



Underwritten by
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza
Omaha, Nebraska 68175

APPLICATION for MEDICARE SUPPLEMENT INSURANCE

NEW YORK

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MUTUAL OF OMAHA INSURANCE COMPANY
OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE
BENEFIT PLANS A, B, C, D, F, G AND M

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2010 Including Revisions Effective January 1, 2020

This chart show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plans A and B and either D or G. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F¹. Some plans may not be available in your state.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants											Medicare first eligible before 2020 only	
	PLAN A*	PLAN B*	PLAN D*	PLAN G*	G ¹	PLAN K	PLAN L	PLAN M*	PLAN N	PLAN C*	PLAN F*	F ¹	
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓		✓	✓		✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓		✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓		✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓		✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓		✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓		✓	
Medicare Part B deductible										✓		✓	
Medicare Part B excess charges				✓						✓		✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓		✓	
Out-of-pocket limit in 2024 ²						\$7,060 ²	\$3,530 ²						

*Indicate Plans being offered by Mutual of Omaha Insurance Company.

¹Plans F and G also have a high deductible option which require first paying a plan deductible \$2,800 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

²Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

MONTHLY PREMIUMS
ZIP CODES: 128-139, 144-149

Attained Age	Policy Form MM20 Plan A	Policy Form MM21 Plan B	Policy Form MM22 Plan C	Policy Form MM23 Plan D	Policy Form MM24 Plan F	Policy Form MM25 Plan G	Policy Form MM30 Plan M
All Ages	262.29	382.69	383.11	376.42	385.62	357.03	393.08

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY PREMIUMS
ZIP CODES: 06390

Attained Age	Policy Form MM20 Plan A	Policy Form MM21 Plan B	Policy Form MM22 Plan C	Policy Form MM23 Plan D	Policy Form MM24 Plan F	Policy Form MM25 Plan G	Policy Form MM30 Plan M
All Ages	271.34	395.88	396.33	389.40	398.91	369.34	406.63

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY PREMIUMS

ZIP CODES: 10910, 10912, 10914-919, 10921-922, 10924-926, 10928, 10930, 10932-933, 10940-941, 10943, 10949-950, 10953, 10958-959, 10963, 10969, 10973, 10975, 10979, 10981, 10985, 10987-988, 10990, 10992, 10996-998, 120-127, 140-143

Attained Age	Policy Form MM20 Plan A	Policy Form MM21 Plan B	Policy Form MM22 Plan C	Policy Form MM23 Plan D	Policy Form MM24 Plan F	Policy Form MM25 Plan G	Policy Form MM30 Plan M
All Ages	277.37	404.68	405.13	398.05	407.78	377.55	415.67

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY PREMIUMS

ZIP CODES: 005, 100-108, 10901, 10911, 10913, 10920, 10923, 10927, 10931, 10951-952, 10954, 10956, 10960, 10962, 10964-965, 10968, 10970, 10974, 10976-977, 10980, 10982-984, 10986, 10989, 10993-995, 110 - 119

Attained Age	Policy Form MM20 Plan A	Policy Form MM21 Plan B	Policy Form MM22 Plan C	Policy Form MM23 Plan D	Policy Form MM24 Plan F	Policy Form MM25 Plan G	Policy Form MM30 Plan M
All Ages	349.72	510.25	510.82	501.89	514.16	476.04	524.11

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Premium Information

We, Mutual of Omaha, can only raise your premium if we raise the premium for all the policies like yours in the same classification in this state.

Disclosures

Use this outline to compare benefits and premiums among policies.

Read Your Policy Very Carefully

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and the Mutual of Omaha Insurance Company.

Right to Return Policy

If you find that you are not satisfied with your policy, you may return it to Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

Policy Replacement

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Notice

The policy may not fully cover all of your medical costs. Neither Mutual of Omaha nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

Complete Answers Are Very Important

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

**PLAN A
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan A Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1,632	\$0	\$1,632 (Part A deductible)
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days			
21 st through 100 th day	All approved amounts	\$0	\$0
101 st day and after	All but \$204 a day	\$0	Up to \$204 a day
	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A AND B

Services	Medicare Pays	Plan A Pays	You Pay
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**PLAN B
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan B Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$204 a day	\$0	Up to \$204 a day
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN B
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan B Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A AND B

Services	Medicare Pays	Plan B Pays	You Pay
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN C

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD – Plan C – Medicare first eligible before 2020 only
 *A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan C Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1,632	\$1,632 (Part A Deductible)	\$0
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$204 a day	Up to \$204 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

PLAN C
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Plan C – Medicare first eligible before 2020 only

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan C Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment	\$0	\$240 (Part B Deductible)	\$0
First \$240 of Medicare Approved Amounts*	Generally 80%	Generally 20%	\$0
Remainder of Medicare Approved Amounts	\$0	\$0	All costs
Part B Excess Charges (above Medicare Approved Amounts)	\$0	All costs	\$0
BLOOD	\$0	\$240 (Part B Deductible)	\$0
First 3 pints	80%	20%	\$0
Next \$240 of Medicare Approved Amounts*	100%	\$0	\$0
Remainder of Medicare Approved Amounts			
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			

PARTS A AND B

Services	Medicare Pays	Plan C Pays	You Pay
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT First \$240 of Medicare Approved Amounts*	\$0	\$240 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN C

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan C Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime Maximum Benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime Maximum Benefit

**PLAN D
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan D Pays	You Pay
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies	All but \$1,632	\$1,632 (Part A Deductible)	\$0
First 60 days	All but \$408 a day	\$408 a day	\$0
61 st through 90 th day	All but \$816 a day	\$816 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.	All approved amounts	\$0	\$0
First 20 days	All but \$204 a day	Up to \$204 a day	\$0
21 st through 100 th day	\$0	\$0	All costs
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN D
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan D Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN D

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan D Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0	\$0	\$250
	\$0	80% to a lifetime Maximum Benefit of \$50,000	20% and amounts over the \$50,000 lifetime Maximum Benefit

PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD – Plan F – Medicare first eligible before 2020 only
 *A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan F Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1,632	\$1,632 (Part A Deductible)	\$0
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$204 a day	Up to \$204 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN F
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Plan F – Medicare first eligible before 2020 only**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan F Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$240 of Medicare Approved Amounts*	\$0	\$240 (Part B Deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$240 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT First \$240 of Medicare Approved Amounts*	\$0	\$240 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN F

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan F Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime Maximum Benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime Maximum Benefit

**PLAN G
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan G Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1,632	\$1,632 (Part A Deductible)	\$0
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$204 a day	Up to \$204 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan G Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN G

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan G Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime Maximum Benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime Maximum Benefit

**PLAN M
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan M Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,632	\$816 (50% Part A Deductible)	\$816 (50% Part A Deductible)
61 st through 90 th day	All but \$408 a day	\$408 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$204 a day	Up to \$204 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

**PLAN M
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

*Once you have been billed \$240 of Medicare Approved Amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan M Pays	You Pay
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A AND B

Services	Medicare Pays	Plan M Pays	You Pay
HOME HEALTH CARE – MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
DURABLE MEDICAL EQUIPMENT First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan M Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime Maximum Benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime Maximum Benefit

Open Enrollment and Guaranteed Issue Worksheet

If **any** 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 state-specific 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

Agent Writing #

FAV Key _____ Auth # _____

Group # (if applicable) _____ Keyline _____



Underwritten by
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza
Omaha, Nebraska 68175

Application for Medicare Supplement Coverage

Applicant acknowledges and agrees that if there is more than one applicant on this application, all information provided may be viewed or shared with the other applicant.

A. Plan Information (to be completed by Producer)



Applicant A

Plan (select one): Plan A Plan B Plan D
 Plan G Plan M

OR

If your Medicare Part A eligibility date is before 01/01/2020, these **additional** plan are available options:

Plan C Plan F

Applicant B

Plan (select one): Plan A Plan B Plan D
 Plan G Plan M

OR

If your Medicare Part A eligibility date is before 01/01/2020, these **additional** plan are available options:

Plan C Plan F

Requested Effective Date / /

Requested Effective Date / /

Deliver Policy to
Applicant A Producer

Deliver Policy to
Applicant B Producer

B. Applicant Information

Applicant A

Applicant B

Name (First/Middle/Last)	
Residence Address	
City	
State	ZIP
Mailing Address (if different from residence address)	
City	
State	ZIP <input type="text"/>
Home Phone <input type="text"/> - <input type="text"/> - <input type="text"/>	(area code)
E-mail Address	
Current Age _____	
Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/>	mo day yr
<input type="checkbox"/> Male <input type="checkbox"/> Female	
Social Security # <input type="text"/> - <input type="text"/> - <input type="text"/>	

Name (First/Middle/Last)	
Residence Address (if different from Applicant A's)	
City	
State	ZIP
Mailing Address (if different from residence address)	
City	
State	ZIP <input type="text"/>
Home Phone <input type="text"/> - <input type="text"/> - <input type="text"/>	(area code)
E-mail Address	
Current Age _____	
Date of Birth <input type="text"/> / <input type="text"/> / <input type="text"/>	mo day yr
<input type="checkbox"/> Male <input type="checkbox"/> Female	
Social Security # <input type="text"/> - <input type="text"/> - <input type="text"/>	

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B. Applicant Information (continued)

Applicant A

Applicant B

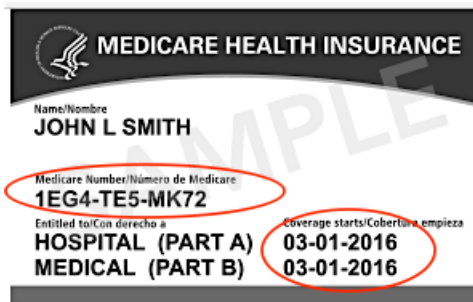
Go paperless! To receive your Explanation of Benefits (EOBs) online, select "YES" below and provide your current e-mail address in Section B. If you subscribe, you will not receive paper EOBs, but instead, will receive an e-mail notification when new EOBs become available with a link to access each specific EOB. We will continue to mail EOBs if you are entitled to receive any monetary reimbursement from Mutual of Omaha.

Receive statement online? Y N

Receive statement online? Y N

C. Medicare Information

Please reference your Medicare card to complete this section.



Applicant A

Applicant B

Medicare Number

Medicare Number

Medicare Part A Effective Date / /

Medicare Part A Effective Date / /

If you are not covered under Medicare Part A, what is your eligibility date / /

If you are not covered under Medicare Part A, what is your eligibility date / /

Medicare Part B Effective Date / /

Medicare Part B Effective Date / /

If you are not covered under Medicare Part B, indicate the date you plan to enroll / /

If you are not covered under Medicare Part B, indicate the date you plan to enroll / /



D. Previous or Existing Coverage Information

NOTE: The sale of a Medicare supplement policy is prohibited where an individual has a Medicare supplement policy in force and does not desire to replace the existing policy or where the Medicare supplement policy would duplicate benefits to which the individual is entitled under a Medicare Advantage plan.

To the Best of Your Knowledge and Belief:

	Applicant A	Applicant B
1. 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:	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(a) Will Medicaid pay your premiums for this Medicare supplement policy?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(b) Do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Please answer questions regarding another Medicare supplement or Select plan:

2. Do you have another Medicare supplement or Medicare Select insurance policy or certificate in force?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If "YES," answer the following about this existing coverage:		
(a) Do you intend to replace your current Medicare supplement policy/certificate with this policy?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(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 Advantage plan coverage (other than Medicare supplement):

	Applicant A	Applicant B
3. Have you had coverage from any Medicare Advantage plan other than Medicare Part A or B within the past 63 days? (for example, a Medicare Advantage plan, or a Medicare HMO or PPO).....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
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 _ _ / _ _ / _ _ _ _	
END	_ _ / _ _ / _ _ _ _	
END	_ _ / _ _ / _ _ _ _	
(b) If you are still covered under the Medicare Advantage plan, do you intend to replace your current coverage with this new Medicare supplement policy?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(c) Planned date of termination/disenrollment?..... Applicant A	_ _ / _ _ / _ _ _ _	
Applicant B	_ _ / _ _ / _ _ _ _	
(d) Was this your first time in this type of Medicare Advantage plan?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(e) Did you drop a Medicare supplement or Medicare Select policy/certificate to enroll in this Medicare Advantage plan?.....	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

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Please answer questions regarding other health insurance:

<p>4. Have you had coverage under any other health insurance within the past 63 days?..... (For example, an employer group health plan, union plan, or individual non-Medicare supplement plan.)</p> <p>If "YES," answer the following about this previous or existing coverage:</p> <p>(a) What are your dates of coverage under the other policy/certificate? If you are still covered under this plan, leave "END" blank.....</p> <p style="text-align: right;">Applicant A START</p> <p style="text-align: right;">END</p> <p style="text-align: right;">Applicant B START</p> <p style="text-align: right;">END</p> <p>(b) Planned date of termination/disenrollment?.....</p> <p style="text-align: right;">Applicant A</p> <p style="text-align: right;">Applicant B</p> <p>(c) With what company and what kind of policy/certificate? (List below.)</p>	<p>Applicant A</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p>	<p>Applicant B</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p>
<p>Applicant A</p> <p>Name of Company</p> <p>Policy/Certificate type</p>	<p>Applicant B</p> <p>Name of Company</p> <p>Policy/Certificate type</p>	

<p>Applicant A</p> <p>Name of Company</p> <p>Policy/Certificate type</p>	<p>Applicant B</p> <p>Name of Company</p> <p>Policy/Certificate type</p>
---	---

E. Please answer all of the following questions:

<p>To the Best of Your Knowledge and Belief:</p> <p>5. Did you turn age 65 in the last six months?.....</p> <p>6. Did you enroll in Medicare Part B in the last six months?.....</p> <p>If "YES," indicate your effective date.....</p> <p style="text-align: right;">Applicant A</p> <p style="text-align: right;">Applicant B</p>	<p>Applicant A</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p>	<p>Applicant B</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p> <p><input type="checkbox"/> Y <input type="checkbox"/> N</p>
<p style="text-align: right;">Applicant A</p> <p style="text-align: right;">Applicant B</p>	<p style="text-align: right;">Applicant A</p> <p style="text-align: right;">Applicant B</p>	<p style="text-align: right;">Applicant A</p> <p style="text-align: right;">Applicant B</p>



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F. Agreement and Authorization



IMPORTANT STATEMENTS

- 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 coverage.
- 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 reinstated 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 reinstated 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 reinstated 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 reinstated 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).

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.

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.

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 and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

 Dated at _____, on

 /

 /

City State Month Day Year Applicant A's Signature

 Dated at _____, on

 /

 /

City State Month Day Year Applicant B's Signature (if applying)

MUTUAL of OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, Nebraska 68175

I. Conditional Receipt

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

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

Applicant A

Received from _____
the sum of \$ _____ paid as the full initial premium
with the attached Medicare supplement insurance
application to Mutual of Omaha Insurance Company.

Applicant B

Received from _____
the sum of \$ _____ paid as the full initial premium
with the attached Medicare supplement insurance
application to Mutual of Omaha Insurance Company.


Mutual of Omaha Insurance Company agrees that insurance shall become effective as of the date of the application (or a later date if so requested by the applicant), if the applicant, as of the date of the application, is insurable and acceptable for said insurance under its usual underwriting rules, and the required premium has been paid.


If the applicant does not qualify according to the Company's current underwriting rules on the date the premium is taken, no coverage is in effect, no policy will be issued and premium will be refunded.

Should Mutual of Omaha Insurance Company decline to issue the insurance applied for, I hereby agree to return the above sum to the Proposed Insured(s).

Date

Date

 _____
Producer


 _____
Producer



Provide the completed receipt to the applicant and submit a copy with the application.

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Part I . Select Premium Payment Option

Initial Premium Payment (Select option #1 or #2)	Applicant A	Applicant B
<p> Initial premium amount (based on age at application date)..... \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>1. Paper Check (submit signed check with application)..... <input type="checkbox"/></p> <p>(California collect only one month's premium at time of application)</p> <p>2. Automatic Bank Account Withdrawal..... <input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>Ongoing Premium Payments (Select option #1a, #1b, or #2)</p> <p>1. I want my payments automatically withdrawn from my bank</p> <p style="padding-left: 20px;">a. Choose the day payments will be deducted every month from your bank account.....</p> <p style="text-align: center;">OR</p> <p style="padding-left: 20px;">b. Choose the week and weekday that payments will be deducted every month from your bank account..... (For Example: 3rd Wednesday of every month)</p>	<p>1st through the 28th or the last day of every month</p> <p>_____</p> <p>Week (1st, 2nd, 3rd, 4th, last)</p> <p>_____</p> <p>Weekday (Mon, Tue, Wed, Thu, Fri) _____</p>	<p>1st through the 28th or the last day of every month</p> <p>_____</p> <p>Week (1st, 2nd, 3rd, 4th, last)</p> <p>_____</p> <p>Weekday (Mon, Tue, Wed, Thu, Fri) _____</p>
<p>2. I will mail my premium to the company every 3, 6, or 12 months. (Monthly billing is not allowed. Select frequency of billing).....</p>	<p>every _____ months Insert 3, 6, or 12</p>	<p>every _____ months Insert 3, 6, or 12</p>

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 in force, 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 deduction date begins on a weekend or holiday, the payment will process on the following business day.

Part II. Payor Information

	Applicant A	Applicant B
<p>1. Account Owner Name, if different than applicant's.....</p> <p>2. If premium is NOT paid by Proposed Insured/Insured (includes spouse or joint-married account), indicate the bank account owner's relationship to Proposed Insured/Insured by selecting one of the following.</p> <p style="padding-left: 40px;">Employer (3 app minimum/applicant must be retired. Refer to List-Bill guidelines. N/A for Direct-to-Consumer business)</p> <p style="padding-left: 80px;">Living Trust</p> <p style="padding-left: 40px;">Power of Attorney or legal guardian (documentation required)</p> <p style="padding-left: 80px;">Business owned by applicant or applicant's spouse</p>	<p>_____</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>_____</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>



Part III. Account Information

Complete the Following ONLY if Automated Bank Account Withdrawal is Chosen:

This section is intended as authorization to debit your bank account.

Complete bank account information below **OR** attach a copy of a voided check (Do NOT use a deposit slip)

Can attach voided check here

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

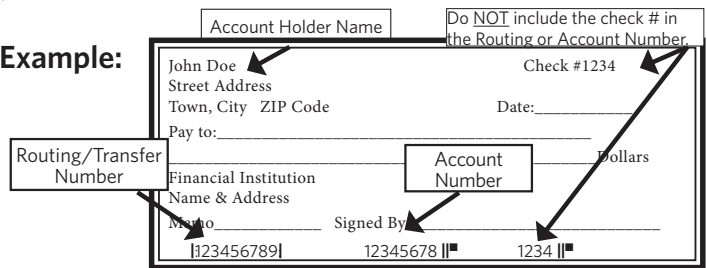
Routing Number (9 digits on lower left side of check)

Account Number (Do NOT use Debit/Credit Card numbers)

Name as Shown on Account

- Payments cannot be postponed until a later date.
- Payment from a third party, including any foundation, will not be accepted, except in certain pre-approved situations.
- All refunds will be made to the applicant in the event of rejection, incomplete submission, overpayment, cancellation, etc.

Example:



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

Authorized Signature as Shown on Account

Date

Applicant B

Authorized Signature as Shown on Account

Date



MUTUAL of OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, Nebraska 68175

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If the applicant does not qualify according to the Company's current underwriting rules on the date the premium is taken, no coverage is in effect, no policy will be issued and premium will be refunded.

Should Mutual of Omaha Insurance Company decline to issue the insurance applied for, I hereby agree to return the above sum to the Proposed Insured(s).

Date

Date

 _____
Producer

 _____
Producer



Provide the completed receipt to the applicant and submit a copy with the application.

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MUTUAL of OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, Nebraska 68175

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Date

Date



Producer



Producer



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MA5976-30 Rev

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Mutual of Omaha Insurance Company agrees that insurance shall become effective as of the date of the application (or a later date if so requested by the applicant), if the applicant, as of the date of the application, is insurable and acceptable for said insurance under its usual underwriting rules, and the required premium has been paid.

If the applicant does not qualify according to the Company's current underwriting rules on the date the premium is taken, no coverage is in effect, no policy will be issued and premium will be refunded.

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Date

Date

 _____
Producer

 _____
Producer



Provide the completed receipt to the applicant and submit a copy with the application.

MA5976-30 Rev

MUTUAL of OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, Nebraska 68175

I. Conditional Receipt

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

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

Applicant A

Received from _____
the sum of \$ _____ paid as the full initial premium
with the attached Medicare supplement insurance
application to Mutual of Omaha Insurance Company.

Applicant B

Received from _____
the sum of \$ _____ paid as the full initial premium
with the attached Medicare supplement insurance
application to Mutual of Omaha Insurance Company.

Mutual of Omaha Insurance Company agrees that insurance shall become effective as of the date of the application (or a later date if so requested by the applicant), if the applicant, as of the date of the application, is insurable and acceptable for said insurance under its usual underwriting rules, and the required premium has been paid.

If the applicant does not qualify according to the Company's current underwriting rules on the date the premium is taken, no coverage is in effect, no policy will be issued and premium will be refunded.

Should Mutual of Omaha Insurance Company decline to issue the insurance applied for, I hereby agree to return the above sum to the Proposed Insured(s).

Date

Date



Producer



Producer



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Notice to Applicant Regarding Replacement of Accident and Health Insurance, HMO Coverage or Employer-Provided Health Benefit Arrangement

Save this notice! It may be important to you in the future.

According to your application, you intend to terminate existing accident and health insurance, health maintenance organization coverage or employer-provided health benefit coverage and replace it with a policy (certificate) to be issued by Mutual of Omaha Insurance Company. Your new policy (certificate) will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy (certificate).

You should review this new coverage carefully. Compare it with all health coverage you now have and evaluate the need for existing coverage that may duplicate this policy (certificate). Terminate your present coverage only if, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision.

Statement to Applicant by Issuer, Agent, Broker or Other Representative:

I have reviewed your current medical or health insurance coverage. The replacement of insurance involved in this transaction (does) (does not) duplicate coverage, to the best of my knowledge. The replacement policy is being purchased for the following reason(s) checked below:

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

If you still wish to terminate your present policy or certificate and replace it with new coverage, review the application carefully before you sign it to be certain that all information has been properly recorded. Do not cancel your present policy (certificate) until you have received your new policy (certificate) and are sure that you want to keep it.



Signature of Agent, Broker or Other Representative*

Date

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175



Applicant A	Applicant B
Signature 	Signature
Date	Date

*Signature not required for direct response sales.

Medicare Supplement Plan B Disclosure Agreement

I understand I (am purchasing / have purchased) Medicare Supplement Form MM21 (Plan B Option) from Mutual of Omaha Insurance Company. I am fully aware that I may purchase coverage at any time under Medicare Supplement Form MM25 (Plan G Option) which has greater benefits at a similar rate.

Applicant A's Signature

Applicant B's Signature

Date

Date



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.

Plan B Disclosure Agreement

Conditional Receipt - Please provide applicant with a copy of the Conditional Receipt, located in Section I of the application.

Notice to Applicant Regarding Replacement of Accident and Health Insurance, HMO Coverage or Employer-Provided Health Benefit Arrangement

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_____	_____
<input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Other (please specify)
_____	_____
_____	_____

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Signature of Agent, Broker or Other Representative*

Date

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175



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Applicant B's Signature

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Date



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