



Medicare Supplement Insurance

More Value for Your Clients

A competitive advantage for you.

For producer use only. Not for
use with the general public.



Mutual of Omaha

Today's consumers want a Medicare supplement policy that does more than cover health care costs when they're sick. They want their policy to help them stay healthy. Now, you can give your clients exactly what they're looking for.



Here's What They Really Want

Mutual of Omaha's Medicare supplement policyholders want valuable extras that help them stay fit, stay healthy and keep more money in their pocket. Here's what they get when they purchase a Med supp policy from Mutual of Omaha or an affiliate company:



Mutually Well

Discounts on healthy living resources, a personalized fitness plan, an optional, low-cost gym membership and more



Amplifon Hearing Health Care

Discounts on hearing aids and other valuable services



EyeMed Vision Care

Discounts on eye exams, eyeglasses and contact lenses

These programs aren't insurance. They simply make money-saving discounts and services available to our Med supp policyholders through third-party providers. And that's exactly what your clients are looking for.



Note: All programs may not be available in all states. Programs are automatically added to Mutual of Omaha Insurance Company (or affiliate company) policies with rider form OPA5F Rev in states that require a rider.

Your Competitive Advantage

Having the ability to offer the extras that are important to Medicare-age consumers gives you a competitive advantage in the Med supp marketplace. It increases the likelihood that people will:

- Buy a Med supp policy from you
- Keep their policy in force





Mutually Well

Through an agreement with Tivity Health, your clients have access to our own fitness and wellness program that allows them to tailor a plan to meet their individual needs and goals.



**MUTUALLY
WELL**

together with Tivity Health®

Mutually Well includes:

- ☑ **Discounts** - Up to 30% savings from a network of over 20,000 providers that offer chiropractic, acupuncture, massage therapy and nutritional programs, plus mind/body therapies and healthy living products.*
- ☑ **Mutually Well Mobile App** - Includes the ability to personalize a plan for healthy living, set goals and receive recommended activities and suggestions on fitness, rest/recovery and nutrition.
- ☑ **Optional Gym Membership** - For just \$25 a month, your clients can have access to a network of more than 10,000 fitness locations nationwide. Group classes are included, where available. That allows them to take advantage of a variety of programs in multiple gyms and fitness facilities wherever they live, work or travel. And with no enrollment fees and no gym contracts, they can stop and restart their membership at any time.**

Joining the Mutually Well Program

In order to take advantage of discounts on products and services and purchase the optional gym membership, policyholders must join the Mutually Well program either online at MutuallyWell.com or on the Mutually Well mobile app, available in the Apple and Android app stores. They also can join by calling Tivity Health at 833-574-6105.

Free Walking Program

Once your clients join the program, they'll receive an email with a link to a free 30-day walking program.



MutuallyWell.com

- Join the Mutually Well program
- Print discount offers
- Purchase the optional Mutually Well Gym Membership and print a membership card



MutuallyWell Mobile App

- Join the Mutually Well program
- Download discount offers
- Purchase the optional Mutually Well Gym Membership and print a membership card
- Set fitness goals and receive a weekly plan of recommended activities

Mutually Well

MutuallyWell.com

833-574-6105



Policyholders receive this Mutually Well flyer in their Medicare supplement policy welcome kit. The flyer provides details about the program and instructions on how to join.

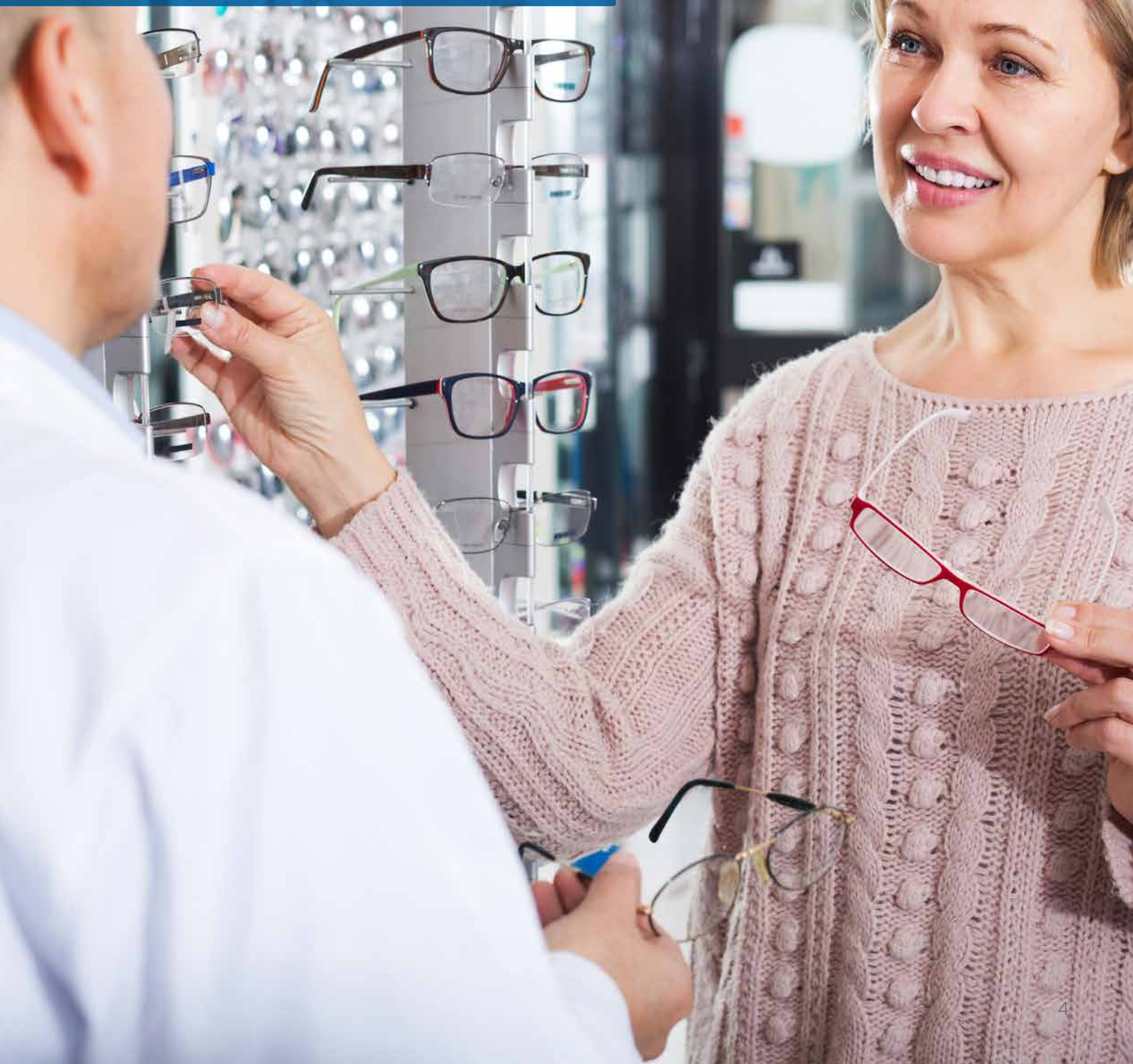
For terms of service regarding the discount program, visit MutuallyWell.com.

*Tivity Health, Inc., and its affiliates do not employ, own or operate third-party service providers. Services are subject to terms and conditions of such third-party provider. Check with the provider for details.

** Gym membership fee is \$25 per month plus applicable sales tax. Members who opt-in and pay for the Mutually Well Gym Membership are entitled to the use of fitness location facilities and amenities available to the holder of a basic membership at the fitness location. Fitness locations are not owned or operated by Tivity Health, Inc., or its affiliates. Facilities and amenities vary by location.

EyeMed

We make it easy for our Med supp policyholders to care for their eyes with a vision discount program from EyeMed Vision Care.





EyeMed includes:

- ✓ **Low-Cost Exams** - Routine eye exams for just \$50
- ✓ **Discounts on Frames** - 40% off frames up to \$140
- ✓ **Special Pricing** - Discounted fixed pricing on lenses and lens options
- ✓ **Other Services** - 30% savings on add-ons and other services

Accessing EyeMed Discounts

When policyholders visit an EyeMed provider, they'll present the seven-digit vision discount code. This code is on the EyeMed flyer that's included in the policy welcome kit. EyeMed's provider network includes thousands of options from independent providers to the nation's top optical retailers.



Policyholders receive this EyeMed flyer in their Medicare supplement policy welcome kit. The flyer provides details about the program, instructions on using the discount code and information about exclusions and limitations.

EyeMed

EyeMedVisionCare.com

866-688-4699

Amplifon

Mutual of Omaha gives Med supp policyholders access to a hearing health care program that provides valuable services and savings.





Amplifon includes:

- ✓ **Money-Saving Offers** – Save \$50 on one hearing aid or \$125 on two hearing aids plus discounts on hearing tests and diagnostic services
- ✓ **Custom Hearing Solutions** – Get help finding the right solution from one of 10 hearing aid brands
- ✓ **60-Day Free Trial** – 100% money-back guarantee if not completely satisfied
- ✓ **Continuous Care** – One-year free follow-up care, two years of free batteries and a three-year warranty
- ✓ **Low Price Guarantee** – Price matching plus an additional 5% savings

Accessing Amplifon Discounts

Policyholders can call Amplifon at 866-396-5407 to find a provider. Amplifon will explain the process and schedule an appointment. They'll also send information to the policyholder and the provider to ensure the discount is activated.



Policyholders receive this Amplifon flyer in their Medicare supplement policy welcome kit. The flyer provides details about the program, instructions to call Amplifon to get started and information about exclusions and limitations.

Amplifon

AmplifonUSA.com/MutualMedSupp

866-396-5407

Promoting Value Adds

There used to be a time when you weren't allowed to talk about value-added programs during the Med supp sales process. But times have changed and so have the rules in most states. So, it's time to start spreading the word. Promoting our value adds to your clients at the time of the sale is a good way to set yourself apart from the competition.



Here are Two Approaches to Try

1

Maybe you've been asked if our Med supp policies include the popular SilverSneakers® program. And while the answer to that question is still no, you now have something exciting to talk about.

"Mutually Well is Mutual of Omaha's exclusive program designed to help you achieve your best health. It gives you access to a network of over 10,000 fitness facilities and more than 20,000 providers of healthy living products and services nationwide."

2

Here's a more general approach that allows you to cover all the valuable extras your clients will get:

"When you purchase a Medicare supplement policy from Mutual of Omaha or an affiliate company, you get additional resources that can help you achieve your best health. Your policy comes with our Mutually Well fitness and wellness program that gives you discounts on healthy living products and services plus the option to purchase a low-cost gym membership good at over 10,000 fitness facilities nationwide. You also get an EyeMed vision care discount so you can save on eye exams, glasses and contact lenses. And, you'll receive the Amplifon hearing health care program that provides savings on hearing aids and other valuable services."



NOTE: All programs may not be available in all states, which means you may have to adjust your approach. In addition, some states still prohibit promotion of value-added programs pre-sale, post-sale or both. See page 9 for details.

Marketing Materials

We have the materials you need to explain our value-add programs as you're making a Med supp sale.



This Mutually Well flyer is approved for use with consumers at point-of-sale and available to order through your normal channel (item number 457344).



This EyeMed & Amplifon flyer is approved for use with consumers at point-of-sale and available to order through your normal channel (item number 454328).

Program Availability

Our value-added programs are not available everywhere. In addition, some states still prohibit the promotion of value-added programs at the time of sale. Before you start promoting our value adds, be sure you're aware of any limitations. You can talk about the programs after policy issue.

Programs Are Not Available*

Mutually Well is not available in:	EyeMed is not available in:	Amplifon is not available in:
CA, NY	NY	NY

Programs Cannot be Promoted at the Time of Sale*

Mutually Well cannot be promoted in:	EyeMed cannot be promoted in:	Amplifon cannot be promoted in:
CT, ID, MD, MN, NH, TN, VT, WA	CA, CT, ID, MD, MN, NH, VT, WA	CA, CT, ID, MD, MN, NH, VT, WA

*States are subject to change.



Frequently Asked Questions

GENERAL QUESTIONS

- Q Will I receive a commission on value-added programs?**

A No. These programs are not insurance. Instead, they're automatically added to our Medicare supplement policies. No additional commission is payable.
- Q What's free and what's not?**

A There's no cost for policyholders to use the EyeMed, Amplifon and Mutually Well programs. However, policyholders who choose to purchase the optional Mutually Well gym membership will incur a \$25 monthly fee plus applicable taxes.
- Q Who is eligible for these programs?**

A All Mutual of Omaha or affiliate company Med supp policyholders have access to the EyeMed, Amplifon and Mutually Well programs where available.

QUESTIONS ABOUT MUTUALLY WELL

- Q How do people join the Mutually Well program?**

A Med supp policyholders can join Mutually Well online at MutuallyWell.com or on the mobile app. They also can join by calling Tivity Health at 833-574-6105. Your clients will need to provide their name as it appears on their Medicare card, their date of birth and their ZIP code in order for Tivity Health to validate whether they have a Mutual of Omaha Medicare supplement policy.
- Q What if the information they provide doesn't match their Medicare card?**

A They will be directed to call policyowner services for help.
- Q Can they join Mutually Well at a local gym or fitness location?**

A No. They must join online, on the mobile app or by calling Tivity Health.
- Q Can my clients get more information before deciding whether to join the program?**

A Yes. The website, MutuallyWell.com, provides details about the program and allows your clients to see a map of participating locations in their area. Once they decide to join, they'll be able to print discount coupons and purchase the optional gym membership.
- Q How do people pay for the Mutually Well gym membership?**

A Credit card is the only method of payment for the gym membership. Tivity Health accepts Visa, MasterCard and American Express. Gym members have the option to pay on a month-by-month basis or set up an automatic, recurring payment. They also can stop and restart their membership at any time.

9. **Q Can Mutually Well gym members use multiple fitness facilities?**
 - A** Yes. For example, a Mutually Well gym member may choose to work out in one facility and attend classes in others. Gym members have access to any facility in Tivity Health’s Prime Fitness Network.

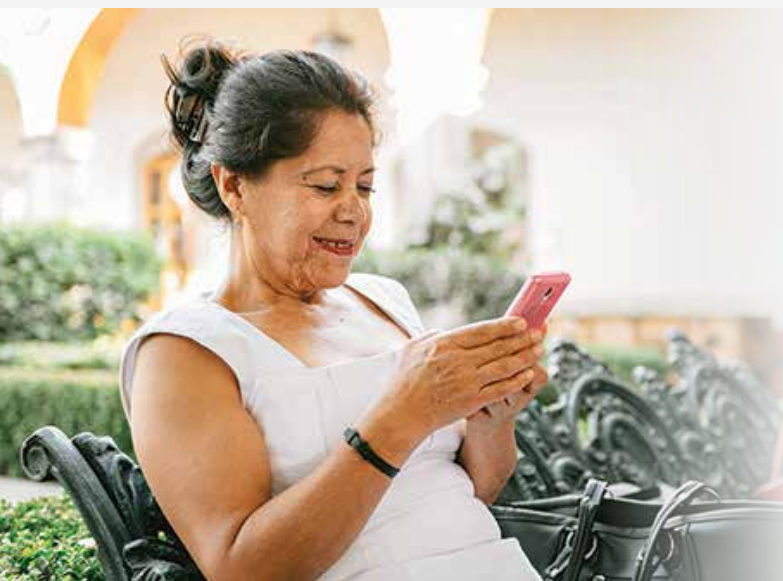
10. **Q What fitness facilities are included in the network?**
 - A** Tivity Health’s Prime Fitness Network includes both national chains and local options. The website and mobile app provide an up-to-date listing of fitness locations for registered Mutually Well members.

11. **Q Can spouses and family members join Mutually Well?**
 - A** No. Mutually Well is only offered to Mutual of Omaha or affiliate company Med supp policyholders. Family gym memberships are not available.

12. **Q Who should my clients call if they have questions about Mutually Well?**
 - A** They should call Tivity Health at 833-574-6105 with questions about the program.

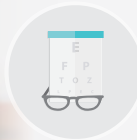
Learn More

It’s a good idea for you to familiarize yourself with these programs so you can explain them to your clients. The program websites are your best resource.



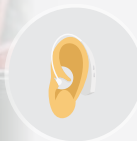
MUTUALLY WELL

MutuallyWell.com
833-574-6105



EYEMED

EyeMedVisionCare.com
866-688-4699



AMPLIFON

AmplifonUSA.com/MutualMedSupp
866-396-5407



MutualofOmaha.com