephritis
- Chronic protein loss in the urine (proteinuria)
- Requiring 4 or more MD office visits per year in the follow up of renal disease
- Chronic Renal Insufficiency
- Hypertensive Chronic Renal Disease
- Nephrotic Syndrome
- Stage 3, Stage 4 or Stage 5 Chronic Kidney Disease

Chronic Obstructive Pulmonary Disease (COPD)

Other chronic pulmonary disorders to include:

- Asbestosis
- Chronic Bronchitis
- Chronic Cardiopulmonary Disease
- Chronic Obstructive Lung Disease (COLD)
- Chronic Asthma
- Chronic Interstitial Lung Disease
- Chronic Pulmonary Fibrosis

- Cystic Fibrosis
- Pulmonary Hypertension
- Sarcoidosis
- Bronchiectasis
- Scleroderma
- Emphysema

End-Stage Renal Disease (ESRD)

Kidney Disease requiring dialysis

Kidney (Renal) Failure/End-Stage Renal Disease

Any kidney disorder that has the applicant being evaluated for, or who is currently on dialysis

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)

Lupus – Systematic

Multiple Sclerosis

Myasthenia Gravis

Organ Transplant

Osteoporosis with Fracture

Parkinson's Disease

Pulmonary Hypertension

Senile Dementia

Other cognitive disorders to include:

- Mild Cognitive Impairment (MCI)
- Delirium
- Organic Brain Disorder
- Cerebrovascular Disease with Cognitive Deficits
- Dissociative Amnesia
- Huntington's Chorea (Huntington's Disease)
- Post-Concussion Syndrome with residual problems

In addition to the above conditions, the following will also lead to a decline:

- Implantable cardiac defibrillator
- Use of supplemental oxygen
- Use of a nebulizer
- Asthma requiring continuous use of three or more medications including inhalers
- Taking any medication that must be administered in a physician's office
- Advised to have surgery, medical tests, further diagnostic evaluation, treatment or therapy

Partial List of Medications Associated with Uninsurable Health Conditions

This list is not all-inclusive. An application should not be submitted if a client is taking any of the following medications:

Medication	Condition	Medication	Condition
3TC	AIDS	Avsola	Arthritis
Acetate	Prostate Cancer	Azasan	Immunosuppression, Severe Arthritis
Accuneb	COPD	Azilect	Parkinson's Disease
Actemra	Arthritis	AZT	AIDS
Adalimumab	Arthritis	Baclofen	Multiple Sclerosis
Aducanumab	Alzheimers	Bafiertam	Multiple Sclerosis
Aduhelm	Alzheimer's Disease	Baraclude	Hepatitis B
Alkeran	Cancer	Basiliximab	Organ Transplant
Amantadine	Parkinson's Disease	BCG	Bladder Cancer
Ambrisentan	Pulmonary Hypertension	Belimumab	Systemic Lupus
Ampyra	Multiple Sclerosis	Benlysta	Arthritis, Systemic Lupus
Anakinra	Arthritis	Betaseron	Multiple Sclerosis
Anoro Ellipta	COPD	Bevespi	COPD
Antabus	Alcoholism or drug abuse	Aerosphere	
Antabuse	Alcoholism or drug abuse	Bicalutamide	Prostate Cancer
Apokyn	Parkinson's Disease	Breo	COPD
Apsupartz	Arthritis	Breztri	COPD
Aptivus	HIV	Aerosphere	
Aralast	Emphysema	Briumvi	Multiple Sclerosis
Aranesp	Chronic Kidney Disease	Brovana	COPD
Arava	Arthritis	Campral	Alcoholism or drug abuse
Aricept	Dementia	Carbidopa	Parkinson's Disease
Aricept ODT	Alzheimer's Disease	Casodex	Prostate Cancer
Artane	Parkinson's Disease	Cerefolin	Dementia
Atripla	HIV	Cimzia	Arthritis
Aubagio	Multiple Sclerosis	Cogentin	Parkinson's Disease
Auranofin	Arthritis	Cognex	Dementia
Avonex	Multiple Sclerosis	Combivir	HIV

Medication	Condition	Medication	Condition
Comtan	Parkinson's Disease	Finerenone	Diabetes with Kidney Disease
Copaxone	Multiple Sclerosis	Fuzeon	HIV
Cosentyx	Arthritis	Galantamine	Dementia
Crixivan	HIV	Gel One	Arthritis
CRRT Solution	Kidney Disease	Geodon	Schizophrenia
Cytoxan	Cancer, Severe Arthritis, Immunosuppression	Gilenya	Multiple Sclerosis
D4T	AIDS	Glatiramer	Multiple Sclerosis
DDC	AIDS	Glatopa	Multiple Sclerosis
Daliresp	COPD	Gleevec	Cancer
Dapagliflozin	Diabetes with Kidney Disease	Gold	Rheumatoid Arthritis
DDI	AIDS	Haldol	Psychosis
Defibrotide	Organ Transplant	Harvoni	Hepatitis C
Defitelio	Organ Transplant	Herceptin	Cancer
Depade	Alcoholism or drug abuse	Humira	Arthritis
DES	Cancer	Hyalgan	Arthritis
Disulfiram	Alcoholism	Hyalgen LL	Arthritis
Donanemab	Alzheimer's Disease	Hyaluronan	Arthritis
Donepezil	Alzheimer's Disease	Hyaluronate	Arthritis
Dornase Alfa	Chronic Pulmonary Disorder	Hydergine	Dementia
DuoNeb	COPD	Hydrea	Cancer
Duvroq	Chronic Kidney Disease	Hydroxyurea	Melanoma, Leukemia, Cancer
Ebixa	Alzheimer's Disease	Hylan G-F 20	Arthritis
Elahere	Cancer	Ibrance	Cancer
Eldepryl	Parkinson's Disease	Imatinib	Cancer
Elexacfter-Tezacfter-Ivacafter	Chronic Pulmonary Disorder	Imbruvica	Cancer
Eligard	Prostate Cancer	Imjudo	Cancer
Embrele	Rheumatoid Arthritis	Imuran	Immunosuppression, Severe Arthritis
Emtriva	HIV	Incruse Ellipta	COPD
Enbrel	Arthritis	Indinavir	AIDS
Endoxan	Cancer, Severe Arthritis Immunosuppression	Insulin (MN Only)	Diabetes*
Enlon	Myasthenia Gravis	Interferon	AIDS, Cancer, Hepatitis
Entecavir	Hepatitis B	Invega	Schizophrenia
Epivir	HIV	Invirase	AIDS
Epogen	Kidney Failure, AIDS	Ivacafter	Chronic Pulmonary Disorder
Ergoloid	Dementia	Jaypirca	Cancer
Erivedge	Cancer	Jesduvroq	Chronic Kidney Disease
Esbriet	Chronic Pulmonary Disorder	Kaftrio	COPD
Etanercept	Arthritis	Kaletra	HIV
Euflexxa	Arthritis	Kalydeco	COPD
Exelon	Dementia	Kemadrin	Parkinson's Disease
Extavia	Multiple Sclerosis	Kerendia	Diabetes with Kidney Disease
Farxiga	Diabetes with Kidney Disease	Kesimpta	Multiple Sclerosis
Fasenra	COPD	Kimmtrak	Cancer
		Kineret	Arthritis

Medication	Condition	Medication	Condition
Krazati	Cancer	Navane	Psychosis
Lasix/Furosemide (>60mg/day)	Heart Disease	Nelfinavir	AIDS
L-Dopa	Parkinson's Disease	Neoral	Immunosuppression, Severe Arthritis
Ledipasvir-Sofosbuvir	Hepatitis C	Neostigmine	Myasthenia Gravis
Leflunomide	Arthritis	Neupro	Parkinson's Disease
Lemtrada	Multiple Sclerosis	Nilotinib	Cancer
Leqembi	Alzheimer's Disease	Nintedanib	Chronic Pulmonary Disorder
Letairis	Cancer, Pulmonary Hypertension	Nintedanib	Chronic Pulmonary Disorder
Leukeran	Arthritis	Esylate	
Leuprolide	Prostate Cancer	Norvir	HIV
Leuprolide Acetate	Prostate Cancer	Novatrone	Multiple Sclerosis
Levodopa	Parkinson's Disease	Nucala	Chronic Pulmonary Disorder
Lexiva	HIV	Nuplazid	Parkinson's Disease
Lioresal	Multiple Sclerosis	Ocrevus	Multiple Sclerosis
Lomustine	Cancer	OFEV	Chronic Pulmonary Disorder
Lumacaftor-Ivacaftor	Chronic Pulmonary Disorder	Olumiant	Arthritis
Lunsumio	Cancer	Opdualag	Cancer
Lupron	Cancer	Orencia	Arthritis
Lupron Depot	Prostate Cancer	Orserdu	Cancer
Lupron Depot-Ped	Prostate Cancer	Orthovisc	Arthritis
Lytgobi	Cancer	Otezla	Arthritis
Mavenclad	Multiple Sclerosis	Ozanimod	Multiple Sclerosis
Mayzent	Multiple Sclerosis	Paraplatin	Cancer
Megace	Cancer	Paricalcitol	Kidney Disease
Megestrol	Cancer	Parlodel	Parkinson's Disease
Mellaril	Psychosis	Pegasys	Chronic Hepatitis
Melphalan	Cancer	Peginterferon Alfa-2a	Chronic Hepatitis
Memantine	Alzheimer's Disease	Permax	Parkinson's Disease
Mestinon	Myasthenia Gravis	Pimavanserin	Parkinson's disease
Methotrexate (>25mg/wk)	Rheumatoid Arthritis	Pirespa	COPD
Metrifonate	Dementia	Pirfenidone	Chronic Pulmonary Disorder
Mirapex	Parkinson's Disease	Plegridy	Multiple Sclerosis
Mitoxantrone	Multiple Sclerosis	Pluvicto	Cancer
Monovisc	Arthritis	Ponvory	Multiple Sclerosis
Myleran	Cancer	Prezista	HIV
Mytelase	Myasthenia Gravis	Prismasol	Kidney Disease
Nalmefene	Alcoholism or drug abuse	Procrit	Kidney Failure, AIDS
Namenda	Alzheimer's Disease	Prolixin	Psychosis
Namenda XR	Alzheimer's Disease	Prostigmin	Myasthenia Gravis
Namzaric	Alzheimer's Disease	Provenge	Prostate Cancer
Natalizumab	Multiple Sclerosis	Pulmozyme	Cystic Fibrosis
Natrecor	CHF	Pyridostigmine	Myasthenia Gravis
		Qalsody	Amyotrophic Lateral Sclerosis (ALS)
		Radicaca	ALS

Medication	Condition	Medication	Condition
Rapamune	Organ Transplant or Cancer	Synvisc	Arthritis
Rasagiline	Parkinson's Disease	Tacrine	Dementia
Razadyne	Dementia	Taltz	Arthritis
Razadyne ER	Alzheimer's Disease	Tasceno ODT	Multiple Sclerosis
Rebif	Multiple Sclerosis	Tasigna	Cancer
Rebif Rebidose	Multiple Sclerosis	Tasmar	Parkinson's Disease
Rebif Titraxion Pack	Multiple Sclerosis	Tecfidera	Multiple Sclerosis
Relyvrio	Amyotrophic Lateral Sclerosis (ALS)	Tecvayli	Cancer
Remicade	Arthritis	Tenofovir	Hepatitis B
Reminyl	Dementia	Teslac	Cancer
Remodulin	Pulmonary Hypertension	Thiotepa	Cancer
Renagel	Chronic Kidney Disease	Thorazine	Psychosis
Renvela	Chronic Kidney Disease	Tiglutik	Amyotrophic Lateral Sclerosis (ALS)
Requip	Parkinson's Disease	Tofacitinib	Arthritis
Rescriptor	HIV	Tofersen	Amyotrophic Lateral Sclerosis (ALS)
Retrovir	AIDS	Trastuzumab	Cancer
Revia	Alcoholism or drug abuse	Trelegy Ellipta	COPD
Reyataz	HIV	Trelstar-LA	Prostate Cancer
Rezlidhia	Cancer	Tremfya	Arthritis
Ridaura	Arthritis	Trikafta	COPD
Rilutek	Amyotrophic Lateral Sclerosis	Triptorelin	Prostate Cancer
Riluzole	ALS	Trivisc	Arthritis
Rinvoq	Arthritis	Trizivir	HIV
Risperdal	Psychosis	Tudorza	COPD
Rituxan	Arthritis	Tysabri	Multiple Sclerosis
Rituximab	Arthritis	Valyte	CMV, HIV
Rivastigmine	Dementia	Vargatef	COPD
Roflumilast	COPD	VePesid	Cancer
Ropinirele	Parkinson's Disease	Viadur	Prostate Cancer
Sandimmune	Arthritis	Videx	HIV
Saphnelo	Systemic Lupus	Vincristine	Cancer
Selzentry	HIV	Viracept	HIV
Simponi	Arthritis	Viread	HIV
Simulect	Organ Transplant	Vismodegib	Cancer
Sinemet	Parkinson's Disease	Vivitrol	Alcoholism or drug abuse
Sipartz FX	Arthritis	Vumerity	Multiple Sclerosis
Sirolimus	Organ Transplant or Cancer	Vyvgart	Myasthenia Gravis
Sotyktu	Arthritis	Xeljanz	Arthritis
Stalevo	Parkinson's Disease	Xtandi	Cancer
Stelazine	Psychosis	Zanosar	Cancer
Stiolto Respirmat	COPD	Zelapar	Parkinson's Disease
Sustiva	AIDS	Zemplar	Kidney Disease
Symdeko	COPD	Zeposia	Multiple Sclerosis
Symmetrel	Parkinson's Disease	Zerit	HIV

Medication	Condition	Medication	Condition
Ziagen	HIV	Zolandex	Cancer
Zinbryta	Multiple Sclerosis	Zometa	Hypercalcemia in Cancer
Ziprasidone	Schizophrenia	Zytiga	Cancer

* Coverage is not available for individuals in Minnesota with diabetes.

Mailing Applications to Prospects

Mailing a completed application adds a few steps to the normal sales process. Below is a brief description of the necessary steps.

You will:

1. Ask the prospect the questions on the application and required forms; mail the completed application and required forms to the prospect for their review and signature.
2. Tell the prospect that they need to carefully review the application and forms for completeness and accuracy and then sign.
3. Have the prospect return the signed application, forms and premium payment to you in a postage paid envelope.
4. Upon return of the application and other forms, verify that all the required forms are completed and signed.
5. Submit the application through the usual channel; and
6. When issued, deliver the policy according to current policy delivery guidelines.

Always remember:

- You must be licensed to sell in the state where the prospect is at the time of solicitation
- The applicant's state of residence controls the application, forms and premium
- The client must return the signed applications, forms and premium payment to you and should not submit them directly to Mutual of Omaha
- Incomplete application submissions will be returned to you, so review thoroughly
- If you solicited the business, you must be the one to sign the corresponding application

- You cannot sign blank applications
- It is not acceptable to mail blank applications, brochures and outlines as prospecting materials

If you have questions, please call Sales Support at (800) 693-6083 for Brokerage and (877) 617-5589 for Advisors.

Required Forms

Application

Only current Medicare supplement applications may be used in applying for coverage. We will attach a copy of the application to the policy to make it part of the contract.

The producer or designated office staff is responsible for submitting completed applications to Mutual of Omaha or the applicable affiliate.

Producer Information Checklist (Brokerage ONLY)

Producers must include their name and Agent Writing Number or Social Security number. A maximum of two producers are allowed and they should indicate the commission percentage shares, which must total 100%.

Commission Code is required only if the producer is not appointed or licensed or is changing brokerage firms.

Method of Payment Form

Complete this required form regarding payment options and submit with all applications.

Premium Receipt and Notice of Information Practices

Receipt must be completed and provided to applicant as receipt for premium collected. Notice must be provided to applicant.

Replacement Form

The replacement form must be signed and submitted with the application when replacing any Medicare supplement or Medicare Advantage application. A signed replacement notice must be left with the applicant; a second signed replacement notice must be submitted with the application.

***Note:** In New York and Wisconsin, the replacement form must be completed when replacing any other health insurance.

Agent or Witness Certification for Non-English Speaking and/or Reading Applicants

If the applicant does not speak English, the Agent or Witness Certification form (MLU25947) must be completed by the agent or interpreter to verify that all the questions on the application were asked and that the interpreter instructed the agent in full on the responses of the applicant (or proposed insured).

Agents need to take the following steps to help ensure that applicants understand the coverage that they are applying for.

- When completing an application on a non-English speaking applicant, an interpreter should be present to interpret all the questions on the application for the applicant. The interpreter will be required to tell the agent all the information given in response so the agent can properly complete the application.
- The interpreter will also be required to translate for the applicant all the comments made by the agent, as well as information contained in all our marketing materials and forms.
- The agent, with the assistance of the interpreter, will also ask the applicant (or proposed insured) to sign the application and the necessary forms after the interpreter has fully explained all our information.
- Our policy allows our agents to serve as our interpreters if they are fluent in the same language as the applicant (or proposed insured).
- If the agent and applicant are not fluent in the same language, it will be the responsibility of the applicant (or proposed insured) to have an interpreter available to meet with our agent 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 our policy.

This form also asks for verification that the agent and interpreter reviewed all our marketing materials and explained them in full during the time the application was taken. A copy must be submitted with the application and a copy left with the applicant.

List-Bill Enrollment Form

This form must be completed and submitted if three or more Medicare supplement plans are to be paid for through pension deductions, employer contributions, and/or direct bill by a third-party List-Bill administrator. The form should be submitted and processed before any applications are submitted to us.

Mobile Quote App

Quickly run quotes for your Medicare supplements clients, wherever with our easy-to-use mobile app. Available on all Android and Apple devices, it allows you to customize the product view for the products you sell.

Features and Highlights

- Three ways to provide customized quotes:
 - Single quote
 - Single quote with household discount
 - Two quotes with household discount
- Optional height/weight inputs, where applicable, can be included for more accurate premiums
- Include a quote for dental coverage — with an optional vision benefit rider — in the states where dental is sold

Requirements

- The app functions on smartphones and tablets
- Smartphones or Android (4.0 and higher) and iOS (6.0 and higher) platforms
- Continuous internet access required

Download



[iOS in the Apple App Store](#)



[Android in Google Play](#)

From the Apple Store or Google Play, search “Quotes for Sales Professionals.”

State Availability

All states are on the app (except Massachusetts).

Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) was passed March 26, 2015, as a means to help reduce the cost of Medicare by reducing first dollar coverage provided by supplemental insurance plans. ***The Act prohibits individuals who become eligible for Medicare on Jan. 1, 2020, or after, from purchasing a Medicare supplement policy that covers the Part B Deductible.*** This includes Medicare supplement Plans C, F, High Deductible F (and Minnesota and Wisconsin Part B deductible coverage).

Important note: As a number of states are in the process of enacting or updating their specific legislation/regulation requirements in relation to MACRA, this section will be updated accordingly.

Medicare-eligibility through Dec. 31, 2019

For your clients who were eligible for Medicare Part A prior to Jan. 1, 2020, their Medicare options are the same as they've always been. They can keep their existing plans or purchase any that cover the Part B deductible.

For example, if a client would like to purchase a Plan F, they would need to be eligible for Medicare Part A prior to Jan. 1, 2020.

Medicare-eligibility Jan. 1, 2020 and after

The MACRA rule will impact your clients who become Medicare-eligible after Dec. 31, 2019, as they're considered newly eligible and won't be able to purchase plans that cover the Part B deductible. "Newly Eligible" Medicare Beneficiary Defined by MACRA — In this subsection, the term 'newly eligible Medicare beneficiary' means an individual who is neither of the following: "(A) An individual who has attained age 65 before January 1, 2020. "(B) An individual who was entitled to benefits under Part A pursuant to section 226(b) or 226A, or deemed to be eligible for benefits under section 226(a), before January 1, 2020.

Additionally, MACRA makes Plans D and G the guaranteed issue plans for newly eligible Medicare beneficiaries (as of Jan. 1, 2020) for the specified period under current law that name Plans C or F for current beneficiaries.

Mutual of Omaha Medicare Supplement Plan Choices as of Jan. 1, 2020		
Medicare Supplement Plans Available	Medicare-eligibility through Dec. 31, 2019	Medicare-eligibility on or after Jan. 1, 2020
	A, C, D, F, High-Deductible F, G, High-Deductible Plan G, N	A, D, G, High-Deductible Plan G, N

Frequently Asked Questions about MACRA

Question	Answer
Are clients currently on Plan C and Plan F “Grandfathered”?	Clients who currently have Plan C or Plan F will be “Grandfathered” or excluded from the MACRA provision. In addition, individuals eligible for Medicare on or before Dec. 31, 2019, will be eligible to purchase a Plan C or Plan F, subject to carrier guidelines, and will be “Grandfathered.” Mutual of Omaha will continue to offer Plan C and Plan F to those eligible.
If a client is going on Medicare in 2019 and is considering purchasing Plan C or F, can they still purchase it?	Yes. Starting in 2020, Medigap Plan C or F can no longer be sold to beneficiaries who become “newly eligible” for Medicare on or after Jan. 1, 2020. Newly eligible Medicare beneficiaries are those who attain age 65 on or after Jan. 1, 2020 or become entitled to Medicare Part A by reason of disability or ESRD on or after Jan. 1, 2020. Individuals who are enrolled in Medicare before 2020 can still purchase these plans and will be able to keep their plan as long as they pay their premiums.
If an insured client is currently enrolled in Plan C or F, does the client need to do anything?	No, the customer does not need to take any action. Plans C and F will be available for consumers eligible to purchase in 2020 and beyond if the customer is Medicare-eligible prior to Jan. 1, 2020.
Can my client, whose birthday is Jan. 1, 1955, purchase either a High-Deductible Plan F (HDF) or High-Deductible Plan G (HDG)? Or just HDG?	An individual (born Jan. 1, 1955) with a birthday on Jan. 1, 2020 is eligible for Medicare on Dec. 1, 2019. This is consistent with the Medicare eligibility rules. This same individual is defined to be, and CMS recognized to be, a “newly eligible Medicare beneficiary” on Jan. 1, 2020, and as such cannot purchase a Plan C or F. They can purchase a Medigap policy on Dec. 1, 2019, but it cannot be Plan C or F.
If clients want to leave Plan F, is there a guaranteed issue route to another plan?	Mutual of Omaha will not make special guaranteed issue rules for individuals on Plan F. If a customer would like to move to another plan, the individual would have to meet the underwriting requirements for that particular state.
If a client is currently on a Medicare Advantage plan, but wants to convert his or her coverage back to a Medicare supplement Plan C or F, can they do so without underwriting?	If an eligible customer would like to move to another plan, the individual would have to meet the underwriting requirements for his or her particular state. Please refer to our Medicare Advantage section on pages 27-29 of this guide for additional details.

Note: As additional questions and clarifications regarding MACRA are received, this section will be updated.



Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance and financial products.

MutualofOmaha.com