

UNITED OF OMAHA INSURANCE COMPANY

A MUTUAL *of* OMAHA COMPANY

MEDICARE SUPPLEMENT

UNDERWRITING GUIDELINES



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CONTACTS

Addresses for Mailing New Business and Delivery Receipts

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

Agency Mailing Information

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

Brokerage Mailing Information

Mailing Address

United of Omaha
P.O. Box 3608
Omaha, NE 68103

Overnight/Express Address

United of Omaha
Records/Mailing Processing Center
9330 State Highway 133
Blair, NE 68008-6179

FAX Number for New Business (Brokerage ONLY) - ACH Applications

1-866-799-9076

Sales Professional Access (SPA) Links

Agents: http://www.mutualofomaha.com/sales_professionals/index.html

Brokers: www.mutualofomaha.com/broker

Important Phone Numbers

Area	Phone Number
Underwriting	1-800-995-9324
Sales Support/Supplies, Brokerage	1-800-693-6083
Sales Support, Agency	1-877-617-5589
Supplies, Agency	Contact Local Division Office
Licensing, Brokerage/Agency	1-800-867-6873
Compensation Support Center, Brokerage	1-800-475-4465
Compensation Support Center, Agency	1-800-775-2212
Customer Service	1-800-354-3289

INTRODUCTION

This guide provides information about the evaluation process used in the underwriting and issuing of Medicare supplement insurance policies. Our goal is to process each application as quickly and efficiently as possible while assuring proper evaluation of each risk. To ensure we accomplish this goal, the producer or applicant will be contacted directly by underwriting if there are any problems with an application.

POLICY ISSUE GUIDELINES

All applicants must be covered under Medicare Part A & B in Michigan and Texas; in all other states, only Part A is required. Policy issue is state specific. The applicant's state of residence controls the application, forms, premium and policy issue. If an applicant has more than one residence, the state where taxes are filed should be considered as the state of residence. Please refer to your introductory materials for required forms specific to your state.

Open Enrollment

To be eligible for open enrollment, an applicant must be at least 64 ½ years of age (in most states) and be within six months of his/her enrollment in Medicare Part B.

Applicants covered under Medicare Part B prior to age 65 are eligible for a six-month open enrollment period upon reaching age 65.

Additional Open Enrollment periods for Residents of the following state:

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

Connecticut – Year-round open enrollment.

Maine – One month open enrollment period every year in June for Plan A.

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

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

Missouri – Individuals that terminate a Medicare supplement policy within 30 days of the annual policy anniversary date may obtain the same plan on a guaranteed issue basis from any issuer that offers that plan. This would include Medicare supplement and select plans. Please include documentation verifying the Plan information, paid-to-date and the policy anniversary of the current coverage. For policies with an effective date of 6/1/2010 or after, individuals with existing plans E, H, I and J can convert to one of the following plans: A, B, C, F, K or L. Policyholders who have a United of Omaha or Affiliate Company Plan J can convert to another available plan offered by United of Omaha or affiliate company in your state of residence, at any time, without having to pass underwriting.

States with Under Age 65 Requirements

California	Plans A and F available. Open enrollment if applied for within six months of Part B enrollment. Not available for individuals with end stage renal disease.
Connecticut	Plan A and C are available.
Georgia	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Illinois	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Kentucky	All plans are available. No open enrollment. All applications are underwritten.
Louisiana	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Maine	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Mississippi	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Missouri	All plans available. Open enrollment if applied for within six months of Part B enrollment.
New Hampshire	All plans available. Open enrollment if applied for within six months of Part B enrollment.

New Jersey	Plan C available to people ages 50-64. Open enrollment if applied for within six months of Part B enrollment.
North Carolina	Plans A & F available. Open enrollment if applied for within six months of Part B enrollment.
Oklahoma	Plan A is available. Open enrollment if applied for within six months of Part B enrollment.
Oregon	All plans available. Open enrollment if applied for within six months of Part B enrollment.
South Dakota	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Tennessee	All plans available. Open enrollment if applied for within six months of Part B enrollment.
Texas	Plan A is available. Open enrollment if applied for within six months of Part B enrollment.
Wisconsin	Base policy and riders are available. Open enrollment if within 6 months of Part B enrollment.

Selective Issue

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

In addition to the health questions, the applicant’s height and weight will be taken into consideration when determining eligibility for coverage. Applicants who fall outside the established guidelines for standard rating could receive a premium rate increase of 10%, 20% or be declined. In the states of Texas and Connecticut, premium rate-ups do not apply. Coverage will be declined for those applicants who are outside the established height and weight guidelines, except for applicants in Connecticut.

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

Application Dates

- Open Enrollment – Up to six months prior to the month the applicant turns age 65.
- Underwritten Cases – Up to 60 days prior to the requested coverage effective date.
- Individuals whose employer group health plan coverage is ending can apply up to 3 months prior to the requested effective date of coverage.
- Connecticut – Year-round open enrollment. Apps can be taken up to 60 days prior to the requested coverage effective date.
- West Virginia – Applications may be taken up to 30 days prior to the month the applicant turns age 65.
- Wisconsin – Applications may be taken up to 90 days prior to the month the applicant turns age 65.

Coverage Effective Dates

Coverage will be made effective as indicated below:

1. Between age 64 ½ and 65 – The first of the month the individual turns age 65
2. All Others – Application date or date of termination of other coverage, whichever is later

Replacements

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

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

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

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

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

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

Reinstatements

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

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

Medicare Select to Medicare Supplement Conversion Privilege

Policyowners covered under a Medicare Select plan with United of Omaha may decide they no longer wish to participate in our hospital network. Coverage may be converted to one of our Medicare supplement plans not containing network restrictions. We will make available any Medicare supplement policy offered in their state that provides equal or lesser benefits. A new application must be completed; however, evidence of insurability will not be required if the Medicare Select policy has been in force for at least six months at the time of conversion.

Telephone Interviews

Random telephone interviews with applicants will be conducted on underwritten cases. Please be sure to advise your clients that we may be calling to verify the information on their application.

In Wisconsin, telephone interviews will be conducted with applicants age 75 and over on underwritten cases.

Pharmaceutical Information

United of Omaha has implemented a process to support the collection of pharmaceutical information for underwritten Medicare supplement applications. In order to obtain the pharmaceutical information as requested, please be sure to include a completed "Authorization to Disclose Personal Information (HIPAA)" form with all underwritten applications. This form can be found in the Application Packet. Prescription information noted on the application will be compared to the additional pharmaceutical information received. This additional information will not be solely used to decline coverage.

Policy Delivery Receipt

Delivery receipts are required on all policies issued in Kentucky, Louisiana, Nebraska, South Dakota and West Virginia.

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

Plan J Guaranteed Issue Conversion:

Anyone who is issued a standardized "1990" Plan J before June 1, 2010 can keep that plan with all of the existing benefits as long as they choose and continue to pay the premiums.

However, in CA, ME, NE and MO, where Plan J was available for new business until June 1, 2010 the following special guaranteed issue rules apply.

Policyholders who have a United of Omaha or Affiliate Company Plan J can convert to another available plan

offered by United of Omaha or affiliate company in your state of residence, at any time, without having to pass underwriting.

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

Plan J Guaranteed Issue Conversion Options

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

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

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

Guaranteed Issue Rights

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

Guaranteed Issue Situation	Client has the right to buy. . .
Client is in the original Medicare Plan and has an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays. That coverage is ending. Note: In this situation, state laws may vary.	Medigap Plan A, B, C, F, K or L that is sold in client's state by any insurance company. If client has COBRA coverage, client can either buy a Medigap policy right away or wait until the COBRA coverage ends.
Client is in the original Medicare Plan and has a Medicare SELECT policy. Client moves out of the Medicare SELECT plan's service area. Client can keep your Medigap policy or he/she may want to switch to another Medigap policy.	Medigap Plan A, B, C, F, K or L that is sold by any insurance company in client's state or the state he/she is moving to.
Client's Medigap insurance company goes bankrupt and the client loses coverage, or client's Medigap policy coverage otherwise ends through no fault of client.	Medigap Plan A, B, C, F, K or L that is sold in client's state by any insurance company.

Guaranteed Issue Rights for Voluntary Termination of Group Health Plan

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

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

Additional State Specific Guaranteed Issue Rights

- Connecticut** All plans available for all guaranteed issue situations.
- Maine** All plans available for all guaranteed issue situations.
- Wisconsin** All plans and riders available for all guaranteed issue situations.

Guaranteed Issue Rights for Loss of Medicaid Qualification

State	Guaranteed Issue Situation	Client has the right to buy...
CA	Client is enrolled in Medicare Part B, and as a result of an increase in income or assets, is no longer eligible for Medi-Cal benefits, or is only eligible for Medi-Cal benefits with a share cost and certify at the time of application that they have not met the share of cost.	65 years or older any Medigap plan offered by any issuer. Under Age 65 Plans A and F. Not available for individuals with end stage renal disease.
ME	Client is eligible for Medicare Part B and is enrolled in Medicaid, and enrollment in Medicaid ceases because the individual is no longer eligible.	any Medigap plan offered by any issuer.
OR	Client is enrolled in an employee welfare benefit plan or a state Medicaid plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates or the plan ceases to provide all such supplemental health benefits.	Medigap Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer.
TN	Client is enrolled under Medicaid and the enrollment involuntarily ceases after the individual is 65 years of age or older and eligible for and enrolled in Medicare Part B.	Medigap Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer.
TX	Client loses eligibility for health benefits under Medicaid.	Medigap Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer; except that for persons under 65 years of age, it is a policy which has a benefit package classified as Plan A.
WI	Client is eligible for benefits under Medicare Parts A and B and is covered under the medical assistance program and subsequently loses eligibility in the medical assistance program.	Wisconsin's Basic Medicare supplement policy or certificate, along with any offered rider.

MEDICARE ADVANTAGE (MA)

Medicare Advantage (MA) Annual Election Period

General Election Periods for Medicare Advantage (MA)	Timeframe	Allows for...
Annual Election Period (AEP)	Oct. 15th – Dec. 7th of every year	<ul style="list-style-type: none"> • Enrollment selection for a MA plan • Disenroll from a current MA plan • Enrollment selection for Medicare Part D
Medicare Advantage Disenrollment Period (MADP)	Jan. 1st – Feb. 14th of every year	<ul style="list-style-type: none"> • MA enrollees to disenroll from any MA plan and return to Original Medicare <p>The MADP does not provide an opportunity to:</p> <ul style="list-style-type: none"> • Switch from original Medicare to a Medicare Advantage Plan • Switch from one Medicare Advantage Plan to another • Switch from one Medicare Prescription Drug Plan to another • Join, switch or drop a Medicare Medical Savings Account Plan

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

Medicare Advantage (MA) Proof of Disenrollment

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

Disenroll during AEP and MADP

Complete the MA section on the Medicare supplement application; and

1. Send **ONE** of the following with the application
 - a. A copy of the applicant's MA plan's termination notice
 - b. Image of insurance ID card (only allowed if MA plan is being terminated)
 - c. Certification of group coverage
 - d. Copy of the termination letter from employer or group carrier

If an individual is disenrolling outside AEP/MADP

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

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

Guaranteed Issue Rights

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

Guaranteed Issue Situation	Client has the right to...
Client's MA plan is leaving the Medicare program, stops giving care in his/her area, or client moves out of the plan's service area.	buy a Medigap Plan A, B, C, F, K or L that is sold in the client's state by any insurance carrier. Client must switch to Original Medicare Plan.
Client joined a MA plan when first eligible for Medicare Part A at age 65 and within the first year of joining, decided to switch back to Original Medicare.	buy any Medigap plan that is sold in your state by any insurance company.
Client dropped his/her Medigap policy to join an MA Plan for the first time, has been in the plan less than one year and wants to switch back.	obtain client's Medigap policy back if that carrier still sells it. If his/her former Medigap policy is not available, the client can buy a Medigap Plan A, B, C, F, K or L that is sold in his/her state by any insurance company.
Client leaves a MA plan because the company has not followed the rules, or has misled the client.	buy Medigap plan A, B, C, F, K or L that is sold in the client's state by any insurance company.
Client's group health plan ended and the client joined a MA Plan for the first time, has been in the plan less than a year, and wants to switch back to Original Medicare. (Wisconsin only)	buy any Medigap plan and riders

If you believe another situation exists, please contact the client's local SHIP office.

PREMIUM

Calculating Premium

Utilize Outline of Coverage

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

Tobacco rates do not apply during open enrollment or guaranteed issue situations in the following states:

Arkansas
Connecticut*
Illinois
Iowa
Kentucky
Louisiana
Michigan
Missouri
New Hampshire
New Jersey
North Carolina
Ohio
Tennessee
Virginia
Wisconsin

*Tobacco rates never apply in Connecticut

Utilizing the Calculate Your Premium Form (excluding Connecticut)

- Enter the **base** premium on line # 1 and proceed with the instructions that follow

Types of Medicare Policy Ratings

- **Community-rated** - The same monthly premium is charged to everyone who has the Medicare policy, regardless of age. Premiums are the same no matter how old the applicant is. Premiums may go up because of inflation and other factors, but not based on age.
- **Issue-age-rated** – The premium is based on the age the applicant is when the Medicare policy is bought. Premiums are lower for applicants who buy at a younger age, and won't change as they get older. Premiums may go up because of inflation and other factors, but not because of applicant's age.
- **Attained-age-rated** – The premium is based on the applicant's current age so the premium goes up as the applicant gets older. Premiums are low for younger buyers, but go up as they get older. In addition to change in age, premiums may also go up because of inflation and other factors.

Rate Type Available by State

State	Company	Tobacco / Non-Tobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During Open Enrollment
AR	U	Y	N	C	N
AZ	U	Y	Y	I	Y
CA	U	Y	N	A	Y
CT	U	N	N	C	N
GA	U	Y	Y	I	Y
ID	U	Y	N	I	Y
IA	U	Y	Y	A	N
IL	U	Y	Y	A	N
IN	U	Y	Y	A	Y
KY	U	Y	Y	A	N
LA	U	Y	Y	A	N
ME	U	Y	N	C	Y
MI	U	Y	Y	A	N
MO	U	Y	Y	I	N
MS	U	Y	Y	A	Y
NC	U	Y	Y	A	N
NE	U	Y	Y	A	Y
NH	U	Y	Y	I	N
NV	U	Y	Y	A	Y
NJ	U	Y	Y	A	N
OH	U	Y	Y	A	N
OK	U	Y	Y	A	Y
OR	U	Y	Y	A	Y
SC	U	Y	Y	A	Y
SD	U	Y	Y	A	Y
TN	U	Y	Y	A	N
TX	U	Y	N	A	Y
VA	U	Y	Y	A	N
WI	U	Y	Y	A	N
WV	U	Y	Y	A	Y

Unisex Rates

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

Household Discount (all states excluding Connecticut and Missouri)

How to determine eligibility for household discount

- Refer to Section 6 on the application
- If either 6 (a) or 6 (b) are answered “Yes,” the individual qualifies
- Household discount is **not** available in Connecticut

The household discount is available to:

- Individuals who reside together for at least one year (or are married), apply together for and are both issued United of Omaha policies
- Individuals who reside for at least one year with (or are married to) another Med supp policyholder who currently owns a Mutual of Omaha, United World, or United of Omaha Med supp policy. The discount only applies to the United of Omaha premium
- The household discount is not available to individuals that have resided with 3 or more Medicare eligible adults for the past year

Household Discount Information for Missouri

How to determine eligibility for discount

- Refer to Section 6 on the application
- If question 1 is answered “Yes,” the individual qualifies

The discount is available to:

- Individuals who reside with their spouse
- Individuals who reside with their domestic partner

Definition of Domestic Partner

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

Class Rating (not applicable in all states)

How to determine class rating

- Follow instructions on the Calculate Your Premium Form
- Complete the form and return with the application

Height and Weight Chart for States WITH Class Rating

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

Eligibility

Find 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 +

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

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

Eligibility

To determine whether you may purchase coverage, locate your height, then weight in the chart below. If your weight is in the Decline column, we're sorry, you're not eligible for coverage at this time. If your weight is located in the Standard column, you may continue to step 1.

	Decline	Standard	Decline
Height	Weight	Weight	Weight
4' 2"	< 54	54 – 145	146 +
4' 3"	< 56	56 – 151	152 +
4' 4"	< 58	58 – 157	158 +
4' 5"	< 60	60 – 163	164 +
4' 6"	< 63	63 – 170	171 +
4' 7"	< 65	65 – 176	177 +
4' 8"	< 67	67 – 182	183 +
4' 9"	< 70	70 – 189	190 +
4' 10"	< 72	72 – 196	197 +
4' 11"	< 75	75 – 202	203 +
5' 0"	< 77	77 – 209	210 +
5' 1"	< 80	80 – 216	217 +
5' 2"	< 83	83 – 224	225 +
5' 3"	< 85	85 – 231	232 +
5' 4"	< 88	88 – 238	239 +
5' 5"	< 91	91 – 246	247 +
5' 6"	< 93	93 – 254	255 +
5' 7"	< 96	96 – 261	262 +
5' 8"	< 99	99 – 269	270 +
5' 9"	< 102	102 – 277	278 +
5' 10"	< 105	105 – 285	286 +
5' 11"	< 108	108 – 293	294 +
6' 0"	< 111	111 – 302	303 +
6' 1"	< 114	114 – 310	311 +
6' 2"	< 117	117 – 319	320 +
6' 3"	< 121	121 – 328	329 +
6' 4"	< 124	124 – 336	337 +
6' 5"	< 127	127 – 345	346 +
6' 6"	< 130	130 – 354	355 +
6' 7"	< 134	134 – 363	364 +
6' 8"	< 137	137 – 373	374 +
6' 9"	< 140	140 – 382	383 +
6' 10"	< 144	144 – 392	393 +
6' 11"	< 147	147 – 401	402 +
7' 0"	< 151	151 – 411	412 +
7' 1"	< 155	155 – 421	422 +
7' 2"	< 158	158 – 431	432 +
7' 3"	< 162	162 – 441	442 +
7' 4"	< 166	166 – 451	452 +

Completing the Premium on the Application

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

Initial Premium

- The amount in line #4 will be the amount you enter on the Premium Collected box located on the application
- Circle the appropriate mode for the **initial** payment

Renewal Premium

- Determine how the client wants to be billed going forward (**renewal**) and select the appropriate mode on the Renewal Mode section on the application
- Indicate, based on the mode selected, the renewal premium. **Monthly direct is not allowed.**

NOTE: If utilizing electronic funds as a method of payment, please complete the Authorization For Automatic Funds Withdraw form.

Collection of Premium

At least one month's premium must be submitted with the application. If a mode other than monthly is selected, then the full modal premium must be submitted with the application.

- Money orders and cashiers checks are only acceptable if the applicant does not have a checking account.
- In California, only one month's premium can be submitted with the application.

NOTE: The Company does not accept post dated checks or payments from Third Parties except for approved List-Bill and other situations. Immediate family and domestic partners are acceptable payors. We do not accept checks or payments from Foundations as premium for Medicare supplement/Select **for either** individuals or List-Bill situations.

List-Bill Collection of Premium

Use List-Bill for United of Omaha Medicare supplement plans paid through an employer or a third-party list-bill administrator. In order to use the List-Bill program, you must establish and maintain a List-Bill account for three or more individuals. Program participants must be retirees (and/or their spouses) of the employer indicated on the enrollment form. The employer's active employees are not eligible. You will need to follow the steps in the List-Bill Administration Guide (M27005) and submit a completed List-Bill Enrollment Form (M27024). Both documents can be found on Sales Professional Access under the **Product Name** "Premium Payment-List Bill". For more information, contact a customer service representative at 1-800-877-1050 or find the List-Bill training powerpoint presentation located on Sales Professional Access on the product page for List-Bill.

Business Checks

If premium is paid by a business account, complete the information located on the Producer Information form. Business checks are acceptable if they are submitted for the business owner, the owner's spouse, or retirees of the business. ERISA (unisex) rates apply to retirees of the business.

Conditional Receipt

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

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

Shortages

The company will communicate with the producer by telephone, e-mail or FAX in the event of a premium shortage. The application will be held in pending until the balance of the premium is received. Producers may communicate with Underwriting by calling 1-800-995-9324 or by FAX at 1-402-351-2552.

Refunds

The company will make all refunds to the applicant in the event of rejection, incomplete submission, overpayment, cancellations, etc. Refunds on List-Bill groups are made to the List-Bill administrator/payor.

Our General Administrative Rule – 12 Month Rate

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

APPLICATION

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

Application Sections

The Medicare supplement application consists of seven sections that must be completed. Please be sure to review your applications for the following information before submitting.

Group Number field

- If filling out application booklets for list-bill situations, please be sure to include the assigned group number in the field provided at the top right hand portion of the application. This number is assigned by United of Omaha when a List-Bill Enrollment Form is processed. Applications should not be submitted without the group number
- This information is not needed for standard Medicare supplement application packets.

Plan Information Section

- Entire Section must be completed
- This section should indicate the plan or policy form selected, effective date, premium paid, and the premium payment mode selected — **both initial and renewal**

Section 1 — Applicant Information

- Please complete the client's residence address in full. If premium notices are to be mailed to an address other than the applicant's residence address, please complete the mailing address in full
- Age and Date of Birth are the **exact age** as of the **application date**
- Medicare Card number, also referred to as the Health Insurance Claim (HIC) number, is vital for electronic claims payment
- Height/Weight —This is required on underwritten cases.

Section 2 — Miscellaneous Questions

- Verify the applicant answered "Yes" to receiving the Guide to Health Insurance and Outline of Coverage. It is required to leave these two documents with the client at the time the application is completed
- Answer the tobacco question. (Refer to the Calculating Premium section on page 10 for a list of states where Tobacco rates do not apply during open enrollment or guaranteed issue situations)
- Please indicate if the applicant is covered under Parts A and B of Medicare.

Section 3 — Insurance Policies /Certificates

- If the applicant is applying during a guaranteed issue period, be sure to include proof of eligibility
- If the applicant is replacing another Medicare supplement policy, complete question #2 and include the replacement notice
- If the applicant is leaving a Medicare Advantage plan, complete question #3 and include the replacement notice
- If the applicant has had any other health insurance coverage in the past 63 days, including coverage through a union, employer plan, or other non-Medicare supplement coverage, complete question #4
- Verify if the applicant is covered through his/her state Medicaid program. If Medicaid is paying for benefits beyond the applicant's Part B premium or the Medicare supplement premium for this policy,

then the applicant is not eligible for coverage.

Section 4 — Health Questions

- If the applicant is applying during an open enrollment or a guaranteed issue period, do not answer the health questions or prescription information
- If applicant is not considered to be in open enrollment or a guaranteed issue situation, all health questions must be answered, including the question regarding prescription medications

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

Section 6 — Household Discount

Answer both questions 6(a) and 6(b) (all states except Connecticut and Missouri)

- If either 6(a) or 6(b) are answered “Yes,” the individual qualifies for this discount
- This information is necessary for premium calculation.

Discount Information for Missouri

There is only one question and if answered “Yes” the individual qualifies for this discount.

Section 7 — Signatures

- Signatures and dates: required by both applicant(s) and producer. The producer must be appointed in the state where the application is signed

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

- If someone other than the applicant is signing the application (i.e., Power of Attorney), please include copies of the papers appointing that person as the legal representative.

HEALTH QUESTIONS

Unless an application is completed during open enrollment or a guaranteed issue period, all health questions, including the question regarding prescription medications, must be answered. Our general underwriting philosophy is to deny Medicare supplement coverage if any of the health questions are answered “Yes,” including “Not Sure” in California. For a list of uninsurable conditions and the related medications associated with these conditions, please refer to the next pages in this guide.

There may, however, be situations where an applicant has been receiving medical treatment or taking prescription medication for a long-standing and controlled health condition. Those conditions are listed in health questions 8, 9 and 10.

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

If you have had questions about the interpretation of health questions 6 and 7 on the application, please see the information below.

People with diabetes mellitus that require, or has ever required, more than 50 units of insulin daily, or people with diabetes (insulin dependent or treated with oral medications) who also have one or more of the complicating conditions listed in question #6 on the application, are not eligible for coverage. For purposes of this question, hypertension (high blood pressure) is considered a heart condition. Some additional questions to ask your client to determine if he/she does have a complication include:

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

Consideration for coverage may be given to those persons with well-controlled cases of hypertension and diabetes. A case is considered to be well controlled if the person is taking less than 50 units of insulin daily or no more than two oral medications for diabetes and no more than two medications for hypertension. A combination of less than 50 units of insulin a day and one oral medication would be the same as two oral medications if the diabetes were well controlled. In general, to verify stability, there should be no changes in the dosages or medications for at least two years. Individual consideration will be given where deemed appropriate. We consider hypertension to be stable if recent average blood pressure readings are 150/85 or lower.

Uninsurable Health Conditions

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

<p>AIDS</p> <p>Alzheimer's Disease</p> <p>ARC</p> <p>Cirrhosis</p> <p>Chronic Obstructive Pulmonary Disease (COPD)</p> <p>Other chronic pulmonary disorders to include:</p> <p style="padding-left: 40px;">Chronic bronchitis</p> <p style="padding-left: 40px;">Chronic obstructive lung disease (COLD)</p> <p style="padding-left: 40px;">Chronic asthma</p> <p style="padding-left: 40px;">Chronic interstitial lung disease</p> <p style="padding-left: 40px;">Chronic pulmonary fibrosis</p> <p style="padding-left: 40px;">Cystic fibrosis</p> <p style="padding-left: 40px;">Sarcoidosis</p> <p style="padding-left: 40px;">Bronchiectasis</p> <p style="padding-left: 40px;">Scleroderma</p> <p>Diabetes - Insulin >50 units/day</p>	<p>Diabetes (WI only)</p> <p>Emphysema</p> <p>End-Stage Renal Disease (ESRD)*</p> <p>Kidney disease requiring dialysis</p> <p>Lateral Sclerosis (ALS)</p> <p>Lupus - Systemic</p> <p>Multiple Sclerosis</p> <p>Myasthenia Gravis</p> <p>Organ transplant</p> <p>Osteoporosis with fracture</p> <p>Parkinson's Disease</p> <p>Senile Dementia</p> <p>Other cognitive disorders to include:</p> <p style="padding-left: 40px;">Mild cognitive impairment (MCI)</p> <p style="padding-left: 40px;">Delirium</p> <p style="padding-left: 40px;">Organic brain disorder</p> <p>Spinal Stenosis</p>
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In addition to the above conditions, the following will also lead to a decline:

- Implantable cardiac defibrillator
- Use of supplemental oxygen
- Use of a nebulizer
- Asthma requiring continuous use of three or more medications including inhalers
- Taking any medication that must be administered in a physician's office
- Advised to have surgery, medical tests, treatment or therapy
- If applicant's height/weight is in the decline column on the chart

Partial List of Medications Associated with Uninsurable Health Conditions

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

3TC	AIDS	Indinavir	AIDS
Alkeran	Cancer	Invega	Schizophrenia
Amantadine	Parkinson's Disease	Invirase	AIDS
Apokyn	Parkinson's Disease	Kaletra	HIV
Aptivus	HIV	Kemadrin	Parkinson's Disease
Aricept	Dementia	Lasix / Furosemide (>60 mg/day)	Heart Disease
Artane	Parkinson's Disease	L-Dopa	Parkinson's Disease
Atripla	HIV	Letairis	Pulmonary Hypertension
Avonex	Multiple Sclerosis	Leukeran	Cancer, Immunosuppression, Severe Arthritis
Azilect	Parkinson's Disease	Levodopa	Parkinson's Disease
AZT	AIDS	Lexiva	HIV
Baclofen	Multiple Sclerosis	Lioresal	Multiple Sclerosis
BCG	Bladder Cancer	Lomustine	Cancer
Betaseron	Multiple Sclerosis	Lupron	Cancer
Cerefolin	Dementia	Megace	Cancer
Carbidopa	Parkinson's Disease	Megestrol	Cancer
Cogentin	Parkinson's Disease	Mellaril	Psychosis
Cognex	Dementia	Melphalan	Cancer
Combivir	HIV	Memantine	Alzheimer's Disease
Comtan	Parkinson's Disease	Methotrexate (>25mg/wk)	Rheumatoid Arthritis
Copaxone	Multiple Sclerosis	Metrifonate	Dementia
Crixivan	HIV	Mirapex	Parkinson's Disease
Cytosan	Cancer, Severe Arthritis, Immunosuppression	Myleran	Cancer
D4T	AIDS	Namenda	Alzheimer's Disease
DDC	AIDS	Natrecor	CHF
DDI	AIDS	Navane	Psychosis
DES	Cancer	Nelfinavir	AIDS
DuoNeb	COPD	Neoral	Immunosuppression, Severe Arthritis
Eldepryl	Parkinson's Disease	Neupro	Parkinson's Disease
Embrel	Rheumatoid Arthritis	Norvir	HIV
Emtriva	HIV	Novatrone	Multiple Sclerosis
Epivir	HIV	Paraplatin	Cancer
Epogen	Kidney Failure, AIDS	Parlodel	Parkinson's Disease
Ergoloid	Dementia	Permax	Parkinson's Disease
Exelon	Dementia	Prednisone (>10 mg/day)	Rheumatoid Arthritis, COPD
Fuzeon	HIV	Prezista	HIV
Galantamine	Dementia	Procrit	Kidney Failure, AIDS
Geodon	Schizophrenia	Prolixin	Psychosis
Gold	Rheumatoid Arthritis	Razadyne	Dementia
Haldol	Psychosis	Remicade	Rheumatoid Arthritis
Herceptin	Cancer	Reminyl	Dementia
Hydergine	Dementia	Remodulin	Pulmonary Hypertension
Hydrea	Cancer	Requip	Parkinson's Disease
Hydroxyurea	Melanoma, Leukemia, Cancer	Rescriptor	HIV
Imuran	Immunosuppression, Severe Arthritis	Retrovir	AIDS
*Insulin (>50 units/day)	Diabetes	Rebif	Multiple Sclerosis
Interferon	AIDS, Cancer, Hepatitis		

*Coverage not available for individuals with diabetes in WI.

Partial List of Medications Associated with Uninsurable Health Conditions (continued)

Reyataz	HIV	Trizivir	HIV
Riluzole	ALS	Truvada	HIV
Risperdal	Psychosis	Tysabri	Multiple Sclerosis
Ritonavir	AIDS	Valycte	CMV HIV
Sandimmune	Immunosuppression, Severe Arthritis	VePesid	Cancer
Selzentry	HIV	Videx	HIV
Sinemet	Parkinson's Disease	Vincristine	Cancer
Stalevo	Parkinson's Disease	Viracept	HIV
Stelazine	Psychosis	Viramune	AIDS
Sustiva	AIDS	Viread	HIV
Symmetrel	Parkinson's Disease	Zanosar	Cancer
Tacrine	Dementia	Zelapar	Parkinson's Disease
Tasmar	Parkinson's Disease	Zerit	HIV
Teslac	Cancer	Ziagen	HIV
Thiotepa	Cancer	Ziprasidone	Schizophrenia
Thorazine	Psychosis	Zoladex	Cancer
Trelstar-LA	Prostate Cancer	Zometa	Hypercalcemia in Cancer

MAILING APPLICATIONS TO PROSPECTS

Mailing a completed application adds a few steps to the normal sales process. Below is a brief description of the necessary steps. The form (M24769_0208) available for download on SPA in Forms and Materials provides a complete description of the process.

When calling a prospect who responds to a lead, always attempt to schedule a face to face interview. However, if the prospect prefers, you may continue the sales process on the phone. You need to begin by explaining to the prospect the following steps you will take to complete the sale.

You will:

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

Always remember:

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

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

REQUIRED FORMS

Application

Only current Medicare supplement applications may be used in applying for coverage. A copy of the completed application will be made by United of Omaha and attached to the policy to make it part of the contract.

The Producer or designated office staff is responsible for submitting completed applications to United of Omaha.

Producer Information Page (Brokerage ONLY)

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

Authorization to Withdraw Funds Form

If premiums are paid by automatic bank draft, complete this form.

Conditional Receipt and Notice of Information Practices

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

HIPAA Authorization Form

Required with all underwritten applications.

Replacement Form

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

In Wisconsin, the replacement form must also be completed when replacing any other health insurance.

Select Disclosure Agreement

The Select Disclosure Agreement form must be signed and submitted with the application when a Select plan is chosen (Select plan not available in all states).

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

If the applicant does not speak English, this form is to be completed by the Agent if Agent is translating or a witness if a witness is translating. A copy must be submitted with the application and a copy left with the Applicant.

List-Bill Enrollment Form

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

STATE SPECIAL FORMS

Forms specifically mandated by states to accompany point of sale material.

Arkansas

Documentation of Solicitation of Medicare Related Products form – Form must be completed and retain in applicant's file.

California

California Agent / Applicant Meeting Form – To be completed and signed by the United of Omaha representative and given to applicant when a meeting to discuss Medicare supplement insurance is scheduled.

Guaranteed Issue and Open Enrollment Notice for California – This form includes the requirements for individuals who are eligible for guaranteed issue. This form must be read and signed by the Applicant and Agent. A copy must be submitted with the application and a copy left with the Applicant.

Illinois

Medicare Supplement Checklist – The Checklist must be completed and submitted with the application and a copy left with the applicant.

Iowa

Important Notice before You Buy Health Insurance – To be left with the Applicant.

Kentucky

Medicare Supplement Comparison Statement – Form should be completed when replacing a Medicare supplement or Medicare Advantage plan.

Louisiana

Your Rights Regarding the Release and Use of Genetic Information – This form is to be left with the Applicant.

Nebraska

Senior Health Counseling Notice – This form is to be left with the Applicant.

Ohio

Solicitation and Sale Disclosure – This form is to be left with the Applicant.

Texas

Definition of Eligible Person for Guaranteed Issue Notice – This notice must be provided to the client.

Wisconsin

Disclosure of Other Health Insurance Sold to Applicant by Agent – To be completed and signed by the Agent, then submitted with the application.