

APPLICATION for MEDICARE SUPPLEMENT INSURANCE AND DENTAL INSURANCE with Optional VISION RIDER

OHIO

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OUTLINE OF MEDICARE SUPPLEMENT COVERAGE - COVER PAGE OMAHA SUPPLEMENTAL INSURANCE COMPANY BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

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

	2 2 2 2								:	
									Medicar	Medicare first eligible
			置	Plans Available to All Applicants	All Applica	ants			before	before 2020 only
Benefits	PLAN A	PLAN A PLAN B	PLAN D	PLAN G [∗]	PLAN K	PLAN L	PLAN M	PLAN N	PLAN C	PLAN F*
Medicare Part A coinsurance and										
hospital coverage (up to an	>	>	>	>	>	>	>	>	>	>
additional 303 days after Medicare benefits are used up)										
Medicare Part B coinsurance or								>		
Copayment	>	>	>	>	20%	75%	>	copays	>	>
								apply ³		
Blood (first three pints each year)	>	>	>	>	20%	75%	>	>	>	>
Part A hospice care coinsurance	,	`	`	,	7004	750/	`.		`.	,
or copayment	•	>	>	•	0/ OC	0/0/	>	•	•	•
Skilled nursing facility coinsurance			>	>	20%	75%	>	>	>	>
Medicare Part A deductible		>	>	>	20%	75%	20%	>	>	>
Medicare Part B deductible									>	/
Medicare Part B excess charges				>						>
Foreign travel emergency (up to			`	,			`,	,	`	`
plan limits)			•	•			•	•	•	•
Out-of-pocket limit in 2024 ²					**090,7\$	\$3,530**				
	delater and the all the delaters	4-14-1-1	Contract Contract	the state of the state of	1.1.1.1.	-11 -1 -1 -1 000 CO -1-1:1-1	1 1 1 1 1		of all the state of the same	to an all all lands

Plans F and G also have a high deductible options 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.

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

^{***}Plan 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.

OH_OSIC_AGY_040124

ZIP CODES: 430, 432-434, 437-439, 442, 446-449, 455, 457-458 **MONTHLY NON-TOBACCO PREMIUMS***

	Plan N	SM35	97.16	97.16	97.16	101.05	104.94	108.82	112.71	116.60	121.26	125.93	130.59	135.25	139.92	145.51	151.11	156.71	162.31	167.90	174.62	181.33	188.05	194.76	201.48	205.51	209.62	213.81	218.09	222.45	226.90	231.43	236.06	240.79	245.60	250.51	255.53
	Plan High G	SM36	45.84	45.84	45.84	47.03	48.23	49.42	50.61	51.81	53.56	55.32	57.09	58.85	60.61	62.92	65.21	67.52	69.82	72.13	74.72	77.32	79.92	82.51	85.11	86.81	88.55	90.32	92.13	93.97	95.84	97.76	99.72	101.71	103.75	105.82	107.94
MALE	Plan G	SM25	134.98	134.98	134.98	138.49	142.00	145.51	149.02	152.53	157.71	162.90	168.09	173.28	178.46	185.24	192.03	198.80	205.58	212.37	220.01	227.66	235.30	242.95	250.60	255.61	260.72	265.93	271.25	276.68	282.21	287.86	293.61	299.49	305.48	311.58	317.81
	Plan F	SM24	164.73	164.73	164.73	168.02	171.32	174.62	177.91	181.21	188.09	194.97	201.86	208.74	215.63	222.96	230.29	237.63	244.95	252.29	262.38	272.47	282.57	292.65	302.74	308.80	314.98	321.28	327.70	334.26	340.94	347.76	354.72	361.81	369.05	376.43	383.95
	Plan A	SM20	123.52	123.52	123.52	126.73	129.95	133.16	136.37	139.58	144.32	149.07	153.82	158.57	163.31	169.51	175.72	181.93	188.13	194.34	201.33	208.33	215.32	222.32	229.32	233.90	238.59	243.35	248.22	253.18	258.25	263.41	268.68	274.06	279.54	285.12	290.83
	Attained	Age	65	99	L 9	89	69	02	71	72	73	74	75	92	22	78	6/	80	81	82	83	84	82	98	87	88	68	06	91	92	93	94	92	96	26	98	+66
	Plan N	SM35	84.49	84.49	84.49	87.87	91.25	94.63	98.01	101.39	105.44	109.50	113.55	117.61	121.67	126.53	131.40	136.27	141.13	146.00	151.84	157.68	163.52	169.36	175.20	178.70	182.28	185.93	189.65	193.43	197.31	201.25	205.28	209.38	213.57	217.84	222.19
	Plan High G	SM36	39.86	39.86	39.86	40.90	41.94	42.97	44.01	45.05	46.58	48.11	49.64	51.17	52.70	54.71	56.71	58.71	60.72	62.72	64.97	67.23	69.49	71.75	74.00	75.49	00.77	78.54	80.11	81.71	83.34	85.01	86.71	88.45	90.21	92.02	93.86
FEMALE	Plan G	SM25	117.38	117.38	117.38	120.43	123.48	126.53	129.58	132.63	137.15	141.66	146.17	150.67	155.18	161.08	166.98	172.88	178.77	184.67	191.31	197.97	204.61	211.26	217.91	222.27	226.71	231.25	235.87	240.59	245.40	250.31	255.32	260.42	265.63	270.95	276.36
	Plan F	SM24	143.24	143.24	143.24	146.11	148.97	151.84	154.70	157.56	163.55	169.54	175.53	181.51	187.51	193.88	200.26	206.63	213.01	219.38	228.16	236.93	245.71	254.48	263.26	268.52	273.89	279.38	284.96	290.66	296.47	302.40	308.45	314.62	320.91	327.32	333.88
	Plan A	SM20	107.41	107.41	107.41	110.20	112.99	115.78	118.58	121.37	125.50	129.63	133.76	137.88	142.01	147.40	152.80	158.20	163.59	168.99	175.07	181.15	187.24	193.33	199.41	203.39	207.46	211.61	215.85	220.17	224.56	229.05	233.63	238.31	243.08	247.94	252.90

OH_OSIC_AGY_040124

ZIP CODES: 430, 432-434, 437-439, 442, 446-449, 455, 457-458 **MONTHLY TOBACCO PREMIUMS***

MONTHLY NON-TOBACCO PREMIUMS* ZIP CODES: 431, 443, 450-454, 456, 459

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	Plan N SM35	99.42	99.42	99.42	103.39	107.38	111.35	115.33	119.31	124.08	128.86	133.63	138.40	143.18	148.89	154.62	160.36	166.08	171.80	178.68	185.55	192.43	199.29	206.16	210.29	214.50	218.79	223.16	227.62	232.18	236.82	241.56	246.39	251.32	256.34	261.47
	Plan High G SM36	46.91	46.91	46.91	48.13	49.35	50.57	51.79	53.01	54.81	56.61	58.42	60.21	62.02	64.38	66.73	60.69	71.45	73.80	76.46	79.12	81.77	84.43	87.09	88.83	90.61	92.42	94.27	96.15	98.07	100.03	102.04	104.08	106.16	108.28	110.45
MALE	Plan G SM25	138.12	138.12	138.12	141.71	145.30	148.89	152.49	156.08	161.38	166.69	172.00	177.31	182.61	189.55	196.49	203.43	210.36	217.31	225.13	232.95	240.77	248.60	256.42	261.55	266.78	272.12	277.56	283.11	288.78	294.55	300.44	306.46	312.58	318.83	325.20
	Plan F SM24	168.56	168.56	168.56	171.93	175.30	178.68	182.05	185.42	192.46	199.51	206.55	213.59	220.65	228.15	235.64	243.16	250.65	258.16	268.48	278.81	289.14	299.46	309.78	315.98	322.30	328.75	335.33	342.03	348.87	355.85	362.97	370.22	377.63	385.18	392.88
	Plan A SM20	126.39	126.39	126.39	129.68	132.97	136.25	139.54	142.82	147.68	152.54	157.39	162.25	167.11	173.45	179.81	186.16	192.50	198.86	206.02	213.17	220.33	227.49	234.65	239.34	244.13	249.01	254.00	259.07	264.25	269.54	274.93	280.43	286.04	291.75	297.60
	Attained Age	65	99	29	89	69	20	71	72	73	74	75	92	77	78	6/	80	8	82	83	84	82	98	87	88	88	06	91	92	93	94	92	96	97	98	+66
	Plan N SM35	86.45	86.45	86.45	89.91	93.37	96.83	100.29	103.75	107.90	112.05	116.20	120.35	124.49	129.47	134.46	139.44	144.42	149.40	155.37	161.35	167.32	173.29	179.27	182.86	186.52	190.25	194.06	197.93	201.90	205.93	210.05	214.25	218.53	222.90	227.36
	Plan High G SM36	40.79	40.79	40.79	41.86	42.91	43.97	45.03	46.10	47.66	49.23	50.80	52.36	53.93	55.98	58.03	80.09	62.13	64.18	66.49	68.80	71.11	73.42	75.73	77.24	78.79	80.37	81.97	83.61	85.28	86.99	88.73	90.50	92.31	94.16	96.04
FEMALE	Plan G SM25	120.11	120.11	120.11	123.23	126.35	129.47	132.59	135.72	140.34	144.95	149.57	154.18	158.79	164.83	170.86	176.90	182.93	188.97	195.76	202.57	209.37	216.18	222.98	227.44	231.99	236.62	241.36	246.19	251.11	256.13	261.25	266.47	271.81	277.25	282.79
	Plan F SM24	146.57	146.57	146.57	149.51	152.44	155.37	158.30	161.23	167.35	173.49	179.61	185.74	191.87	198.39	204.91	211.44	217.96	224.48	233.46	242.44	251.42	260.40	269.38	274.77	280.26	285.88	291.59	297.42	303.37	309.43	315.63	321.94	328.37	334.94	341.64
	Plan A SM20	109.91	109.91	109.91	112.77	115.62	118.48	121.34	124.20	128.41	132.64	136.87	141.09	145.31	150.83	156.35	161.88	167.40	172.92	179.14	185.37	191.59	197.82	204.05	208.12	212.29	216.53	220.87	225.29	229.79	234.38	239.07	243.85	248.73	253.70	258.78

ZIP CODES: 431, 443, 450-454, 456, 459 **MONTHLY TOBACCO PREMIUMS***

	Plan N	SM35	114.28	114.28	114.28	118.84	123.42	127.99	132.56	137.14	142.62	148.11	153.60	159.08	164.57	171.14	177.73	184.32	190.90	197.47	205.37	213.28	221.18	229.06	236.97	241.71	246.55	251.48	256.50	261.63	266.87	272.20	277.65	283.20	288.87	294.64	300.54
	Plan High G	SM36	53.92	53.92	53.92	55.32	56.73	58.12	59.52	60.93	63.00	20.59	67.14	69.21	71.29	74.00	76.70	79.41	82.12	84.83	68.78	90.94	93.99	97.05	100.10	102.10	104.15	106.23	108.35	110.52	112.73	114.98	117.29	119.63	122.02	124.46	126.95
MALE	Plan G	SM25	158.76	158.76	158.76	162.89	167.02	171.14	175.27	179.40	185.50	191.59	197.70	203.80	209.90	217.87	225.85	233.83	241.80	249.78	258.76	267.76	276.75	285.75	294.74	300.63	306.65	312.78	319.04	325.42	331.93	338.56	345.33	352.25	359.29	366.47	373.80
	Plan F	SM24	193.75	193.75	193.75	197.62	201.49	205.37	209.25	213.13	221.22	229.32	237.42	245.51	253.62	262.24	270.86	279.49	288.10	296.74	308.60	320.47	332.34	344.20	356.07	363.19	370.46	377.87	385.43	393.14	401.00	409.02	417.21	425.54	434.06	442.74	451.59
	Plan A	SM20	145.28	145.28	145.28	149.05	152.84	156.61	160.39	164.16	169.74	175.33	180.91	186.50	192.08	199.37	206.68	213.97	221.27	228.57	236.80	245.03	253.26	261.48	269.71	275.11	280.61	286.22	291.95	297.78	303.74	309.81	316.01	322.34	328.78	335.35	342.07
	Attained	Age	65	99	29	89	69	20	71	72	73	74	75	92	22	78	62	80	81	82	83	84	82	98	87	88	89	06	91	92	93	94	95	96	97	98	+66
	Plan N	SM35	99.37	99.37	99.37	103.35	107.33	111.30	115.27	119.25	124.02	128.79	133.56	138.33	143.10	148.82	154.55	160.27	165.99	171.72	178.59	185.46	192.32	199.19	206.06	210.18	214.39	218.68	223.05	227.51	232.07	236.70	241.44	246.26	251.19	256.21	261.33
	Plan High G	SM36	46.89	46.89	46.89	48.11	49.32	50.54	51.76	52.99	54.78	89.99	58.39	60.18	61.99	64.35	02'99	69.05	71.41	73.77	76.42	79.08	81.73	84.39	87.04	88.78	90.56	92.37	94.22	96.11	98.02	66.66	101.98	104.03	106.10	108.23	110.40
FEMALE	Plan G	SM25	138.05	138.05	138.05	141.65	145.23	148.82	152.41	156.00	161.30	166.61	171.92	177.21	182.52	189.46	196.39	203.33	210.26	217.20	225.02	232.84	240.65	248.48	256.30	261.42	266.65	271.98	277.42	282.97	288.63	294.40	300.29	306.29	312.43	318.67	325.05
	Plan F	SM24	168.48	168.48	168.48	171.85	175.22	178.59	181.95	185.32	192.36	199.41	206.45	213.49	220.54	228.03	235.53	243.03	250.53	258.03	268.35	278.66	288.99	299.31	309.64	315.82	322.14	328.59	335.16	341.86	348.70	355.67	362.79	370.04	377.44	384.98	392.69
	Plan A	SM20	126.33	126.33	126.33	129.62	132.90	136.18	139.47	142.75	147.60	152.46	157.32	162.17	167.02	173.37	179.71	186.07	192.41	198.76	205.91	213.07	220.22	227.38	234.54	239.22	244.01	248.89	253.87	258.95	264.12	269.40	274.79	280.29	285.89	291.61	297.45

ZIP CODES: 435-436, 440-441, 444 - 445 **MONTHLY NON-TOBACCO PREMIUMS***

	Plan N	SM35	103.94	103.94	103.94	108.09	112.26	116.41	120.57	124.73	129.72	134.72	139.70	144.69	149.68	155.66	161.65	167.64	173.63	179.61	186.80	193.99	201.17	208.34	215.53	219.85	224.25	228.73	233.30	237.97	242.73	247.58	252.53	257.58	262.74	267.99	273.35
	Plan High G	SM36	49.04	49.04	49.04	50.31	51.59	52.87	54.14	55.42	57.30	59.18	61.07	62.95	64.84	67.31	92.69	72.23	74.69	77.16	79.94	82.71	85.49	88.27	91.05	92.86	94.73	96.62	98.55	100.52	102.53	104.58	106.68	108.81	110.98	113.20	115.47
MALE	Plan G	SM25	144.40	144.40	144.40	148.15	151.91	155.66	159.42	163.17	168.72	174.26	179.82	185.36	190.91	198.16	205.42	212.67	219.93	227.19	235.36	243.54	251.72	259.90	268.08	273.44	278.91	284.49	290.18	295.98	301.90	307.94	314.09	320.38	326.79	333.32	339.99
	Plan F	SM24	176.22	176.22	176.22	179.75	183.27	186.80	190.32	193.85	201.21	208.58	215.94	223.30	230.68	238.52	246.36	254.21	262.04	269.90	280.68	291.48	302.28	313.07	323.87	330.34	336.95	343.69	350.57	357.58	364.73	372.03	379.47	387.05	394.80	402.69	410.74
	Plan A	SM20	132.14	132.14	132.14	135.57	139.01	142.45	145.88	149.31	154.39	159.47	164.55	169.63	174.70	181.34	187.98	194.62	201.25	207.90	215.38	222.86	230.35	237.83	245.32	250.22	255.23	260.33	265.54	270.85	276.27	281.79	287.42	293.18	299.04	305.02	311.12
	Attained	Age	65	99	L 9	89	69	20	71	72	73	74	75	92	22	78	79	80	81	82	83	84	82	98	87	88	88	06	91	92	93	94	92	96	97	86	+66
	Plan N	SM35	90.38	90.38	90.38	94.00	97.62	101.24	104.84	108.46	112.80	117.14	121.48	125.82	130.15	135.36	140.57	145.78	150.98	156.19	162.43	168.68	174.93	181.17	187.42	191.17	194.99	198.90	202.88	206.93	211.07	215.29	219.60	223.98	228.47	233.04	237.70
	Plan High G	SM36	42.65	42.65	42.65	43.76	44.86	45.97	47.08	48.19	49.83	51.47	53.11	54.74	56.38	58.53	99.09	62.81	64.95	67.10	69.51	71.92	74.34	76.76	79.17	80.75	82.37	84.02	85.70	87.41	89.16	90.94	92.76	94.62	96.50	98.44	100.41
FEMALE	Plan G	SM25	125.57	125.57	125.57	128.83	132.09	135.36	138.62	141.89	146.71	151.54	156.37	161.19	166.01	172.32	178.63	184.94	191.24	197.55	204.66	211.78	218.89	226.00	233.12	237.78	242.53	247.38	252.33	257.38	262.52	267.77	273.13	278.59	284.17	289.85	295.64
	Plan F	SM24	153.24	153.24	153.24	156.30	159.37	162.43	165.49	168.56	174.96	181.37	187.77	194.18	200.59	207.41	214.23	221.05	227.87	234.69	244.07	253.46	262.85	272.23	281.63	287.26	293.00	298.87	304.84	310.94	317.16	323.50	329.97	336.57	343.30	350.16	357.17
	Plan A	SM20	114.91	114.91	114.91	117.89	120.88	123.86	126.86	129.84	134.25	138.67	143.09	147.50	151.92	157.69	163.46	169.24	175.01	180.78	187.29	193.79	200.30	206.82	213.32	217.58	221.94	226.38	230.91	235.53	240.23	245.04	249.93	254.94	260.03	265.24	270.54

ZIP CODES: 435-436, 440-441, 444 - 445 **MONTHLY TOBACCO PREMIUMS***

	Plan N	SM35	119.47	119.47	119.47	124.25	129.03	133.81	138.59	143.37	149.10	154.85	160.58	166.31	172.05	178.92	185.80	192.69	199.58	206.45	214.71	222.97	231.23	239.48	247.74	252.70	257.76	262.91	268.16	273.53	279.00	284.57	290.27	296.07	302.00	308.03	314.20
	Plan High G	SM36	56.37	56.37	56.37	57.83	59.30	60.77	62.23	63.70	98.39	68.03	70.20	72.36	74.53	77.36	80.19	83.02	85.85	88.69	91.88	95.07	98.27	101.46	104.65	106.74	108.88	111.05	113.28	115.54	117.85	120.21	122.62	125.07	127.57	130.12	132.72
MALE	Plan G	SMZ5	165.98	165.98	165.98	170.29	174.61	178.92	183.24	187.55	193.93	200.30	206.69	213.06	219.44	227.77	236.12	244.45	252.79	261.13	270.53	279.93	289.33	298.73	308.14	314.30	320.58	327.00	333.54	340.21	347.02	353.95	361.03	368.26	375.62	383.13	390.79
	Plan F	SM24	202.56	202.56	202.56	206.60	210.65	214.71	218.76	222.82	231.28	239.74	248.21	256.67	265.14	274.16	283.17	292.19	301.20	310.22	322.63	335.04	347.45	359.85	372.26	379.70	387.30	395.05	402.95	411.01	419.23	427.62	436.17	444.88	453.79	462.86	472.12
	Plan A	SMZ0	151.88	151.88	151.88	155.83	159.79	163.73	167.68	171.63	177.46	183.30	189.13	194.98	200.81	208.44	216.07	223.70	231.33	238.96	247.56	256.17	264.77	273.37	281.97	287.61	293.37	299.23	305.22	311.32	317.55	323.90	330.37	336.99	343.72	350.59	357.61
	Attained	Age	65	99	29	89	69	20	71	72	73	74	75	92	22	78	62	80	81	82	83	84	82	98	87	88	89	06	91	92	93	94	92	96	97	86	+66
	Plan N	SM35	103.89	103.89	103.89	108.05	112.20	116.36	120.51	124.67	129.66	134.64	139.63	144.62	149.60	155.58	161.57	167.56	173.54	179.53	186.71	193.89	201.07	208.24	215.43	219.73	224.13	228.62	233.19	237.85	242.61	247.46	252.41	257.45	262.61	267.86	273.21
	Plan High G	SM36	49.02	49.02	49.02	50.30	51.57	52.84	54.11	55.39	57.27	59.16	61.04	62.92	64.81	67.27	69.73	72.19	74.66	77.12	79.89	82.67	85.45	88.23	91.00	92.82	94.68	96.57	98.50	100.47	102.48	104.53	106.62	108.75	110.92	113.15	115.41
FEMALE	Plan G	SMZ5	144.33	144.33	144.33	148.08	151.83	155.58	159.34	163.09	168.64	174.18	179.73	185.27	190.82	198.07	205.32	212.58	219.82	227.07	235.24	243.42	251.59	259.77	267.95	273.30	278.77	284.34	290.03	295.84	301.75	307.79	313.94	320.22	326.63	333.16	339.82
	Plan F	SM24	176.13	176.13	176.13	179.66	183.18	186.71	190.22	193.74	201.10	208.47	215.83	223.19	230.56	238.40	246.24	254.08	261.92	269.75	280.55	291.33	302.13	312.91	323.71	330.18	336.78	343.53	350.39	357.40	364.55	371.84	379.28	386.86	394.60	402.48	410.54
	Plan A	SMZ0	132.08	132.08	132.08	135.51	138.94	142.37	145.81	149.24	154.31	159.39	164.47	169.54	174.62	181.25	187.88	194.53	201.16	207.79	215.27	222.75	230.23	237.72	245.20	250.09	255.10	260.20	265.41	270.72	276.13	281.65	287.28	293.03	298.89	304.87	310.97

PREMIUM INFORMATION

We, Omaha Supplemental Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this State. Until you are age 99, your premium may change each year

HOUSEHOLD PREMIUM DISCOUNT

year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. The policy's household premium discount will be removed if the other Medicare supplement policyholder no longer has a You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare Supplement policy underwritten by us or our affiliates. If you live with another adult who is your legal spouse, we will waive the one-Medicare supplement policy with us or one of our affiliates, or he or she no longer resides with you.

TOBACCO PREMIUMS

Non-tobacco premiums are lower than tobacco premiums. Non-tobacco premiums are used when applying during an Open Enrollment or Guaranteed Issue Period.

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 your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to 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 Omaha Supplemental Insurance Company nor its agents are connected with Medicare. This outline of coverage does not give all the defails of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The Company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. 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.

in any other racility for od 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)
61st through 90th day	All but \$408 a day	\$408 a day	80
91⁵ 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\$
21st through 100th day	All but \$204 a day	0\$	Up to \$204 a day
101st day and after	\$0		All costs
BLOOD			
First 3 pints	80	3 pints	\$0
Additional amounts	100%	0\$	\$0
HOSPICE CARE	All but very limited	Medicare copayment/coinsurance	\$0
You must meet Medicare's requirements, including a	copayment/coinsurance for outpatient		
doctol s cel till cation of tell lillian lilliess	ulugo alla Ilipatielit leopite cale		

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

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		All costs	\$0
Next \$240 of Medicare-approved amounts*	\$0	80	\$240 (Part B deductible)
Remainder of Medicare-approved amounts		20%	0\$
CLINICAL LABORATORY SERVICES – TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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HOME HEALTH CARE MEDICARE-APPROVED SERVICESMedically necessary skilled care services and medical	100%	0\$	0\$
supplies Durable medical equipment First \$240 of Medicare Approved Amounts*	0\$	0\$	\$240 (Part B deductible)
Remainder of Medicare Approved Amounts	%08	20%	\$0

PLAN F MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD 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 sumplies			
First 60 days	All but \$1,632 All but \$408 a day	\$1,632 (Part A deductible)	08
91st day and after: While using 60 lifetime reserve days	All but \$816 a day	\$816 a day	\$
Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	0\$ 0\$	100% of Medicare-eligible expenses \$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 Medicareapproved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 \$1 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$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

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

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

calcildal 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	80
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

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

	YOU PAY			\$0		\$0	80
	PLAN F PAYS			80		\$240 (Part B deductible)	20%
PARTS A AND B	MEDICARE PAYS			100%		\$0	80%
	SERVICES	HOME HEALTH CARE	MEDICARE APPROVED SERVICES	Medically necessary skilled care services and medical supplies	Durable medical equipment	First \$240 of Medicare-approved amounts*	Remainder of Medicare-approved amounts

	YOU PAY				\$250	20% and amounts over the	\$50,000 lifetime maximum	henefit
MEDICARE	PLAN F PAYS				\$0	80% to a lifetime maximum	benefit of \$50,000	
THER BENEFITS - NOT COVERED BY MEDICARE	MEDICARE PAYS				\$0	\$0		
OTHER BENEF	SERVICES	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		

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*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\$
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st 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	Ő\$	100% of Medicare-eligible expenses	**0\$
Beyond the additional 365 days	09	<u></u>	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	ınts	\$0	0\$
21⁵t througȟ 100th day		Up to \$204 a day	0\$
101st 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

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
*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*	80	0\$	\$240 (Part B deductible)
Remainder of Medicare-approved amounts	%08	20%	. 0\$
CLINICAL LABORATORY SERVICES – TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	80	80
Durable medical equipment			
First \$240 of Medicare-approved amounts*	\$0	80	\$240 (Part B deductible)
Remainder of Medicare-approved amounts	%08	20%	. 0\$

OTHER BENEFITS - NOT COVERED BY MEDICARE

OI HEN BEIN	OTHER BENEFILS - NOT COVERED BY MEDICANE	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	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum	20% and amounts over the
		benefit of \$50,000	\$50,000 lifetime maximum
			benefit

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HIGH DEDUCTIBLE 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.
***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,800 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,800. Out-of-pocket expenses for this deductible include expenses for the would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES MEDICARE PAYS	MEDICARE PAYS	AFTER YOU PAY \$2,800 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO \$2,800 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing, and			
miscellaneous services and supplies First 60 days 61st through 90th day	All but \$1,632 All but \$408 a dav	\$1,632 (Part A deductible) \$408 a dav	099
91⁵ 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 Beyond the additional 365 days	0\$ 0\$	100% of Medicare-eligible expenses \$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		Ç	Ç
21st through 100th day 101st day and after	All but \$204 a day	Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$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

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

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HIGH DEDUCTIBLE PLAN G

*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 MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,800 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,800. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

		AFTER YOU PAY \$2,800 DEDUCTIBLE***	IN ADDITION TO \$2,800 DEDUCTIBLE***
SERVICES	MEDICARE PAYS	PLAN 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 (Unless Part B
) ()	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	04
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 (Unless Part B
			deductible has been met)
Remainder of Medicare-approved amounts	%08	20%	0\$
CLINICAL LABORATORY SERVICES – TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,800 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,800. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,800 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO \$2,800 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE			
MEDICAKE 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 (Unless Part B
			deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

		AFTER YOU PAY \$2,800	IN ADDITION TO \$2,800
		DEDUC IIBLE	DEDUC HBLE
SERVICES	MEDICARE PAYS	PLAN 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	\$0	0\$	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit	20% and amounts over the
		of \$50,000	\$50,000 lifetime maximum
			benefit

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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 N 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\$
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st 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 Beyond the additional 365 days	0\$	100% of Medicare-eligible expenses \$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\$
21st through 100th day 101st day and after		Up to \$204 a day \$0	\$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$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

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
*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 N 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%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	0\$	\$0	All costs
BLOOD First 3 pints Next \$240 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – 1ESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

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

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical	100%	80	0\$
supplies			
Durable medical equipment			
First \$240 of Medicare Approved Amounts*	80	80	\$240 (Part B deductible)
Remainder of Medicare Approved Amounts		20%	. 0\$

OTHER BENEFITS - NOT COVERED BY MEDICARE

	OTHER BENEFILS - NOT COVERED BY MEDICARE	J BY MEDICARE	
SERVICES	MEDICARE PAYS	PLAN N 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	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum	20% and amounts over the
		benefit of \$50,000	\$50,000 lifetime maximum
			benefit

Producer Name	Agent Writing Number or Social Security Number	Commission Share Commission Code Required only if you are not appointed or licensed or are changing brokerage firms
		%
	tact info:	
Note: Producers must be under the same information at http://www.mutualcommons.com	e commission code to share or split comm ofomaha.com/.	issions. Please update your contact
Application Submission Checkl	list - Omaha Supplemental Ins. (Co. Medicare Supplement Coverage
Provide Applicant with the O	ased on age at application date oly during open enrollment or guara representation form to determine rate opplicant Information en Date rate of is to be mailed formation for available at time of application for dates. In the Discount Information of the section of the application of the applicatio	CSIG.
For Sections F and G - Refer to the Op	oen Enrollment/Guaranteed Issue worl	ksheet to help identify eligibility.
skip to Section I Sections G & H: Health/Med	ES" to <u>BOTH</u> questions 7a and 7b <u>(</u>	OR questions 8 in Section F, they can
Section I: Agreement and A		iteed issue period
Section K: To be CompletedMake sure producer(s) si	l by Producer ign and date the application	
 Üse premium determined 	/ment form and return with the cord by the Calculate Your Premium foils collected at the time of application	orm
	ce and leave a copy with the applic	• •
Provide Applicant with Prem with Notice of Information P	iium Receipt signed by agent (if ap ractices	plicable), and provide Applicant

Note: An interviewer may call to verify/confirm the information provided on the application. This form is required if splitting commissions.

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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		\$454210, 0619



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 +



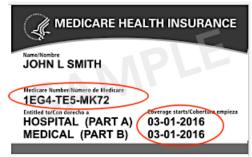
		DNIC	Auth #		
Agent Writing #		Group # (if applicable)			
От Inst	naha Supplemental urance Company utual of Omaha Company edicare Supplemen	3300 Mutual of Omaha Plaza Omaha, Nebraska 68175	Teyline		
•		Coverage			
How Did You Hear A	Dout US? Thank you for providing this	s helpful information.			
Agent/Broker/Producer	Family Member/Frie		Social Media	198	
Direct Mail	Internet Search	Radio	□TV	28.40	
A. Plan Information (to be completed by Agent)					
Plan (select one):	Plan A Plan G	High Deductible Plan G	☐ Plan N		
OR If your Medicare Part A eligibility date is before 01/01/2020, this <u>additional</u> plan is an available option: ☐ Plan F					
Requested Effective Dat	e / /				
Deliver Policy to: Applic	cant Agent A				
B. Applicant I					
Name (First/Middle Init	tial/Last)				
Residence Address					
City					
State	ZIP				
Mailing Address (if diffe	erent from residence addres	s)			
City					
State	ZIP L				
Home Phone area code					
E-mail Address					
Current Age					
Date of Birth mo	/ Lay / yr				
Male	Female				

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Please reference your Medicare card to complete this section.





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

D. Household Premium Discount Information	
You may be eligible for a policy with a lower premium rate based on your answers to the statements in this section. 1. Does a member of your household: (a) with whom you have continuously resided for the last 12 months; or (b) to whom you are either married or in a civil union partnership; either have an existing Medicare supplement plan with, or is applying for coverage with Omaha Supplemental Insurance Company, Omaha Insurance Company, United of Omaha Life Insurance Company, United World Life	
Insurance Company or Mutual of Omaha Insurance Company?	Y \square N
Name (First/Middle/Last)	
Policy Number	
Street Address	
City/State/ZIP	

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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 certificate, or that you had certain rights to buy such a policy or certificate, 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 below. To the Best of Your Knowledge and Belief: $\prod_{Y}\prod_{N}$ 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: (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 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 or certificate in force? If "YES," answer the following about this existing coverage: (a) Do you intend to replace your current Medicare supplement policy/certificate with this policy? (b) Indicate planned termination or disenrollment date...... (c) With what company, and what plan do you have? Name of Company Plan Please answer questions regarding Medicare plan coverage (other than Medicare supplement): 5. Have you had coverage from any Medicare plan other than Medicare Part A or B within $\prod_{Y}\prod_{N}$ 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" blankSTART L (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? (d) Was this your first time in this type of Medicare plan? (e) Did you drop a Medicare supplement or Medicare Select policy/certificate to enroll in $\prod_{Y}\prod_{N}$ this Medicare plan? (f) Is your former Medicare supplement or Medicare Select policy/certificate still available?



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	Check box(s) below if applicable
(g) Please indicate reason for termination/disenrollment: ■ Your Medicare Advantage plan is leaving the Medicare program	П
Your Medicare Advantage organization stopped offering Medicare Advantage plans	H
Your Medicare Advantage organization stopped offering coverage in the area in which you live	
You moved out of the geographic service area of your Medicare Advantage plan	H
■ You had a Medicare Advantage plan with Medicare Part D benefits and are enrolling	
in a stand-alone Medicare Part D plan Other:	
• Other.	
Diagram and the state of the st	
Please answer questions regarding other health insurance:	
6. 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.)	
If "YES," answer the following about this previous or existing coverage:	l
(a) What are your dates of coverage under the other policy/certificate? If you are still covered under this plan, leave "END" blankSTART	
II you are still covered under this plan, leave END blank	
END [
(b) Planned date of termination/disenrollment?	
(c) Have you disenrolled from your current coverage voluntarily?	LY LN
· · · · · · · · · · · · · · · · · · ·	
(e) With what company and what kind of policy/certificate? (List below.)	
Name of Company	
Policy/Certificate type	
F. Please answer all of the following questions:	
To the Best of Your Knowledge and Belief:	
7. Are you applying during an open enrollment period?	
(a) Did you turn age 65 in the last six months?	Y N
(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	тититт
if either question 7a or 7b is TES , indicate your Medicare Part B effective date	
Q. Ava vas applying duving a green took increase and 2	
8. Are you applying during a guaranteed issue period?(NOTE: If the answer above is "YES," attach proof of eligibility.)	
. , , , , , , , , , , , , , , , , , , ,	
IF YOU ANSWER "YES" TO BOTH QUESTIONS 7A AND 7B OR QUESTION 8 IN	I SECTION F, OR ARE
OTHERWISE IN AN OPEN ENROLLMENT PERIOD, SKIP SECTIONS G & H AND	GO TO SECTION I.

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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.)

3 de la companya de l	,
To the Best of Your Knowledge and Belief:	
9. Are you currently confined to a wheelchair or any motorized mobility device?	\square Y \square N
10. Are you currently hospitalized, confined to a bed, in a nursing home or assisted living facility?	\square Y \square N
11. Have you been medically diagnosed with, treated for, or had surgery for any of the following:	
A. Chronic kidney disease (Stages 3, 4, or 5), kidney failure, or kidney disease requiring dialysis?	\square Y \square N
B. Emphysema, chronic obstructive pulmonary disease (COPD), any other chronic pulmonary disorder or any cardio-pulmonary disorder requiring oxygen?	□Y□N
C. Alzheimer's disease, dementia or any other cognitive disorder?	$\square_{Y} \square_{N}$
D. Parkinson's disease, multiple sclerosis or amyotrophic lateral sclerosis (Lou Gehrig's Disease), Huntington's disease, or cerebral palsy?	— y □ n
E. Systemic lupus, scleroderma or myasthenia gravis?	\square Y \square N
F. Chronic hepatitis or cirrhosis?	$\square_{Y} \square_{N}$
G. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or tested positive for Human Immunodeficiency Virus (HIV)?	
12. Have you had an organ or stem cell transplant or been advised to have an organ or stem cell transplant (excluding cornea implants)?	□Y □N
13. Do you have Osteoporosis, and as a result, experienced a fracture?	\square Y \square N
14. Do you have 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?	□y□N
15. Do you have an implanted cardiac defibrillator?	\square Y \square N
and is subject to an underwriting review.) If you would like consideration to be given to an application that contains a "Yes" question in Part B, attach an explanation stating how long the condition has existed and how it is being controlled.	answer to any
To the Best of Your Knowledge and Belief:	
16. Within the past two years, have you been treated for, or been advised by a physician to have treatment for:	
A. Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement?	\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?	□y□N
C. Alcoholism or drug abuse?	$\square_{Y} \square_{N}$
D. Any mental or nervous disorder requiring treatment (including hospital confinement)?	$\prod_{Y}\prod_{N}$
E. Internal cancer, lymphoma or melanoma?	
F. A stroke or transient ischemic attack (TIA)?	
G. Degenerative bone disease, spinal stenosis, rheumatoid arthritis, psoriatic arthritis, arthritis that restricts mobility or have you been advised to have joint replacement?	
17. Do you have diabetes with high blood pressure and have you:	IIYIIN
	∐Y ∐N
	$\square_{Y} \square_{N}$
A. Taken more than two medications for either condition (insulin dependent or oral medications)?	□Y □N □V □N
A. Taken more than two medications for either condition (insulin dependent or oral medications)?	Y N Y N Y N
A. Taken more than two medications for either condition (insulin dependent or oral medications)?	

NOTE: Please verify the completeness and accuracy of the above statements as they may impact claim payment.



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G. Health Informa	ation (co	nt.)			
20. Have you used any form of months?	tobacco, an e	lectronic cigare	tte (e-cig) or other nic	cotine product i	n the past 12
21. Applicant (Height) Ft	ln L	(Weight) Lt	os LLL		
H. Medication In	formatio	on			
If you are applying for ANY the question. If "yes" list all prescribed in the last 2 years	olan <u>OUTSID</u> over-the-cou s.	E of an open en ter or prescr	enrollment or guara ription medications	nteed issue p you are curre	eriod, please answer ntly taking or have been
To the Best of Your Knowledge 22. Are you currently taking, or over-the-counter medication	r have you bee	n prescribed du	uring the previous 2 ye	ars any prescri	ption drugs or
			1	I	
Medication Name (copy off pharmacy label)	Dosage	Frequency	Have you taken this medication for more than 2 years?	Prescribed by Primary Physician?	Diagnosis/Condition
			□Y □N	□Y □N	
			□Y □N	□Y □N	
			□Y □N	□Y □N	
			□Y □N	□Y □N	
			□y □N	□Y □N	
			□Y □N	□Y □N	
			□Y □N	□Y □N	
			□Y □N	□Y □N	



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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 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 (OMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

AUTHORIZATION TO DISCLOSE PERSONAL INFORMATION TO OMAHA SUPPLEMENTAL 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, Mutual of Omaha 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 Omaha Supplemental 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, Omaha Supplemental 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 Omaha Supplemental Insurance Company has taken action in reliance on the authorization or the law allows Omaha Supplemental 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 misrepresented 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.
- 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, or my personal representative will receive a copy of the signed application. A copy of this application is as effective as the original.

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 Omaha Supplemental 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, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a false or deceptive statement is guilty of insurance fraud.

Dated at	, 0	n 📗	/			
City	State	Month	Day	Year	Applicant's Signature	
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J. Agent Comments (please attach a	separate sheet if needed)	
K. To be Completed by Agent		
23. Agents shall list any other health insurance policies/ (a) List policies/certificates sold to the applicant(s) which	h are still in force.	
(b) List policies/certificates sold to the applicant(s) in the	e past five (5) years which are no longer in force.	
I/We certify as follows:		
I/We have accurately recorded in the application the in	formation supplied by the applicant(s)	Y N
I/We certify that we have interviewed the proposed ap	plicant(s)	🗆 Y 🗆 N
If you answered "NO" to any of the above statements, ple	ease explain why	
I acknowledge that if the applicant(s) is replacing coverage	ge, I/We have provided a copy of the replacemen	nt notice.
Signature of Licensed Agent Date	Signature of Licensed Agent	Date
Signature of Electised Agent	Signature of Electised Agent	Date
Printed Name	Printed Name	
Agent Writing Number	Agent Writing Number	

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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)		
Initial premium amount (based on age at application date)	\$ <u> </u> <u> </u>	
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)	ct th	
1. I want my payments automatically withdrawn from my bank	1 st through the 28 th or the last day of every montl	h
a. Choose the day payments will be deducted every month from your bank account		
OR	Week (1st, 2nd, 3rd, 4th, 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)	Thu, Fri)	
2. I will mail my premium to the company every 3, 6, or 12 months.	everymonths	
(Monthly billing is not allowed. Select frequency of billing)	Insert 3, 6, or 12	
When choosing automatic bank account withdrawal, MONEY WILL BE WITHDRAWN FR POLICY APPROVAL AND ISSUE. The first withdrawal date may be different from the mor Depending on the amount of time elapsed between the policy date and the date the policy ongoing withdrawal may exceed one modal premium and may occur on a date other than not receive premium billing notices while on this premium payment option. We CANNOT banks. Each month, payments will be automatically deducted from the account below on the day premiums will be deducted on the policy date (which is determined at the time the policy Ongoing deductions will begin once the policy is issued. If the scheduled deduction date will process on the following business day. Part II. Payor Information	onthly date selected for ongoing premiums. cy is placed inforce, the amount of the first n the policy date. The Proposed Insured(s) w T establish electronic payments from foreign y selected above. If no date is selected, y is issued and can be found within the policy	/ill 1 /).
1. Account Owner Name, if different than applicant's		



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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 OR attach a copy of a voided check (Do NOT use a deposit slip)
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
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. Routing/Transfer Number Routing/Transfer Number Name & Address Name
I authorize Omaha Supplemental Insurance Company 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 Omaha Supplemental Insurance Company 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, Omaha Supplemental Insurance Company may require written confirmation from me within 14 days after my verbal notice.
$\mathscr{L}_{\mathbb{D}}$
Authorized Signature as Shown on Account
Date





Omaha Supplemental Insurance Company

A Mutual of Omaha Company

3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

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 Omaha Supplemental 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):
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 Plan (Please explain reason for disenrollment)
Other (please specify)
 NOTE: If the issuer of the Medicare supplement policy being applied for does not, or is not otherwise prohibited from imposing pre-existing 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. State law provides that 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 (depleted) under the original policy. If you still wish to terminate your present policy 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, review it carefully to be certain that all information has been properly recorded (not applicable for guaranteed issue). 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 Representative* Omaha Supplemental Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175
Signature
Date

^{*}Signature not required for direct response sales.

Omaha Supplemental Insurance Company A Mutual of Omaha Company

3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

I, The Insurance Agent or Broker Certify:

That, I am an insurance agent or broker.

That, I am making the solicitation or sale on behalf of Omaha Supplemental Insurance Company.

That, I have no connection or affiliation with, and are not in any way sponsored by, the federal or state government, the social security administration, the centers for medicare and medicaid services, or the department of health and human services.

Agent Name	Agent Phone No
Address of Agent	
Name of Agency	Phone No
Address of Agency	

I, The Applicant Understand that I have a right to:

Verify the information above by contacting the Ohio department of insurance;

Ohio Department of Insurance 50 W. Town Street, 3rd Floor-Suite 300 Columbus, OH 43215

Contact the agent or broker making the solicitation or sale at both an address and telephone number provided by the agent or broker;

Contact the insurance company or insurance companies on behalf of which the solicitation or sale was made at an address and telephone number provided by the agent or broker;

Pay my premium(s) directly to the insurance company, if I purchase a medicare supplemental insurance policy.



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.

Solicitation and Sale Disclosure

Premium Receipt / Notice of Information Practices



Omaha Supplemental Insurance Company

A Mutual of Omaha Company

3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

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 Omaha Supplemental 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):
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 Plan (Please explain reason for disenrollment)
Other (please specify)
 NOTE: If the issuer of the Medicare supplement policy being applied for does not, or is not otherwise prohibited from imposing pre-existing 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. State law provides that 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 (depleted) under the original policy. If you still wish to terminate your present policy 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, review it carefully to be certain that all information has been properly recorded (not applicable for guaranteed issue). 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 Representative* Omaha Supplemental Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175
Signature
Date

^{*}Signature not required for direct response sales.

Omaha Supplemental Insurance Company A Mutual of Omaha Company

3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

I, The Insurance Agent or Broker Certify:

That, I am an insurance agent or broker.

That, I am making the solicitation or sale on behalf of Omaha Supplemental Insurance Company.

That, I have no connection or affiliation with, and are not in any way sponsored by, the federal or state government, the social security administration, the centers for medicare and medicaid services, or the department of health and human services.

Agent Name	Agent Phone No
Address of Agent	
Name of Agency	Phone No
Address of Agency	

I, The Applicant Understand that I have a right to:

Verify the information above by contacting the Ohio department of insurance;

Ohio Department of Insurance 50 W. Town Street, 3rd Floor-Suite 300 Columbus, OH 43215

Contact the agent or broker making the solicitation or sale at both an address and telephone number provided by the agent or broker;

Contact the insurance company or insurance companies on behalf of which the solicitation or sale was made at an address and telephone number provided by the agent or broker;

Pay my premium(s) directly to the insurance company, if I purchase a medicare supplemental insurance policy.



3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

Premium Receipt

All premiums must be made payable to Omaha Supplemental Insurance Company.

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

Received from	
this day of	
an application for Form	Policy
and/or Riders	and
Check for	Dollars.
A 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, Omaha Supplemental 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.

Notice of Information Practices

In the course of properly underwriting and administering your insurance coverage, we will rely heavily on information provided by you. We may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, and consumer reporting agencies.

In certain circumstances, and in compliance with applicable law, we or our reinsurers may also release your personal or privileged information in our/their files, to third parties without your authorization. Upon request, you have the right to be told about and to see a copy of items of personal information about you which appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of personal information you believe to be inaccurate.

In compliance with applicable law, we or our reinsurers may also release information in our/their files, including information in an application, to other insurance companies to which you apply for life or health insurance or to which a claim is submitted.

So that there will be no question that the insurance benefits will be payable at the time a claim is made, we urge you to review your application carefully to be sure the answers are correct and complete.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A MORE DETAILED EXPLANATION OF THESE PRACTICES, PLEASE SEND YOUR REQUEST TO: OMAHA SUPPLEMENTAL INSURANCE COMPANY, DIRECTOR OF INDIVIDUAL UNDERWRITING, 3300 MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175.

S454228_0619_OH



APPLICATION for INDIVIDUAL DENTAL INSURANCE WITH OPTIONAL VISION RIDER

OHIO



Monthly Rates (Issue Age 19-99)

ОНЮ							
ZIP Codes	Mutua	al Dental Pre DNT2	ferred	Mutua	il Dental Prot DNT5	tection	Vision Rider 0PD1M
	\$1,500	\$3,000	\$5,000	\$1,500	\$3,000	\$5,000	
433-439, 443-449,							
453-458	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
430-432,440-442,							
450-452, 459	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28

Rates Subject to Change.

As of 07/14/2023

The applicant will receive the following benefits under the Optional Vision Rider. The applicant must be enrolled in the Mutual of Omaha dental plan to apply.

Up to \$50 every calendar year for one eye exam (no waiting period)
Up to \$150 every two calendar years for eyeglasses or contact lenses (after a six-month waiting period)

Internal Tracking Code	
Group # (if applicable)	



Underwritten by
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza Omaha, Nebraska 68175

Application for Individual Dental Insurance with Optional Vision Rider A. Applicant Information



Name (First, Middle Initial, Last)		Phone Nur Home	Phone Number Home Cell		
Residence Address (Street, City,	te Address (Street, City, State, ZIP)		E-mail		
Mailing Address (Street, City, St	ate, ZIP) (if different from res	idence address)	Deliver Pol	· —	
Gender Male Female	Date of Birth		Social Security Number		
B. Plan Information	1				
Select Dental Benefit Plan Mutual Dental Preferred Mutual Dental Protection	Select Annual Maximum		sted Effective Date _ othly Premium Rate fo	or Dental \$	
Optional Vision Rider (only	available with Dental)	Moi	nthly Premium Rate fo	 or Vision \$	
			Total Monthly I	Premium \$	
C. Existing Coverag	e Information	1			
Are you covered by any other de If Yes, answer the following about Name of dental carrier(s) Name of vision carrier(s) Is the coverage you are applying Is the cove	for replacing existing dental for replacing existing vision in the formula of the	insurance?	dge and belief. Any in	Y Y	□ N □ N
Any person who, with intent to do claim containing a false or decept	efraud or knowing that he is fa	acilitating a fraud	against an insurer, su	omits an application or	files
Applicant Signature		Dat	e Si	gned at City Sta	
I/We acknowledge that if the app		/We have provid	ed a copy of the repla	cement notice, if applic	cable.
Signature of Licensed Insura	nce Producer	Date	e		
Printed Name		Age	nt Writing Number	Comm. % Share	%
Signature of Licensed Insura	nce Producer	Date	e		
Printed Name MA6025_OH REV		Age	nt Writing Number	Comm. % Share	%



METHOD OF PAYMENT FORM

REQUIRED FORM – PLEASE RETURN 1 & 2

Part I. Select Premium Payment Option

Initial Premium Payment (Select option #1 <u>or</u> #2)	
Initial premium amount (based on age at application date)	\$
Paper Check (submit signed check with application)	
2. Automatic Bank Account Withdrawal	
Ongoing Premium Payments (Select option #1a, #1b, or #2)	
1. I want my payments automatically withdrawn from my bank	1 St through the 28 th or the last day of every month
a. Choose the day payments will be deducted every month from your bank account	
OR	Week (1 st , 2 nd , 3 rd , 4 th , last)
b. Choose the week and weekday that payments will be	Weekday (Mon, Tue, Wed,
deducted every month from your bank account	Thu, Fri)
(For Example: 3rd Wednesday of every month)	
2. I will mail my premium to the company every 3, 6, or 12 months.	everymonths
(Monthly billing is not allowed. Select frequency of billing)	Insert 3, 6, or 12
()	
When choosing automatic bank account withdrawal, MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT I APPROVAL AND ISSUE. The first withdrawal date may be different from the monthly date selected for ongo the amount of time elapsed between the policy date and the date the policy is placed inforce, the amount may exceed one modal premium and may occur on a date other than the policy date. The Proposed Insure billing notices while on this premium payment option. We CANNOT establish electronic payments from for	ing premiums. Depending on of the first ongoing withdrawal ed(s) will not receive premium
Each month, payments will be automatically deducted from the account below on the day selected above. premiums will be deducted on the policy date (which is determined at the time the policy is issued and ca Ongoing deductions will begin once the policy is issued. If the scheduled deduction date begins on a we will process on the following business day.	n be found within the policy).
Part II. Payor Information	
1. Account Owner Name, if different than applicant's	
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.	
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	
Business owned by applicant of applicant a spouse	
Part III. Muti-Policy Discount	
You may be eligible for a lower premium rate based on your answer to the statement in this section	
Are you applying for or have you applied for a Medicare supplement policy with Mutual of Omaha Insurance Company or its affiliates within the last 30 days?	□ Y □ N □ Y □ N



M469133

Part IV. Account Information

ditiv. 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 OR 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
 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: Account Holder Name Bo NOT include the check # in the Routing or Account Number. Example: Street Address Town, City ZIP Code Pay to: Routing/Transfer Number Number Number Account Holder Name Check #1234 Pay to: Routing/Transfer Number Signed By: 123456789 123456789 12345678 12344 1234 1
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. 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



Page 2 M469133

Mutual of Omaha Insurance Company - Notice of Information Practices

In the course of properly underwriting and administering your insurance coverage, we will rely heavily on information provided by you. We may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, and consumer reporting agencies.

In certain circumstances, and in compliance with applicable law, we or our reinsurers may also release your personal or privileged information in our/their files, to third parties without your authorization. Upon request, you have the right to be told about and to see a copy of items of personal information about you which appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of personal information you believe to be inaccurate.

In compliance with applicable law, we or our reinsurers may also release information in our/their files, including information in an application, to other insurance companies to which you apply for life or health insurance or to which a claim is submitted.

So that there will be no question that the insurance benefits will be payable at the time a claim is made, we urge you to review your application carefully to be sure the answers are correct and complete.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A MORE DETAILED EXPLANATION OF THESE PRACTICES, PLEASE SEND YOUR REQUEST TO: MUTUAL OF OMAHA INSURANCE COMPANY, DIRECTOR OF INDIVIDUAL UNDERWRITING, MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175.

M26977

GIVE THIS NOTICE TO THE APPLICANT



MUTUAL OF OMAHA INSURANCE COMPANY 3300 MUTUAL OF OMAHA PLAZA OMAHA, NEBRASKA 68175 (402) 342-7600

OUTLINE OF COVERAGE FOR POLICY SERIES DNT2

INDIVIDUAL DENTAL PREFERRED PROVIDER ORGANIZATION (PPO) INSURANCE

THE POLICY PROVIDES LIMITED BENEFIT DENTAL COVERAGE ONLY. BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.

Read Your Policy Carefully – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!

<u>Limited Benefit Dental-Only Insurance Coverage</u> – This policy is designed to provide you ONLY with limited benefit dental insurance coverage. Coverage is NOT provided for any other diseases or accidents.

<u>Benefits</u> – This is a Preferred Provider Organization (PPO) dental insurance policy that pays benefits for covered dental services provided by in-network and out-of-network dentists. It pays benefits for Diagnostic and Preventive Services, Basic Services, and Major Services. If you incur expense for a covered dental service, we will pay the coinsurance percentage of the allowed amount after you have satisfied the deductible and any applicable waiting period. Benefits payable are limited to any annual maximum benefit and lifetime maximum benefit.

Shown below is a brief summary of the dental benefits we will pay under this policy. For a full list of covered dental services and procedures, please visit our website at www.mutualofomaha.com/individual dental.

DENTAL BENEFITS SUMMARY

DEDUCTIBLE	AMOUNT		
Class I Diagnostic & Preventive Services	None		
Class II – Basic Services and Class III - Major Services Combined	\$50.00		
COINSURANCE	PERCENTAGE PAYABLE		
Class I – Diagnostic & Preventive Services	100%		
Class II – Basic Services	80%		
Class III – Major Services	20% Day One, 50% After Year One		
WAITING PERIOD	TIME FRAME		
Class I- Diagnostic & Preventive Services	None		
Class II- Basic Services	None		
Class III- Major Services	None		
MAXIMUM BENEFIT	AMOUNT		
Annual Maximum Benefit per Calendar Year	\$1,500, \$3,000 or \$5,000		
Implant Lifetime Maximum Benefit	\$3,000		

You may obtain dental care for covered dental services from any licensed dentist. No matter which dentist you choose, you will be eligible for some level of benefits for covered dental services. However, when you use an in-network dentist who participates in the PPO network, that dentist has agreed to provide dental care at negotiated fees. For in-network dentists, you will not be responsible for the difference between your dentist's submitted amount and the scheduled fee amount that the dentist has contractually agreed to accept as payment in full. The PPO network used by this policy is DenteMax Plus.

If you select a dentist who does not participate in the PPO network, your out-of-pocket expenses may be greater. For out-of-network dentists, you will be responsible for the difference between your dentist's submitted amount and our payment. The amount we use to

calculate our payment will be the lesser of the dentist's submitted amount or the 80th percentile amount for covered dental services as identified by the Dental Charges Database.

<u>Waiting Period</u> – Covered dental services are subject to the waiting period shown in the above Dental Benefits Summary chart. You must satisfy the waiting period before benefits are paid for these services. The waiting period begins on the policy effective date and is applied once during the lifetime of your policy.

Exclusions -- Your policy pays benefits only for covered dental services. We will not pay benefits for:

- (a) first installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth all of which were lost while the person was not covered;
- (b) services or treatment not prescribed by or under the direct supervision of a dentist;
- (c) services or treatment which is experimental or investigational;
- (d) services or treatment which is for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- (e) services or treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, Veterans Administration hospital or similar person or group;
- (f) services or treatment performed prior to the policy effective date;
- (g) services or treatment incurred after the termination date of your coverage unless otherwise indicated;
- (h) services or treatment which is not dentally necessary or which does not meet generally accepted standards of dental practice;
- (i) services or treatment resulting from your failure to comply with professionally prescribed treatment;
- (j) telephone consultations;
- (k) any charges for failure to keep a scheduled appointment;
- (l) any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- (m) fluoride treatments;
- (n) services or treatment provided as a result of intentionally self-inflicted injury or illness;
- (o) services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- (p) office infection control charges;
- (q) charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- (r) state, federal, or territorial taxes on dental services performed;
- (s) those charges submitted by a dentist, which are for the same services performed on the same date by another dentist;
- (t) those dental services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- (u) those dental services for which you would have no obligation to pay in the absence of this or any similar insurance;
- (v) those dental services which are for specialized procedures and techniques;
- (w) those dental services performed by a dentist who is compensated by a facility for similar covered services performed for you on the same date;
- (x) duplicate, provisional and temporary devices, appliances, and services;
- (y) plaque control programs, oral hygiene instruction, and dietary instructions;
- (z) services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to:
 - 1. equilibration;
 - 2. periodontal splinting;
 - 3. full mouth rehabilitation and;
 - 4. restoration for misalignment of teeth:
- (aa) gold foil restorations;
- (bb) services or treatment for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- (cc) hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- (dd) charges by the provider for completing dental forms;
- (ee) adjustment of a denture or bridgework which is made within 6 months after installation by the same dentist who installed it:
- (ff) use of material or home health aids to prevent decay, such as:
 - 1. toothpaste;
 - fluoride gels;
 - 3. dental floss and;
 - 4. teeth whiteners;

- (gg) sealants;
- (hh) precision attachments, personalization, precious metal bases and other specialized techniques;
- (ii) replacement of dentures that have been:
 - 1. lost;
 - 2. stolen or;
 - 3. misplaced;
- (jj) repair of damaged orthodontic appliances;
- (kk) replacement of lost or missing appliances;
- (ll) fabrication of athletic mouth guard;
- (mm) internal bleaching;
- (nn) nitrous oxide;
- (oo) oral sedation;
- (pp) topical medicament carrier;
- (qq) orthodontic services, treatment or supplies, including braces and retainers;
- (rr) bone grafts when done in connection with:
 - 1. extractions;
 - 2. apicoectomies or;
 - 3. non-covered/non-eligible implants;
- (ss) tooth whitening;
- (tt) occlusal guards;
- (uu) space maintainers;
- (vv) services or treatment provided by a member of your immediate family;
- (ww) services or treatment received outside of the United States, its possessions or territories, Canada, or Mexico; or
- (xx) services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD, TMJD) and related disorders.

<u>Multiple Procedure Limitations</u> — When two or more dental services are submitted and the dental services are considered part of the same service to one another, this policy will pay the most comprehensive service (the service that includes the other non-benefited service) as determined by us. When two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one service contradicts the need for the other service), this policy will pay for the service that represents the final treatment as determined by us.

<u>Guaranteed Renewable For Life</u> – The policy is guaranteed renewable for life. We cannot cancel your policy as long as you pay the required premium before the end of each grace period.

<u>Premiums Can Change</u> — We will not increase your policy's premium due to any change in your health. However, we can change premiums if we make the same change to all policies of this form issued to persons of the same class. We will give you the advance notice required by your state prior to any such premium change.



MUTUAL OF OMAHA INSURANCE COMPANY 3300 MUTUAL OF OMAHA PLAZA OMAHA, NEBRASKA 68175 (402) 342-7600

OUTLINE OF COVERAGE FOR POLICY SERIES DNT5

INDIVIDUAL DENTAL PREFERRED PROVIDER ORGANIZATION (PPO) INSURANCE

THE POLICY PROVIDES LIMITED BENEFIT DENTAL COVERAGE ONLY. BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.

Read Your Policy Carefully – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!

<u>Limited Benefit Dental-Only Insurance Coverage</u> – This policy is designed to provide you ONLY with limited benefit dental insurance coverage. Coverage is NOT provided for any other diseases or accidents.

<u>Benefits</u> – This is a Preferred Provider Organization (PPO) dental insurance policy that pays benefits for covered dental services provided by in-network and out-of-network dentists. It pays benefits for Diagnostic and Preventive Services, Basic Services, and Major Services. If you incur expense for a covered dental service, we will pay the coinsurance percentage of the allowed amount after you have satisfied the deductible and any applicable waiting period. Benefits payable are limited to any annual maximum benefit and lifetime maximum benefit.

Shown below is a brief summary of the dental benefits we will pay under this policy. For a full list of covered dental services and procedures, please visit our website at www.mutualofomaha.com/individual-dental.

DENTAL BENEFITS SUMMARY

DEDUCTIBLE	AMOUNT		
Class I Diagnostic & Preventive Services, Class II - Basic Services and Class III - Major Services Combined	\$100.00		
COINSURANCE	PERCENTAGE PAYABLE		
Class I – Diagnostic & Preventive Services	100%		
Class II – Basic Services	50%		
Class III – Major Services	20% Day One, 50% After Year One		
WAITING PERIOD	TIME FRAME		
Class I- Diagnostic & Preventive Services	None		
Class II – Basic Services	None		
Class III– Major Services	None		
MAXIMUM BENEFIT	AMOUNT		
Annual Maximum Benefit per Calendar Year	\$1,500, \$3,000 or \$5,000		
Implant Lifetime Maximum Benefit	\$2,000		

You may obtain dental care for covered dental services from any licensed dentist. No matter which dentist you choose, you will be eligible for some level of benefits for covered dental services. However, when you use an in-network dentist who participates in the PPO network, that dentist has agreed to provide dental care at negotiated fees. For in-network dentists, you will not be responsible for the difference between your dentist's submitted amount and the scheduled fee amount that the dentist has contractually agreed to accept as payment in full. The PPO network used by this policy is DenteMax Plus.

If you select a dentist who does not participate in the PPO network, your out-of-pocket expenses may be greater. For out-of-network dentists, you will be responsible for the difference between your dentist's submitted amount and our payment. The amount we use to

calculate our payment will be the lesser of the dentist's submitted amount or an amount equal to the lowest prevailing scheduled fee used for in-network dentists in the geographic area.

<u>Waiting Period</u> – Covered dental services are subject to the waiting period shown in the above Dental Benefits Summary chart. You must satisfy the waiting period before benefits are paid for these services. The waiting period begins on the policy effective date and is applied once during the lifetime of your policy.

Exclusions -- Your policy pays benefits only for covered dental services. We will not pay benefits for:

- (a) first installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth all of which were lost while the person was not covered;
- (b) services or treatment not prescribed by or under the direct supervision of a dentist;
- (c) services or treatment which is experimental or investigational;
- (d) services or treatment which is for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- (e) services or treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, Veterans Administration hospital or similar person or group;
- (f) services or treatment performed prior to the policy effective date;
- (g) services or treatment incurred after the termination date of your coverage unless otherwise indicated;
- (h) services or treatment which is not dentally necessary or which does not meet generally accepted standards of dental practice;
- (i) services or treatment resulting from your failure to comply with professionally prescribed treatment;
- (j) telephone consultations;
- (k) any charges for failure to keep a scheduled appointment;
- (l) any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- (m) fluoride treatments;
- (n) services or treatment provided as a result of intentionally self-inflicted injury or illness;
- (o) services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- (p) office infection control charges;
- (q) charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- (r) state, federal, or territorial taxes on dental services performed;
- (s) those charges submitted by a dentist, which are for the same services performed on the same date by another dentist;
- (t) those dental services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- (u) those dental services for which you would have no obligation to pay in the absence of this or any similar insurance;
- (v) those dental services which are for specialized procedures and techniques;
- (w) those dental services performed by a dentist who is compensated by a facility for similar covered services performed for you on the same date;
- (x) duplicate, provisional and temporary devices, appliances, and services;
- (y) plaque control programs, oral hygiene instruction, and dietary instructions;
- (z) services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to:
 - 1. equilibration;
 - 2. periodontal splinting;
 - 3. full mouth rehabilitation and;
 - 4. restoration for misalignment of teeth:
- (aa) gold foil restorations;
- (bb) services or treatment for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- (cc) hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- (dd) charges by the provider for completing dental forms;
- (ee) adjustment of a denture or bridgework which is made within 6 months after installation by the same dentist who installed it:
- (ff) use of material or home health aids to prevent decay, such as:
 - 1. toothpaste;
 - fluoride gels;
 - 3. dental floss and;
 - 4. teeth whiteners;

- (gg) sealants;
- (hh) precision attachments, personalization, precious metal bases and other specialized techniques;
- (ii) replacement of dentures that have been:
 - 1. lost;
 - 2. stolen or;
 - 3. misplaced;
- (jj) repair of damaged orthodontic appliances;
- (kk) replacement of lost or missing appliances;
- (ll) fabrication of athletic mouth guard;
- (mm) internal bleaching;
- (nn) nitrous oxide;
- (oo) oral sedation;
- (pp) topical medicament carrier;
- (qq) orthodontic services, treatment or supplies, including braces and retainers;
- (rr) bone grafts when done in connection with:
 - 1. extractions;
 - 2. apicoectomies or;
 - 3. non-covered/non-eligible implants;
- (ss) tooth whitening;
- (tt) occlusal guards;
- (uu) space maintainers;
- (vv) services or treatment provided by a member of your immediate family;
- (ww) services or treatment received outside of the United States, its possessions or territories, Canada, or Mexico; or
- (xx) services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD, TMJD) and related disorders.

<u>Multiple Procedure Limitations</u> — When two or more dental services are submitted and the dental services are considered part of the same service to one another, this policy will pay the most comprehensive service (the service that includes the other non-benefited service) as determined by us. When two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one service contradicts the need for the other service), this policy will pay for the service that represents the final treatment as determined by us.

<u>Guaranteed Renewable For Life</u> – The policy is guaranteed renewable for life. We cannot cancel your policy as long as you pay the required premium before the end of each grace period.

<u>Premiums Can Change</u> — We will not increase your policy's premium due to any change in your health. However, we can change premiums if we make the same change to all policies of this form issued to persons of the same class. We will give you the advance notice required by your state prior to any such premium change.