#### Section I: Agreement and Authorization

Make sure applicant(s) sign and date the application

#### Section K: To be Completed by Producer

Make sure producer(s) sign and date the application

Complete the Method of Pay	ment form and return v	with the con	ipleted app	olication
----------------------------	------------------------	--------------	-------------	-----------

- Use premium determined by the Calculate Your Premium form
- The full modal premium is collected at the time of application

**Complete Replacement Notice and leave a copy with the applicant (if applicable)** 

Provide Applicant with Premium Receipt signed by agent (if applicable)

Provide Applicant with Eligible Persons for Guarantee Issue and Open Enrollment

Note: An interviewer may call to verify/confirm the information provided on the application. Any changes or correction made to the application form must be initialed by the applicant. This form is required if splitting commissions.

## **Open Enrollment and Guaranteed Issue Worksheet**

If <u>any</u> of the following situations apply, applicant is in an open enrollment or guaranteed issue period: (Situations may vary by state and coverage may be limited. Please refer to the Underwriting Guide for more information.)

# **ELIGIBILITY FOR OPEN ENROLLMENT** Applicant is:

- at least 64 ½ years of age (in most states) and within six months before or after his/her effective date for Medicare Part B, or
- covered under Medicare Part B prior to age 65 (eligible for a six-month open enrollment period upon reaching age 65)

Note: Coverage cannot be effective until your Medicare coverage is effective.

#### **ELIGIBILITY FOR GUARANTEED ISSUE**

**Evidence of eligibility is required for the following situations. Applicant:** 

- is in the original Medicare plan, has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays, and that coverage is ending
- is in the original Medicare plan, has a Medicare Select policy, and moves out of the Select plan's service area
- loses coverage due to their Medicare supplement insurance company's insolvency or at no fault of the applicant
- the applicant leaves their Medicare supplement plan because the company has not followed rules, or has misled the applicant

If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.

If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.

Applicant was enrolled in a Medicare Advantage (MA) plan, and:

- the plan is leaving the Medicare program or stops service in the applicant's area, or the applicant moves out of the plan's service area (applicant must switch back to original Medicare)
- the applicant leaves the plan because the company has not followed rules, or has misled the applicant

If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.

If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.

• the applicant decided to switch to original Medicare within the first year of joining a MA plan when first eligible for Medicare Part A at age 65

Applicant has the right to obtain their Medicare supplement policy back if that carrier still sells it or, if not available:

- If Medicare Part A eligibility date is before 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, C, F, High Deductible F, K or L that is sold in the applicant's state by any insurance company.
- If Medicare Part A eligibility date is on or after 01/01/2020, applicant has the right to buy Medicare supplement Plan A, B, D, G, High Deductible G, K or L that is sold in the applicant's state by any insurance company.

Applicant was enrolled in a Medicaid plan or state-specific variation of a Medicaid plan, and:

• the applicant's state has Guaranteed Issue or Open Enrollment Rights for the loss of Medicaid or statespecific variation of a Medicaid plan

Reference the Underwriting Guidelines for states that have Guarantee Issue or Open Enrollment Rights for loss of Medicaid or state-specific variation of a Medicaid plan.

Acceptable Evidence of Eligibility (Can vary by situation, refer to Underwriting Guide):

- a. Copy of the applicant's MA plan's termination notice
- b. Copy of the letter the applicant sent to his/her MA plan requesting disenrollment
- c. Signed statement that the applicant has requested to be disenrolled from his/her MA plan
- d. Certification of group coverage
- e. Copy of the termination letter from employer or group carrier
- f. Image of insurance ID card (ONLY allowed if your MA plan is being terminated)
- g. Copy of the termination letter that the applicant received regarding their state Medicaid plan or state-specific variation of a Medicaid plan



# **Calculate Your Premium**

# PLEASE COMPLETE

Medicare Supplement Insurance Plan	Applicant A
	Applicant B

**Before you begin:** Please go to the Height and Weight Chart on the next page to determine your eligibility for coverage, unless you are in an open enrollment or guaranteed issue period.

	Steps	Example Rate displayed is used for calculation purposes only.	Applicant A	Applicant B
#1	Age Write in your age at the time of signing the application.  ZIP Code Indicate your ZIP Code used to determine your rate.	65 51502		
#2	Premium Write in your Med supp plan's premium from the Outline of Coverage provided, based on your age and ZIP Code listed in Step #1.	\$128.52		
#3	Household Premium Discount Please refer to the application for state specific household discount premium rules.  If the rules apply, multiply the amount from Step #2 by .88. If the rules do not apply, enter the amount from Step #2.	\$128.52 x .88 = \$113.10 In this example, the person qualifies for the household premium discount.		
#4	Rate Adjustment If you're in your open enrollment or guaranteed issue period, skip to Step #5.  Locate your height, then weight on the next page.  If your weight is in the Standard column, enter the amount from Step #3  If your weight is in the Class I or II column, multiply the amount from Step #3 by:  1.10 if in Class I column  1.20 if in Class II column	\$113.10 x 1.20 = \$135.70 Person's weight is in the Class II column.		
#5	Payment Options Your monthly payment is your last premium entered (Step #3 or #4).  To determine other payment schedules, multiply your monthly premium by: 3 to pay 4 times a year (quarterly) 6 to pay twice a year (semiannually) 12 to pay once a year (annually)	\$135.70 monthly payment \$407.10 quarterly payment \$814.20 semiannual payment \$1,628.40 annual payment		



#### **Eligibility**

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

#### Rate Adjustment

The column heading above your weight will indicate your appropriate rate adjustment, if any (risk class).

	Decline	Class I (10%)	Standard	Class I (10%)	Class II (20%)	Decline
Height	Weight	Weight	Weight	Weight	Weight	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 +
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 +



	DNIS Auth #
Agent Writing # Group # (i	f applicable) Keyline
Mutual of Omaha Insurance	3300 Mutual of Omaha Plaza ce Company Omaha, Nebraska 68175
<b>Application for Medicare Supplement Covera</b>	
Applicant acknowledges and agrees that if there is more than one viewed or shared with the other applicant.	e applicant on this application, all information provided may be
How Did You Hear About Us?	
Please select all that apply. Thank you for providing this helpful info	ormation.
Agent/Broker/Producer Family Member/Friend	Physician Referral Social Media
Direct Mail Internet Search	Radio
A. Plan Information (to be completed by	Producer)
Applicant A	Applicant B
Plan (select one): Plan A Plan G	Plan (select one): Plan A Plan G
High Deductible Plan G Plan N  OR	High Deductible Plan G Plan N
If your Medicare Part A eligibility date is before 01/01/2020, this <b>additional</b> plan is an available option:  Plan F	
Requested Effective Date / / /	Requested Effective Date / / / / / / / / / / / / / / / / / / /
Deliver Policy to:	Deliver Policy to:
Applicant A Producer	Applicant B Producer
B. Applicant Information	
Applicant A	Applicant B
Name (First/Middle Initial/Last)	Name (First/Middle Initial/Last)
D.:I. All	D.:I. All
Residence Address	Residence Address
City	City
State ZIP	State ZIP
Mailing Address (if different from residence address)	Mailing Address (if different from residence address)
City	City
State ZIP	State ZIP
Home Phone       -	Home Phone
(area code)	(area code)
E-mail Address	E-mail Address
Current Age	Current Age

Date of Birth

B. Applicant Information (Continued)	)
Applicant A	Applicant B
☐ Male ☐ Female	☐ Male ☐ Female
Social Security #	Social Security #
<b>Go paperless!</b> To receive your Explanation of Benefits (EOBs) onli in Section B. If you subscribe, you will <u>not</u> receive paper EOBs, but become available with a link to access each specific EOB. We will reimbursement from Mutual of Omaha Insurance Company.	instead, will receive an e-mail notification when new EOBs
Receive statement online? Y N	Receive statement online?
C. Medicare Information	
Please reference your Medicare card to complete this section.	MEDICARE HEALTH INSURANCE  Name/Nombre JOHN L SMITH  Medicare Number/Número de Medicare 1EG4-TE5-MK72 Entitled to/Con derecho a HOSPITAL (PART A) MEDICAL (PART B)  MEDICAL (PART B)
Applicant A	Applicant B
Medicare Number	Medicare Number
Medicare Part A Effective Date//	Medicare Part A Effective Date//
Medicare Part B Effective Date//   If you are not covered under Medicare Part B, indicate the date you plan to enroll//   J	Medicare Part B Effective Date
D. Household Premium Discount In	formation
You may be eligible for a policy with a lower premium rate base statements in this section.  1. Do you currently have a household resident (at least one, no real (a) with whom you have continuously resided for the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you reside and to whom you are either married of the last 12 months (b) with whom you are either married of the last 12 months (b) with whom you are either married of the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you are either married of the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you have continuously resided for the last 12 months (b) with whom you have	nore than three): and who is age 60 or older; or or in a civil union partnership?  Ollowing information about the household resident, except

Date of Birth

Street Address
City/State/ZIP

# E. Previous or Existing Coverage Information

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare supplement plans. Please include a copy of the notice from your prior insurer with your application. PLEASE ANSWER ALL QUESTIONS. Please mark "YES" or "NO" with an "X" to the questions To the Best of Your Knowledge and Belief: Applicant A Applicant B  $\Box_{\mathsf{Y}} \Box_{\mathsf{N}}$ 3. Are you covered for medical assistance through the state Medicaid program?..... (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer "NO" to this question.) If "YES," answer the following about this existing coverage:  $\square_{\mathsf{Y}} \square_{\mathsf{N}}$ (a) Will Medicaid pay your premiums for this Medicare supplement policy?..... (b) Do you receive any benefits from Medicaid OTHER THAN payments toward your  $\square$ Y  $\square$ N  $\square$ Y  $\square$ N Medicare Part B premium?.... Please answer questions regarding another Medicare supplement or Select plan: 4. Do you have another Medicare supplement or Medicare Select insurance policy  $\prod_{Y}\prod_{N}$  $\prod_{Y}\prod_{N}$ in force?..... If "YES," answer the following about this existing coverage: (a) Do you intend to replace your current Medicare supplement policy with this policy?..... (b) Indicate planned termination or disenrollment date...... Applicant A Applicant B (c) With what company, and what plan do you have? Applicant A **Applicant B** Name of Company Name of Company Plan Plan Please answer questions regarding Medicare plan coverage (other than Medicare supplement): Applicant A Applicant B 5. Have you had coverage from any Medicare plan other than original Medicare within  $\square_{\mathsf{Y}} \square_{\mathsf{N}}$  $\prod_{Y}\prod_{N}$ the past 63 days? (for example, a Medicare Advantage plan, or a Medicare HMO or PPO)... If "YES," answer the following about this previous or existing coverage: (a) Fill in your start and end dates below. If you are still covered under this plan, leave "END" blank...... Applicant A START Applicant B START **FND** (b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare supplement policy?..... (c) Planned date of termination/disenrollment?...... Applicant A Applicant B (d) Was this your first time in this type of Medicare plan?..... (e) Did you drop a Medicare supplement or Medicare Select policy to enroll in this Medicare plan?.....



 $\square_{\mathsf{Y}} \square_{\mathsf{N}}$ 

MAN

(f) Is your former Medicare supplement or Medicare Select policy still available?.....

(g) Please indicate reason for termination/disenrollment:	Check box(s) below if applicable Applicant A Applicant B			
<ul> <li>Your Medicare Advantage plan is leaving the Medicare</li> <li>Your Medicare Advantage organization stopped offering</li> <li>Your Medicare Advantage organization stopped offering</li> </ul>	g Medicare Advantage plans			
in which you live				
<ul> <li>You moved out of the geographic service area of your N</li> <li>You had a Medicare Advantage plan with Medicare Par</li> </ul>				
in a stand-alone Medicare Part D plan				
Diana anaman anakiana manandian akhambaalkhimannaa				
Please answer questions regarding other health insurance	Applicant A Applicant B			
6. Have you had coverage under any other health insurance wit (For example, an employer group health plan, union plan, or i supplement plan.)	hin the past 63 days?			
If "YES," answer the following about this previous or existing	coverage:			
(a) What are your dates of coverage under the other policy? If you are still covered under this plan, leave "END" blank	Applicant A START			
19369	END LLVLLL			
	Applicant B START			
PACE CONTRACTOR OF THE	end LLVLLV			
(b) Planned date of termination/disenrollment?				
Applicant B     /				
(c) Have you disenrolled from your current coverage volunta	rily?			
(d) Please state the reason for your disenrollment:				
Applicant A	<del></del>			
Applicant B  (e) With what company and what kind of policy? (List below	(.)			
Applicant A	Applicant B			
Name of Company	Name of Company			
Policy type	Policy type			
F. Please answer all of the following	questions:			
To the Best of Your Knowledge and Belief:	Applicant A Applicant B			
7. Are you applying during an open enrollment period?				
(a) Did you turn age 65 in the last six months?(b) Did you enroll in Medicare Part B in the last six months?	— —   — — —			
If either question 7a or 7b is "YES", indicate your Medicare Part	B effective date Applicant A Applicant B			
8. Are you applying during a guaranteed issue period?				
<b>NOTE</b> : Refer to form M469874_MD_0323 to determine the definition of guaranteed issue and open enrollment periods. If the answer to question 8 above is "YES," attach proof of eligibility.				

# If you are applying during an open enrollment or guaranteed issue period: SKIP SECTIONS G & H and GO TO SECTION I.

# G. Health Information

For all plans, answer questions 9-21. Note: An interviewer may call to confirm and verify the information you have provided on this application.

Part A: Medical Questions: (If "YES" is answered to any of the following questions 9-15, that person is not eligible for coverage.)

To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
9. Are you currently confined to a wheelchair or any motorized mobility device?	□Y □N	Y N
10. Are you currently hospitalized, confined to a bed, in a nursing home or assisted living facility?		
11. Within the past seven years, have you been medically diagnosed with, treated for, or had surgery for any of the following:	LY LN	∐Y ∐N
A. Chronic kidney disease (Stages 3, 4, or 5), kidney failure, or kidney disease requiring dialysis?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
B. Emphysema, chronic obstructive pulmonary disease (COPD), any other chronic		
pulmonary disorder or any cardio-pulmonary disorder requiring oxygen?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
C. Alzheimer's disease, dementia or any other cognitive disorder?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
D. Parkinson's disease, multiple sclerosis or amyotrophic lateral sclerosis (Lou Gehrig's Disease), Huntington's disease, or cerebral palsy?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
E. Systemic lupus, scleroderma or myasthenia gravis?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
F. Chronic hepatitis or cirrhosis?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
G. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for Human Immunodeficiency Virus (HIV)?	$\square$ Y $\square$ N	□y □ N
12. Within the past seven years, have you had an organ or stem cell transplant or been advised to have an organ or stem cell transplant (excluding cornea implants)?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
13. Do you have Osteoporosis, and as a result, within the past seven years experienced a fracture?	$\square$ Y $\square$ N	$\square$ Y $\square$ N
14. Within the past seven years have you been diagnosed with or treated for diabetes with complications including retinopathy, neuropathy, peripheral artery disease, peripheral venous thrombotic disease, stroke, transient ischemic attack (TIA), any heart disorder or any kidney		
disease?	$\square$ $\square$ $\square$ $\square$ $\square$	$\square$ $\vee$ $\square$ $\bowtie$
15. Do you have an implanted cardiac defibrillator?	$\square$ $\square$ $\square$ $\square$ $\square$	$\square$ $\vee$ $\square$ $\bowtie$
<b>Part B: Medical Questions:</b> (If "YES" is answered to any of the following questions 16-19 that person Mand is subject to an underwriting review.) If you would like consideration to be given to an application that question in Part B, attach an explanation stating the condition and how it is being controlled.		
To the Best of Your Knowledge and Belief:	Applicant A	Applicant B
16. Within the past seven years, have you been treated for, or been advised by a physician to have treatment for:	Applicant	Applicant
A. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement?	□Y □N	$\square_{Y}\square_{N}$
B. Cardiomyopathy, congestive heart failure, aortic or cardiac aneurysm, peripheral artery disease,		
peripheral venous thrombotic disease, vascular angioplasty, endarterectomy, carotid artery disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?		
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?		□Y □N
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N	□ y □ n □ y □ n
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N	
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N Y N Y N	□ y □ n □ y □ n
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N	□ Y □ N □ Y □ N □ Y □ N
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N Y N Y N	□ Y □ N □ Y □ N □ Y □ N
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y	
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N Y N Y N Y N Y N	
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y	Y   N   N     Y   N   N     Y   N   N
disease, any heart or heart valve disorder, atrial fibrillation, other heart rhythm disorder, or implantation of a pacemaker?	Y N Y N Y N Y N Y N	

G. Health Informa To the Best of Your Knowledge		•			1	.
20. Have you used any form o the past 12 months?					Applicant A	1
21. Applicant A (Current Hei			urrent_Weight) Lbs	1 1 1	I	13/26
Applicant B (Current Hei			urrent_Weight) Lbs			
H. Medication In	_					
f you are applying for <u>ANY</u> the question. If "yes" list all prescribed in the last 2 year	plan <u>OUTSID</u> over-the-cou		enrollment or guara ription medications	nteed issue po you are curre	eriod, please a ntly taking or h	nswer nave been
To the Best of Your Knowledg 22. Are you currently taking, or prescription drugs or over	or have you bee	n prescribed du	iring the previous 2 ye	ars any	Applicant A	Applicant B
Applicant A						
Medication Name (copy off pharmacy label)	Dosage	Frequency	Date Prescribed (If prescribed during the past 7 years)	Prescribed by Primary Physician?	Diagnosis/Con	dition
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		
Applicant B						
Medication Name (copy off pharmacy label)	Dosage	Frequency	Date Prescribed (If prescribed during the past 7 years)	Prescribed by Primary Physician?	Diagnosis/Con	dition
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		
				□Y □N		

- You do not need more than one Medicare supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- If you are age 65 or older, you may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
- If, after purchasing the policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

#### AUTHORIZATION TO DISCLOSE PERSONAL INFORMATION TO MUTUAL OF OMAHA INSURANCE COMPANY

- I authorize any physician, medical or dental practitioners, hospitals, clinics, pharmacies, pharmacy benefit managers, other medical care facilities, health maintenance organizations and all other providers of medical or dental services, the group of companies which presently includes Omaha Insurance Company, United World Life Insurance Company, United of Omaha Life Insurance Company, Companion Life Insurance Company, and any additional companies which may become part of this group of companies and their successors, along with other persons and entities which act on behalf of those companies to provide services to them, employers, consumer reporting agencies, and other insurance companies to disclose Personal Information about me to Mutual of Omaha Insurance Company. Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign this application. I understand that I may revoke this authorization at any time, by written notice to: ATTN: Individual Underwriting, Mutual of Omaha Insurance Company, [P.O. Box 3608, Omaha, NE 68103-3608]. I realize that my right to revoke this authorization is limited to the extent that
  - Mutual of Omaha Insurance Company has taken action in reliance on the authorization or the law allows Mutual of Omaha Insurance Company to contest the issuance of the policy or a claim under the policy.
- "Personal Information" means all health information, such as medical history, mental and physical condition, including the presence of HIV infection, AIDS or ARC, prescription drug records, drug and alcohol use and other information such as finances, occupation, general reputation and insurance claims information about me. Personal Information does not include Psychotherapy Notes, which are notes recorded by a health care provider who is a mental health professional documenting or analyzing the contents of conversation during a counseling session, which notes are separated from the rest of the person's medical record. Certain information, such as that relating to prescriptions, diagnosis and functional status, is not included in the term Psychotherapy Notes.
- The Personal Information will be used to determine my eligibility for insurance and to resolve or contest any issues of incomplete, incorrect or fraudulently misstated information on my application which may arise during the processing of my application or in connection with claims for insurance benefits. This authorization will not be used if the applicant is in an open enrollment or guaranteed issue period and is subject to the Time Limit on Certain Defenses provision in your policy.
- If the person or entity to whom Personal Information is disclosed is not a health care provider or health plan subject to federal privacy regulations, the Personal Information may then be subject to further disclosure by that person or entity without the protections of the federal privacy regulations.
- I understand that I may refuse to sign this application. I realize that if I refuse to sign, the insurance for which I am applying will not be issued.
- I understand that I will receive a copy of the signed application. A copy of this application is as effective as the original. I acknowledge and agree that if there is more than one applicant on this application, all information provided may be reviewed or shared with the other applicant. I understand that, upon acceptance of the completed application, each applicant will receive a separate policy and a completed and signed application will become part of each applicant's policy. If this application has been completed by two individuals, their signature applies only to the section of this application that they have completed.

I represent that my answers and statements on this application are true and complete to the best of my knowledge and belief. I understand that my policy benefits can start no earlier than my Medicare effective date, my first month's premium has been received and/or processed and my application has been approved by Mutual of Omaha Insurance Company. I acknowledge receipt of A Guide to Health Insurance for People with Medicare (not applicable for Direct-to-Consumer business) and an Outline of Coverage.

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Dated at	, on/		]
City	State Month Day	Year	Applicant A's Signature
Dated at	, on/		
City MA6026-18 Rev	State Month Day	Year	Applicant B's Signature (if applying)

J. Producer Comments (please a	ttach a ser	parate sheet if needed)	
K. To be Completed by Produc	cer		
23. Producers shall list any other health insurance po (a) List policies sold to the applicant(s) which are still		ve sold to the applicant(s).	
Applicant A			
Applicant B			
(b) List policies sold to the applicant(s) in the past fiv	/e (5) years wh	ich are no longer in force.	
Applicant A			
Applicant B			
I/We certify as follows:			
I/We have accurately recorded in the application th			
I/We certify that we have interviewed the proposed	d applicant(s).		🗆 Y 🗆 1
If you answered "NO" to any of the above statements	s, please explai	n why	
I acknowledge that if the applicant(s) is replacing cov	verage, I/We h	ave provided a copy of the replacement r	notice.
	3,7,7	,	
	į.		
Signature of Licensed Producer	Date	Signature of Licensed Producer	Date
Printed Name		Printed Name	
			143006 143006
Agent Writing Number		Agent Writing Number	<u> </u>

# METHOD OF PAYMENT FORM

# **REQUIRED FORM - PLEASE RETURN PAGES 1 & 2**

Part I. Select Premium Payment Option

Initial Premium Payment (Select option #1 or #2)	Applicant A	Applicant B		
Initial premium amount (based on age at application date)	. \$	\$		
1. Paper Check (submit signed check with application)	. 🗆			
(California collect only one month's premium at time of application)				
2. Automatic Bank Account Withdrawal				
Ongoing Premium Payments (Select option #1a, #1b, or #2)	1 <sup>st</sup> through the 28 <sup>th</sup> or	1 <sup>St</sup> through the 28 <sup>th</sup> or		
I want my payments automatically withdrawn from my bank     a. Choose the day payments will be deducted every month     from your bank account	the last day of every month	the last day of every month		
OR	Week (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> , last)	Week (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> , last)		
b. Choose the week and weekday that payments will be				
deducted every month from your bank account (For Example: 3rd Wednesday of every month)	Weekday (Mon, Tue, Wed, Thu, Fri)	Weekday (Mon, Tue, Wed, Thu, Fri)		
I will mail my premium to the company every 3, 6, or 12 months.     (Monthly billing is not allowed. Select frequency of billing)	everymonths Insert 3, 6, or 12	everymonths Insert 3, 6, or 12		
When choosing automatic bank account withdrawal, MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT IMMEDIATELY UPON POLICY APPROVAL AND ISSUE. The first withdrawal date may be different from the monthly date selected for ongoing premiums. Depending on the amount of time elapsed between the policy date and the date the policy is placed inforce, the amount of the first ongoing withdrawal may exceed one modal premium and may occur on a date other than the policy date. The Proposed Insured(s) will not receive premium billing notices while on this premium payment option. We CANNOT establish electronic payments from foreign banks.  Each month, payments will be automatically deducted from the account below on the day selected above. If no date is selected, premiums will be deducted on the policy date (which is determined at the time the policy is issued and can be found within the policy).				
Ongoing deductions will begin once the policy is issued. If the scheduled will process on the following business day.				
Part II. Payor Information				
	Applicant A	Applicant B		
1. Account Owner Name, if different than applicant's				
2. If premium is <b>NOT</b> paid by Proposed Insured/Insured ( <b>includes spouse or joint-married account</b> ), indicate the bank account owner's				
relationship to Proposed Insured/Insured by selecting one of the following.				
Employer (3 app minimum/applicant must be retired.  Refer to List-Bill guidelines. N/A for Direct-to-Consumer business)				
Living Trust				
Power of Attorney or legal guardian (documentation required)				
Business owned by applicant or applicant's spouse				



#### Part III. Account Information

artini / tecoant information	rartin. Account information			
Complete the Following ONLY if <u>Automated Bank Account Withdrawal</u> is Chosen: This section is intended as authorization to debit your bank account. Complete bank account information below <b>OR</b> attach a copy of a voided check (Do NOT use a deposit slip)				
Applicant A  Account Type (check one): Checking Savings  Name of Financial Institution  Routing Number (9 digits on lower left side of check)  Account Number (Do NOT use Debit/Credit Card numbers)  Name as Shown on Account	Applicant B Same account as Applicant A Account Type (check one): Checking Savings  Name of Financial Institution  Routing Number (9 digits on lower left side of check)  Account Number (Do NOT use Debit/Credit Card numbers)			
Payments cannot be postponed until a later date.	Account Holder Name    Do NOT include the check # in the Routing or Account Number.			
I authorize Mutual of Omaha Insurance Company ("Mutual of Omaha") to withdraw funds from my account for the initial and/or monthly renewal premiums and understand that the amounts may differ. This authorization shall apply to any future payments unless specifically revoked by me. Premium shortages may result from a variety of causes, including underwriting adjustments. I authorize my financial institution to pay from my account to Mutual of Omaha any preauthorized bank account withdrawals. I agree that my financial institution shall be fully protected in honoring any such payment and that its rights and responsibilities regarding the payment shall be the same as if the payment were signed personally by me. I agree to notify the business in writing of any changes in my account information. This authorization will be effective until I give you at least three business days' notice to cancel. If notice is given verbally, Mutual of Omaha may require written confirmation from me within 14 days after my verbal notice.				
Applicant A	Applicant B			
Authorized Signature as Shown on Account	Authorized Signature as Shown on Account			
Date	Date			

Page 2





# NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

#### SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by Mutual of Omaha Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

#### STATEMENT TO APPLICANT BY ISSUER, AGENT, BROKER OR OTHER REPRESENTATIVE:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (check one):

Applicant A		Applicant B
Additional benefits		Additional benefits
No change in benefits, but lower premiums Fewer benefits and lower premiums My plan has outpatient prescription drug coverage and I am enrolling in Part D Disenrollment from a Medicare Advantage		No change in benefits, but lower premiums Fewer benefits and lower premiums My plan has outpatient prescription drug coverage and I am enrolling in Part D Disenrollment from a Medicare Advantage
Plan (Please explain reason for disenrollment) Other (please specify)		Plan (Please explain reason for disenrollment) Other (please specify)
	-	

- 1. Note: If the issuer of the Medicare supplement policy being applied for does not, or is otherwise prohibited from imposing preexisting condition limitations, please skip to statement 2 below. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- 2. State law provides your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent under the original policy.



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3. If, you still wish to terminate your present policy or certificate and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the Company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy or certificate until you have received your new policy and are sure that you want to keep it.

∠ Signature of Agent, Broker or Other Representati	ve* Date	
Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175		
Applicant A	Applicant B	
Signature	Signature	
Date	Date	

<sup>\*</sup>Signature not required for direct response sales.

# **IMPORTANT DOCUMENTS**

# LEAVE THE FOLLOWING REMAINING PAGES WITH CLIENT(S)

As part of the application process, the applicant has signed multiple forms. Applicant copies of these forms and client notifications on the following pages are to be given to the applicant(s) if applicable.

### **Replacement Notice**

If replacing, both you and the applicant must sign the customer copy of the replacement notice.

**Guaranteed Issue and Open Enrollment Notice** 

**Premium Receipt** 



# NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

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No change in benefits, but lower premiums Fewer benefits and lower premiums My plan has outpatient prescription drug coverage and I am enrolling in Part D Disenrollment from a Medicare Advantage		No change in benefits, but lower premiums Fewer benefits and lower premiums My plan has outpatient prescription drug coverage and I am enrolling in Part D Disenrollment from a Medicare Advantage
Plan (Please explain reason for disenrollment) Other (please specify)		Plan (Please explain reason for disenrollment) Other (please specify)
	-	

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M18362 0619 MI

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Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175		
Applicant A	Applicant B	
Signature	Signature	
Date	Date	

<sup>\*</sup>Signature not required for direct response sales.



# **Premium Receipt**

All premiums must be made payable to Mutual of Omaha Insurance Company.

Do not make check payable to the agent or leave the payee blank.

Applicant A		Applicant B	
Received from		Received from	
this day of ,		this day of ,	
an application for Form	Policy	an application for Form	Policy
and/or Riders	and	and/or Riders	and
Check for	_Dollars.	Check for	Dollars.
Agent		<b>/</b> Agent	

No insurance of any kind shall take effect until a policy is issued and delivered to the applicant, and the initial premium is paid, all during the life of the applicant. If no policy is issued, Mutual of Omaha Insurance Company shall have no liability except to refund the initial premium to the applicant. This is a receipt of your application and initial premium.



Provide the completed premium receipt, if applicable.