**Mutual of Omaha Insurance Company**
3300 Mutual of Omaha Plaza, Omaha, NE 68175

MUTUAL of OMAHA

## LUMP SUM PORTFOLIO

# CRITICAL ADVANTAGE ($10,000 - $100,000)

- CANCER
- HEART ATTACK & STROKE
- CRITICAL ILLNESS

## Application for Supplemental Health Insurance

# NEW JERSEY

Application Package Contains:

| REQUIRED FORMS TO BE SUBMITTED | REQUIRED FORMS LEFT WITH APPLICANT(S) |
|---|---|
| • Authorization to Disclose Personal Information (HIPAA)/ MIB Authorization Form<br>• Agent Producer Statement<br>• Other State Special Forms (if applicable) | • Pre-Notices<br>• Outline(s) of Coverage<br>• Other State Special Forms (if applicable) |

**FORMS THAT MAY BE REQUESTED, BUT ARE NOT INCLUDED WITHIN THIS PACKAGE**

The following form can be downloaded from Sales Professional Access (SPA) at www.mutualofomaha.com as needed to accompany the application:

- Replacement Notice

Application Instructions:

- Submit the fully completed application and applicable completed forms. Unanswered questions on the application or missing or incomplete forms will result in underwriting delays.
- If a question does not apply to your client, answer it as "No" or "None" rather than "N/A."
- Partner signature is required on all family coverage amounts.
- **Mail application and appropriate forms to: Mutual of Omaha Insurance Company, Records/Mailing Processing Center, 9330 State Hwy 133, Blair, NE 68008-6179.**
- **Fax application to 402-997-1804 and verify the correct facsimile number is dialed to protect the privacy of the information.**

Please note: use the maximum resolution to ensure the readability of the application.

MAP629_NJ
1/1/2019

Manager/Commission Code (Required Field for Brokerage)

# Mutual of Omaha Insurance Company

## Application for Supplemental Health Insurance

Mutual of Omaha

## GENERAL INFORMATION

### A. Coverage(s) Applying For

**1. Type of Coverage:** ☐ Individual ☐ Individual plus child(ren) ☐ Family

**2. Product:** (Select only one)

☐ Lump Sum Cancer
(Complete Sections 1 and 2)

☐ Lump Sum Heart Attack and Stroke
(Complete Sections 1 and 3)

☐ Lump Sum Critical Illness
(Complete Sections 1, 2, 3 and 4)

**3.** Base Lump Sum Benefit Amount $_____

**4. Optional Riders:**

☐ Cancer Benefits Rider $ _____
(Complete Section 2)

☐ Heart Attack and Stroke Benefits Rider $ _____
(Complete Section 3)

Note: The lump sum benefit amount for any child(ren) under an applicable policy will equal the amount of the Primary Insured up to $50,000. Must select benefit in increments of $1,000.

### B. Proposed Insured Information

| Proposed Insured's Name (First, Middle, Last) | Sex ☐ Female ☐ Male | Date of Birth / / | Email Address |
|---|---|---|---|
| Primary Residence Address (Number, Street, City, State, Zip) | | Ht (ft.-in.) \| Wt | Social Security Number - - |
| Mailing Address for Premium Notices (if different than primary address) | | Telephone Number ( ) _____-_____ | Best Time to Call _____ A.M. P.M. |
| Full Name of Beneficiary | | Relationship to Proposed Insured | |

Are all applicants U.S. citizens or Permanent Resident Card holders who have resided in the U.S. for 3 years? Yes ☐ No ☐

If "No," Name(s) _____

### C. All Other Persons Proposed For Insurance

| Relationship | Name (First, Middle, Last) | Date of Birth | Birth State | SS# | Age | Sex | Ht. (ft.-in.) | Wt. |
|---|---|---|---|---|---|---|---|---|
| Partner * | | / / | | - - | | | \| | |

| Relationship | Name (First, Middle, Last) | Date of Birth | Sex |
|---|---|---|---|
| Child #1 | | / / | |
| Child #2 | | / / | |
| Child #3 | | / / | |
| Child #4 | | / / | |

* Partner means the one person who is (a) your spouse to whom you are legally married; (b) your registered domestic partner or civil union partner; or (c) an adult person who: 1. shares a serious and committed personal relationship with you that is intended to be lifelong; 2. has shared a common permanent residence with you on a continuous basis for the most recent three years; 3. is not married, a domestic partner, a civil union partner, or in a committed personal relationship to anyone else; and 4. is not related to you in any way that would bar marriage in the state where you and he or she reside.

## D. Other Coverage and Replacement Information

1. Does each person proposed for insurance have coverage providing benefits for hospital and medical services and supplies? . . . . . Yes ☐ No ☐
   If "No," indicate who. That person(s) does not qualify for insurance coverage? _____

2. Is the coverage applied for replacing any existing coverage for any Proposed Insured? . . . . . Yes ☐ No ☐
   If "Yes," please give details below.

| Company | Proposed Insured | Face Amount | Termination Date |
|---|---|---|---|
| | | | |
| | | | |

## E. HEALTH QUESTIONS

Please answer the questions below for the insurance type you are applying.
**If the answer is Yes, any individual named will be excluded from coverage under this policy.**

### Section 1: All Insurance Applied For: To the best of your knowledge and belief:

1. Has any Proposed Insured been diagnosed with or treated for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or any AIDS related condition? . . . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

### Section 2: Cancer Insurance Applied For: To the best of your knowledge and belief:

1. Within the past 5 years, has any Proposed Insured been diagnosed with, treated or consulted with a medical professional for internal cancer, malignant tumors, lymphoma, leukemia or melanoma?. . . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

2. Within the past 3 years, has any Proposed Insured been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or inconclusive for which a medical professional has not ruled out cancer? . . . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

### Section 3: Heart Attack and Stroke Insurance Applied For: To the best of your knowledge and belief:

1. Within the past 5 years, has any Proposed Insured been diagnosed with, treated, been advised to have treatment, prescribed medication, hospitalized or consulted with a medical professional for any disease, disorder or abnormality of the heart or blood vessels, excluding high blood pressure or cholesterol which is considered controlled by a medical professional? . . . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

2. Within the past 3 years, has any Proposed Insured been advised by a medical professional to undergo treatment, testing or had tests performed where the results are pending, not been received, abnormal or were inconclusive for which a medical professional has not ruled out a heart or blood vessel condition(s)? . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

3. Has any Proposed Insured been diagnosed with diabetes? (Type 1, Type II diagnosed under age of 30, A1C greater than 7.0 within the last 12 months, or with tobacco use) (Except for Gestational Diabetes)?. . . . . ☐ **Yes** ☐ **No**
   If "Yes," who? _____

### Section 4: Critical Illness Insurance Applied For: To the best of your knowledge and belief

1. Within the past 5 years, has any Proposed Insured been diagnosed with, or treated, prescribed medication, hospitalized or consulted with a medical professional for any of the following? (Check all that apply)

   ☐ Kidney Function
   ☐ Alzheimer's Disease/Dementia/Cognitive Impairment
   ☐ Chronic Liver Disease (to include Cirrhosis, Hepatitis B & C)
   ☐ Eye or Ear Disorder/Disease
   ☐ Neurological Condition (such as Multiple Sclerosis, Parkinson's, Seizures, Muscular Dystrophy)
   ☐ Organ Transplant
   ☐ Pulmonary Fibrosis
   ☐ Severe Chronic Lung Disease
   ☐ **None of These**

   If condition has been checked above, indicate who _____

**2.** Within the past 3 years, has any Proposed Insured been advised by a medical professional to undergo treatment, testing, or had tests performed where the results are still pending, not been received, abnormal or were inconclusive for any medical condition?. . . . . ☐ **Yes** ☐ **No**
If "Yes," who? _____

## AGREEMENTS AND ACKNOWLEDGEMENTS

### PLEASE READ AND SIGN

1. Applicant ("you") represents that my answers on this application are true and complete to the best of my knowledge and belief. Incorrect or misleading answers may void this application and any issued policy from its effective date.

2. Mutual of Omaha Insurance Company ("we" or "us") may require medical records, a medical exam or other information. This coverage will not be approved unless we receive all information requested for underwriting and determined you are eligible for the exact insurance applied for as of the application date or you have accepted an offer by us for coverage other than for which you applied. If approved, the policy will indicate its effective date.

3. This application does not provide temporary insurance. If this application is declined, any advance premium payment submitted with the application will be refunded without interest. No insurance coverage will be in effect until we issue a policy and receive payment of the full initial premium according to the premium mode you selected with your application.

4. No producer can waive or change any receipt or policy provision or agree to issue a policy.

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**I have (a) read and understand the Agreements and Acknowledgements; (b) read and approved the answers as recorded on this application to the best of my knowledge and belief; and (c) received the appropriate Outline of Coverage as required.**

Signed at: _____
City State

_____ _____ _____
Signature of Proposed Insured | Printed Name of Proposed Insured | Date

_____ _____ _____
Signature of Partner* | Printed Name of Partner* | Date

Producer Section:

**I/We certify that during an interview with the Proposed Insured(s), I/we asked each question exactly as written and recorded the answers provided by the Proposed Insured(s) completely and accurately.** . . . . . ☐ Yes ☐ No

(If "No," please explain.)_____

_____

_____ _____ _____ _____
Signature of Producer | Producer's Printed Name | Producer # | Date

_____ _____
Office Name | Office Address

_____ _____ _____ _____
Signature of Producer | Producer's Printed Name | Producer # | Date

_____ _____
Office Name | Office Address

# AGENT/PRODUCER STATEMENT

Proposed Insured: _____

## CONTACT INFORMATION

Division Office/MGA _____ Phone Number _____

Contact (if different than above, who should we contact on this case)

Name _____ Phone Number _____

E-mail Address _____

## COMMISSION INFORMATION

Producer Name _____ Production Number _____

Last 4 digits of Social Security Number _____ Commission % Share _____

**If second producer, please complete below:**

Producer Name _____ Production Number _____

Last 4 digits of Social Security Number _____ Commission % Share _____

## ADDITIONAL INFORMATION

Does any person proposed for insurance currently have, or is such person applying for, Critical Illness (lump-sum diagnostic benefits) coverage with any company?..... ☐ Yes ☐ No

If "Yes," give details including the name(s) of such person(s), name of the company, policy/plan number and termination date. _____

_____

Has the MIB, Inc. Pre-Notice and the Notice of Information Practices been provided to the Proposed Insured where applicable?..... ☐ Yes ☐ No

If applying for spouse, enter spouse's name _____

**Deliver Policy to:** ☐ Applicant ☐ Producer

Comments or Special Instructions:

_____

_____

_____

_____

_____

_____

Agent/Producer Signature _____ Date _____
Month/Day/Year

Agent/Producer Signature _____ Date _____
Month/Day/Year

Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza
Omaha, Nebraska 68175
800-775-6000

# PAYMENT AUTHORIZATION FORM

Proposed Insured/Insured: _____ Policy Number(s) if known: _____

## Payment Information

Premium Quoted $_____

1. First Premium Payment (check one)

☐ Automated Bank Account Withdrawal

When choosing automatic bank account withdrawal, MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT AT POLICY ISSUE. The first withdrawal date may be different from the monthly date selected for ongoing premiums. Depending on the amount of time elapsed between the policy date and the date the policy is issued, the amount of the first ongoing withdrawal may exceed one modal premium and may occur on a date other than the policy date. The Proposed Insured/Insured will not receive premium billing notices while on this premium payment option. We CANNOT establish electronic payments from foreign banks.

☐ Check Submitted With Application Amount of Check $_____

2. Ongoing Premuim Payments (check one)

☐ Monthly Automatic Bank Account Deduction* (check one)

☐ 1st through 28th or last day of the month _____

-OR

☐ Choose the week and weekday that payments will be deducted every month payments are due. (For example, 3rd Wednesday), (circle week and weekday)

- Week ( 1st 2nd 3rd 4th Last ) _____
- Weekday ( Mon Tue Wed Thurs Fri ) _____

☐ Direct Bill (not available on Monthly mode)

☐ Quarterly ☐ Annual
☐ Semi-annual

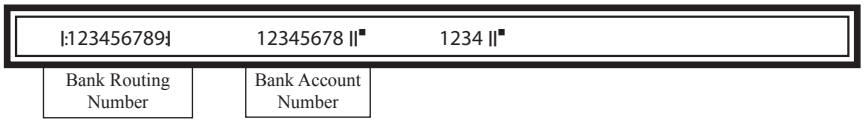
* Each "month", payments will be automatically deducted from the account below on the day selected above. If no date is selected, premiums will be deducted on the policy date (which is determined at the time the policy is issued and can be found within the policy). Ongoing deductions will begin once the policy is "issued". If the scheduled deduction date lands on a weekend or holiday, the payment will process on the following business day.

## Account Information

1. Account Type (check one): ☐ Checking ☐ Savings
2. Name of Financial Institution: _____
3. Complete information below or attach a voided check here.

Bank Routing Number: _____ Bank Account Number: _____

(Do not use Debit/Credit Card numbers)




Name of payor as shown on bank account: _____

If premium is NOT paid by Proposed Insured/Insured, indicate the bank account owner's relationship to Proposed Insured/Insured by selecting one of the following. (Additional documentation required)

☐ Employer
☐ Business owned by Proposed Insured/Insured or Spouse
☐ Power of Attorney or legal guardian
☐ Living Trust
☐ Spouse
☐ Other _____

## Authorization

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 Mutual of Omaha 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.

Date _____ X _____

Mo./Day/Yr. Authorized Signature as Shown on Account

Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
Mutual of Omaha Insurance Company
Mutual of Omaha Affiliates

## AUTHORIZATION TO DISCLOSE PERSONAL INFORMATION

This authorization specifically includes the release and disclosure of my "Personal Information," which includes my entire medical record and any other health information concerning me (excluding psychotherapy notes) and my insurance policies and claims, including, but not limited to those containing diagnoses, treatments, prescription drug information, alcohol or drug abuse treatment information or information regarding communicable or infectious conditions, such as Human Immunodeficiency Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS), other matters such as hazardous activities, character and general reputation, finances, occupation, information collected by a consumer reporting agency about my credit history, credit worthiness, credit standing and credit capacity, avocation(s), motor vehicle driving record(s), and personal traits.

I authorize all hospitals, medical facilities and clinics, physicians, dentists, other medical or dental practitioners, pharmacies, pharmacists, pharmacy benefit managers, insurance companies, third party administrators, health plans, health maintenance organizations, MIB Inc., state departments of motor vehicles, other entities possessing motor vehicle records and consumer reporting agencies that have records or knowledge of me and my children, if they are proposed insureds (My Children), to release Personal Information about me or My Children to Mutual of Omaha Insurance Company, its affiliated companies (Mutual) or its reinsurers.

The Personal Information will be used to determine my and My Children's eligibility for insurance or to resolve or contest any issues of incomplete, incorrect or misrepresented information on this application that may arise during the processing of my application or in connection with a claim.

I also authorize Mutual, or its reinsurers, to disclose my and My Children's personal Information to MIB, Inc. I understand that my and My Children's Personal Information received by MIB, Inc. may be disclosed, upon request, to another member company with whom I apply for life or health insurance or to whom I may submit a claim for benefits.

I understand that 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 be redisclosed without the protection of the federal privacy regulations.

I understand that I may refuse to sign this authorization. I understand if I refuse to sign, the insurance for which I am applying will not be issued.

This authorization will expire 24 months after the date signed. I may revoke this authorization at any time by written notice to ATTN: Individual Underwriting, Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha NE 68175. A revocation is limited to the extent that Mutual has taken action in reliance on the authorization or the law allows Mutual to contest the issuance of the policy or a claim under the policy.

I understand that I will receive a copy of this authorization and that a copy is as valid as the original.

Each Proposed Insured acknowledges and agrees that if there is more than one Proposed Insured on this application, all information provided may be reviewed or shared with the other Proposed Insured. A completed and signed application will become part of each insured's policy.

**Name(s) used for medical records (if different than the name) below:** _____

_____

_____ **Date:** _____
Signature of Proposed Insured Mo Day Yr

_____ **Date:** _____
Signature of Spouse/Civil Union Partner (if Proposed Insured) Mo Day Yr

_____ **Date:** _____
Signature of Parent or Guardian (if Proposed Insured is a Minor) Mo Day Yr

_____ **Date:** _____
Signature of Non-minor Child (if Proposed Insured is a Non-minor) Mo Day Yr

**THIS AUTHORIZATION COMPLIES WITH HIPAA AND OTHER FEDERAL AND STATE LAWS**

**Mutual of Omaha Insurance Company**
**United of Omaha Life Insurance Company**
**Companion Life Insurance Company**

# Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor

I authorize Mutual of Omaha Insurance Company and their affiliated companies (Mutual), or authorized third party vendor, to disclose personal and medical information about me to my insurance agent and/or agency.

Information that Mutual or an authorized third party vendor may disclose includes medical information and other personal information as it relates to actions Mutual may have taken based on this information, such as charging me a higher premium for my insurance, changing benefits to something other than I applied for or declining my application for insurance.

The information will be used to help me with the insurance application process or to find other insurance coverage options.

I understand that if the person or entity that receives the above information is not covered by federal privacy regulations, the information described above may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

I understand that I may refuse to sign this authorization. If I refuse to sign it will not affect the issuance of the insurance for which I am applying.

Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign it. I understand that I may revoke this authorization at any time, by written notice to: Mutual of Omaha, ATTN: Individual Underwriting, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

I realize that my right to revoke this authorization is limited to the extent that Mutual has taken action in reliance on the authorization.

I understand that I will receive a copy of the authorization.

| | |
|---|---|
| X _____ Signature of Applicant A | _____ Date |
| X _____ Signature of Applicant B | _____ Date |

M28704

# 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 notifications on the following pages are to be left with applicant(s).

## MIB, Inc. Pre-Notice

Information regarding your insurability will be treated as confidential. Mutual of Omaha Insurance Company or its reinsurers may make a brief report to MIB, Inc., a nonprofit membership organization of insurance companies which operates an information exchange for its members. If you apply to another MIB, Inc. member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, Inc. upon request, will supply the information in its file to that company.

Upon receipt of a request from you, MIB, Inc. will arrange disclosure of any information it may have in your file. Please contact MIB, Inc. at 866-692-6901. If you question the accuracy of the information in MIB, Inc.'s file, you may contact MIB, Inc. and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB, Inc.'s information office is: 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

In compliance with applicable law, Mutual of Omaha Insurance Company, or its reinsurers, may also release information in its file, including information given in your application, to other insurance companies to which you apply for life or health insurance or to which a claim is submitted. **Information for consumers about MIB, Inc. may be obtained on its website at www.mib.com.**

M26978_0809

**GIVE THIS NOTICE TO THE APPLICANT**

## Important Notice to Persons on Medicare
## This Is Not Medicare Supplement Insurance

Some health care services paid for by Medicare may also trigger the payment of benefits under this policy.

This insurance provides limited benefits, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

## Before You Buy This Insurance

✓ Check the coverage in all health insurance policies you already have.

✓ For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.

✓ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

M20180

**Mutual of Omaha Insurance Company**
**United of Omaha Life Insurance Company**
**Companion Life Insurance Company**

# Authorization for Release of Information to My Insurance Agent, Agency and/or Authorized Third Party Vendor

I authorize Mutual of Omaha Insurance Company and their affiliated companies (Mutual), or authorized third party vendor, to disclose personal and medical information about me to my insurance agent and/or agency.

Information that Mutual or an authorized third party vendor may disclose includes medical information and other personal information as it relates to actions Mutual may have taken based on this information, such as charging me a higher premium for my insurance, changing benefits to something other than I applied for or declining my application for insurance.

The information will be used to help me with the insurance application process or to find other insurance coverage options.

I understand that if the person or entity that receives the above information is not covered by federal privacy regulations, the information described above may be re-disclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.

I understand that I may refuse to sign this authorization. If I refuse to sign it will not affect the issuance of the insurance for which I am applying.

Unless revoked earlier, this authorization will remain in effect for 24 months from the date I sign it. I understand that I may revoke this authorization at any time, by written notice to: Mutual of Omaha, ATTN: Individual Underwriting, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

I realize that my right to revoke this authorization is limited to the extent that Mutual has taken action in reliance on the authorization.

I understand that I will receive a copy of the authorization.

| | |
|---|---|
| X _____ Signature of Applicant A | _____ Date |
| X _____ Signature of Applicant B | _____ Date |

M28704

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

# SPECIFIED DISEASE COVERAGE ONLY

## OUTLINE OF COVERAGE FOR POLICY CP1

This policy is an individual policy of insurance. This policy provides specified disease coverage ONLY. This policy does NOT provide comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or us to obtain a copy of the Guide to Health Insurance for People with Medicare.

**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!

**Cancer Insurance Coverage –** Policies of this category are designed to provide benefits ONLY when certain losses occur as a result of specified diseases. Coverage is NOT provided for other diseases or accidents.

**BENEFITS –** If a physician diagnoses an insured person with cancer while this policy is in force, we will pay 100% of the lump sum benefit shown on the policy schedule. Once we have paid 100% of the lump sum benefit for the primary insured, this policy will end, unless lump sum benefits continue under an attached rider.

**COVERED CONDITION LIMITATION –** The policy pays benefits only for loss resulting from cancer. It does NOT cover any other type of sickness or injury, unless such other coverage has been added by rider.

**EXCLUSIONS –** We will not pay benefits for loss that occurs while this policy is not in force.

**PRE-EXISTING CONDITION LIMITATION –** The policy contains a pre-existing condition limitation if such limitation is shown as applicable on the policy schedule. If applicable, the following applies.

We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs six months or more after the policy effective date.

A pre-existing condition is a condition:

(a) for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within six months prior to the policy effective date; or
(b) which manifested itself within six months prior to the policy effective date in a manner that would have caused a reasonably prudent person to seek diagnosis, care or treatment by a physician.

**GUARANTEED RENEWABLE UNTIL LUMP SUM BENEFIT PAID OR END OF TERM PERIOD** – The policy is guaranteed renewable until we pay 100% of the primary insured's lump sum benefit, or until the term period shown on the policy schedule ends, whichever occurs first. Unless a material misrepresentation was made on your application, we cannot cancel your policy before that time as long as you pay the required premium before the end of each grace period.

**PREMIUMS CAN CHANGE –** We will not increase your policy's premium due to any change in your age or health or our payment of benefits to you. 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 at least 60 days advance written notice prior to any such premium change. Your premium can also change if you elect to increase or decrease your benefits after the policy effective date.

This outline of coverage is a very brief summary of your policy.

The policy itself sets forth the rights and obligations of both you and the insurance company. It is therefore imperative that you READ YOUR POLICY carefully.

The anticipated loss ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

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

# SPECIFIED DISEASE COVERAGE ONLY

## OUTLINE OF COVERAGE FOR POLICY CP2

This policy is an individual policy of insurance. This policy provides specified disease coverage ONLY. This policy does NOT provide comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or us to obtain a copy of the Guide to Health Insurance for People with Medicare.

**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!

**Heart Attack and Stroke Insurance Coverage** – Policies of this category are designed to provide benefits ONLY when certain losses occur as a result of specified diseases. Coverage is NOT provided for other diseases or accidents.

**BENEFITS** – If a physician diagnoses an insured person with a covered condition while this policy is in force, we will pay a percentage of the lump sum benefit. The percentage payable for each type of covered condition is listed below. If we pay less than 100% of the lump sum benefit for a type of covered condition, the lump sum benefit remaining available for future claims for that insured person will be reduced by that amount. We will not reduce your policy's premium when a portion of the lump sum benefit is paid. Once we have paid 100% of the lump sum benefit for the primary insured, this policy will end, unless lump sum benefits continue under an attached rider.

| Type of Covered Condition | Percentage of Lump Sum Benefit Payable |
|---|---|
| **Heart Attack (Myocardial Infarction)** | **100%** |
| **Stroke** | **100%** |
| **Coronary Angioplasty Surgery** | **25% (payable ONCE during the life of your policy)** |
| **Coronary Artery Bypass Surgery** | **25% (payable ONCE during the life of your policy)** |

**COVERED CONDITION LIMITATION** – The policy pays benefits only for loss resulting from a covered condition. It does NOT cover any other type of sickness or injury, unless such other coverage has been added by rider.

**EXCLUSIONS** – We will not pay benefits for loss that occurs while this policy is not in force.

**PRE-EXISTING CONDITION LIMITATION** – The policy contains a pre-existing condition limitation if such limitation is shown as applicable on the policy schedule. If applicable, the following applies.

We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs six months or more after the policy effective date.

A pre-existing condition is a condition:

(a) for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within six months prior to the policy effective date; or
(b) which manifested itself within six months prior to the policy effective date in a manner that would have caused a reasonably prudent person to seek diagnosis, care or treatment by a physician.

**GUARANTEED RENEWABLE UNTIL LUMP SUM BENEFIT PAID OR END OF TERM PERIOD** – The policy is guaranteed renewable until we pay 100% of the primary insured's lump sum benefit, or until the term period shown on the policy schedule ends, whichever occurs first. Unless a material misrepresentation was made on your application, we cannot cancel your policy before that time as long as you pay the required premium before the end of each grace period.

**PREMIUMS CAN CHANGE** – We will not increase your policy's premium due to any change in your age or health or our payment of benefits to you. 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 at least 60 days advance written notice prior to any such premium change. Your premium can also change if you elect to increase or decrease your benefits after the policy effective date.

This outline of coverage is a very brief summary of your policy.

The policy itself sets forth the rights and obligations of both you and the insurance company. It is therefore imperative that you READ YOUR POLICY carefully.

The anticipated loss ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

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

# CRITICAL ILLNESS COVERAGE ONLY

## OUTLINE OF COVERAGE FOR POLICY SERIES CP4

This policy is an individual policy of insurance. This policy provides critical illness coverage ONLY. This policy does NOT provide comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or us to obtain a copy of the Guide to Health Insurance for People with Medicare.

**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!

**Critical Illness Insurance Coverage –** Policies of this category are designed to provide benefits ONLY when certain losses occur as a result of specified diseases. Coverage is NOT provided for other diseases or accidents.

**BENEFITS –** If a physician diagnoses an insured person with a covered condition while this policy is in force, we will pay a percentage of the lump sum benefit. The percentage payable for each type of covered condition is listed below. If we pay less than 100% of the lump sum benefit for a type of covered condition, the lump sum benefit remaining available for future claims for that insured person will be reduced by that amount. We will not reduce your policy's premium when a portion of the lump sum benefit is paid. Once we have paid 100% of the lump sum benefit for the primary insured, this policy will end, unless lump sum benefits continue under an attached rider.

| Type of Covered Condition | Percentage of Lump Sum Benefit Payable |
|---|---|
| **Alzheimer's Disease** | **100%** |
| **Blindness** | **100%** |
| **Cancer** | **100%** |
| **Deafness** | **100%** |
| **Heart Attack (Myocardial Infarction)** | **100%** |
| **Kidney (Renal) Failure** | **100%** |
| **Major Organ Transplant** | **100%** |
| **Paralysis** | **100%** |
| **Stroke** | **100%** |
| **Coronary Angioplasty Surgery** | **25% (payable ONCE during the life of your policy)** |
| **Coronary Artery Bypass Surgery** | **25% (payable ONCE during the life of your policy)** |

**COVERED CONDITION LIMITATION –** The policy pays benefits only for loss resulting from a covered condition. It does NOT cover any other type of sickness or injury, unless such other coverage has been added by rider.

**EXCLUSIONS –** We will not pay benefits for:

(a) loss that occurs while this policy is not in force;
(b) loss resulting from service in the armed forces or auxiliary units;
(c) loss caused by intentionally self-inflicted injury, while sane or insane;
(d) loss resulting from an insured person's commission or attempted commission of a felony;
(e) loss sustained while engaging in an illegal occupation;
(f) loss sustained while participating in a riot or insurrection;
(g) loss resulting from an insured person being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply); or
(h) loss resulting from an insured person being under the influence of any controlled substance (except for narcotics given on the advice of a physician).

**PRE-EXISTING CONDITION LIMITATION –**The policy contains a pre-existing condition limitation if such limitation is shown as applicable on the policy schedule. If applicable, the following applies.

We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs six months or more after the policy effective date.

A pre-existing condition is a condition:

(a) for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within six months prior to the policy effective date; or
(b) which manifested itself within six months prior to the policy effective date in a manner that would have caused a reasonably prudent person to seek diagnosis, care or treatment by a physician.

**GUARANTEED RENEWABLE UNTIL LUMP SUM BENEFIT PAID OR END OF TERM PERIOD** – The policy is guaranteed renewable until we pay 100% of the primary insured's lump sum benefit, or until the term period shown on the policy schedule ends, whichever occurs first. Unless a material misrepresentation was made on your application, we cannot cancel your policy before that time as long as you pay the required premium before the end of each grace period.

**PREMIUMS CAN CHANGE** – We will not increase your policy's premium due to any change in your age or health or our payment of benefits to you. 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 at least 60 days advance written notice prior to any such premium change. Your premium can also change if you elect to increase or decrease your benefits after the policy effective date.

This outline of coverage is a very brief summary of your policy.

The policy itself sets forth the rights and obligations of both you and the insurance company. It is therefore imperative that you READ YOUR POLICY carefully.

The anticipated loss ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.