



MUTUAL OF OMAHA CONTACT GUIDE

For Producers, Brokers and Advisors



This comprehensive guide for Mutual of Omaha producers, brokers and advisors provides relevant contact information to easily find the right department for specific needs.

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Claims — Supplemental Health, Individual Life and Annuity

Agent of Record Changes

Producer Management: Contracts and Appointments

The Producer Management Team reviews contract requests for producers, brokers and advisors seeking to sell, solicit or negotiate products on behalf of Mutual of Omaha. This process ensures that producers possess the appropriate licenses and certifications mandated by the state for selling products. Additionally, the department coordinates the development of compensation schedules and hierarchies for these individuals. However, it is important to note that the department does not issue compensation.



Assistance Producer Management Can Provide:

- Requests for status on a contracting submission or background check
- Requests for status on a state appointment addition
- Status inquiries on the "ready to sell" designation for long-term care (LTC) and annuity products
- Guidelines for anti-money laundering (AML), LTC and annuity training
- Requests for contracting documents, applicable only to Managing General Agents (MGAs) (all others should be directed to their respective MGAs)
- Requests for producer demographic information (we are unable to update client addresses)
- Requests to change the mailing address for Medicare Supplements (we are unable to update addresses for other product lines)
- General inquiries about the contracting and appointment process with Mutual of Omaha
- Submissions for deceased agents or beneficiaries pertaining to writing agents
- Requests for commission assignments or changes in payee information
- Information regarding direct deposit arrangements



Producer Management Is Unable to Provide Assistance With:

- Supplies
- Client application status (New Business)
- Any client requests
- Serving policies
- Compensation, compensation statements or 1099 questions
- Illustrations
- Product knowledge
- Sales Profession Access (SPA) assistance
- Producer of record changes
- Non-resident application license requirements
- LTC training vendors
- Million Dollar Roundtree



Contact Information

Monday-Friday, 8 a.m. to 4:30 p.m. CST

Main Phone Number: 1-800-867-6873

Email: contractsandappointments@mutualofomaha.com



Income and Wealth Planning (IWP) Sales Support Unit

The IWP Sales Support Unit can assist producers, brokers and advisors with pre-sale inquiries related to a diverse range of products, including life insurance, accidental death insurance, long-term care (LTC), Critical Illness Insurance and annuities. IWP Sales Support facilitates inbound calls through dedicated toll-free lines specifically for Mutual of Omaha's Sales Professionals.



Assistance IWP Sales Support Can Provide:

- Illustrations and quotes for Mutual of Omaha's individual health and life products, including accidental death, LTC, Critical Illness, all life products and annuities
- An overview of all individual products offered by Mutual of Omaha
- Winflex Web approvals, registration and quoting software knowledge
- Generating Winflex illustrations in accordance with case design specifications
- Sales Professional Access (SPA) regarding registration, navigation, locating forms and materials and basic guidance
- Verification on the accuracy of applications, brochures, forms, and marketing materials for client meetings
- Inquiries related to life insurance iGo e-App (for technical support issues, direct questions to iPipeline)
- Indexed universal life (IUL) insurance re-proposals exclusively
- Help in obtaining reports such as the book of business, commissions, persistency and placement
- Producer and brokerage supply-related inquiries, including calls and emails requesting materials necessary for their business with Mutual of Omaha



IWP Sales Support Is Unable to Provide Assistance With:

- Salesforce
- Client application status (New Business)
- Any client request — our phone lines are for producers only
- Inforce policies
- Re-proposals on a policy (also known as in force policies) on all products except IUL
- Compensation questions, Agent of Record changes
- Underwriting (risk assessment on products, health related questions)
- Contracts and appointments
- Service Desk (Technical Support) technical, website, system issues
- Field relations (agent terminations or complaints)
- Marketer/Producer contest stats
- Assigning or suggesting a new agent to orphan policies
- Providing "term conversion" quotes once producer has received approval from Underwriting (email: SMB-ConversionCM@mutualofomaha.com)
- Information on Guaranteed Insurability Rider (GIR) requests



Contact Information

Monday-Friday, 8 a.m. to 5 p.m. CST

Main Phone Number: 1-800-693-6083

Advisors Phone Number: 1-887-617-5589

Fulfill overprint requests: overprint@mutualofomaha.com

To fulfill marketing supply requests, email fulfillment.services@mutualofomaha.com or call the main phone number listed above.

If you call after hours, our voicemail inboxes are monitored and after hours emails should be directed to sales.support@mutualofomaha.com.

Senior Health Solutions Sales Support Unit

The Senior Health Solutions Sales Support Unit can assist producers, brokers and advisors with various aspects of the sales process specifically for dental and Medicare Supplement (Med Supp) Senior Health Solutions products. Senior Health Solutions Sales Support facilitates inbound calls through dedicated toll-free lines specifically for Mutual of Omaha's Sales Professionals.



Assistance Senior Health Solutions Sales Support Can Provide:

- Quotes and product overview for individual dental and Med Supp products
- Registration and navigation of Sales Professional Access (SPA), also known as the "Mutual of Omaha Website"
- Verifying correct applications, brochures, forms and marketing materials to use in client meetings
- Locating forms and materials on SPA
- Handle supply calls and emails from brokers requesting materials needed for their business with Mutual of Omaha
- Dental and Med Supp electronic application questions



Senior Health Solutions Sales Support Is Unable to Provide Assistance With:

- Salesforce
- Any client request — our phone lines are for producers only
- Issued policies
- Underwriting
- Contracts and Appointments
- Service Desk (Technical Support) website, system issues



Contact Information

Monday-Friday, 8 a.m. to 5 p.m. CST

Email: sales.support@mutualofomaha.com

Agency Phone Number: 877-617-5589

Broker Phone Numbers:

800-693-6083

800-707-6898

402-351-7201

Other Admin Phone Numbers:

Assured: 877-815-4776

Columbian: 866-681-5985

Federal Life: 800-784-5403

Gerber: 877-617-5592

GPM: 866-754-5716

WoodmenLife: 800-890-0349



New Business Underwriting Support

New Business Underwriting Support can provide producers, brokers and advisors information and help regarding the status of pending individual applications, reinstatement requests, initial premiums, cancellations of new business and mode changes (re-issues) within the first year of a policy. Additionally, support can be provided from underwriters and case managers in areas related to life insurance, lump sum payments and accidental death (50AD) products.



Assistance New Business Underwriting Can Provide:

- Status on pending advisor and broker sold life, lump sum and 50AD products
- Assistance with questions on outstanding requirements, required forms, application questions
- Assistance with new business cancels
- Assistance with status on re-instatements after the initial documentation is provided by Policyowner Services
- Triage for risk assessments: determining which areas the call needs to go to, such as Express Life, Fully Underwritten Life (either Brokerage or Advisor)
- Post issue requirements
- Duplicate original policies
- Initial premiums, re-draft on initial premiums
- Help with missing electronic applications



New Business Underwriting Is Unable to Provide Assistance With:

- Supplies
- Direct-to-consumer (DTC) life and health policies
- Medicare supplement, dental, annuities
- Any type of group policy
- Quotes, premiums, illustrations
- Licensing, except to advise anti-money laundering (AML) status
- Compensation questions, Agent of Record changes
- Extensive product knowledge
- Website assistance
- Changes to who a policy output is being sent to



Contact Information

Monday-Friday, 7:30 a.m. to 5 p.m. CST

Advisors Direct Dial Phone Number: 1-800-715-4376

Brokers Direct Dial Phone Number: 1-800-775-7896

Express Underwriting Email:
ExpressRiskAssessment@mutualofomaha.com

Fully Underwritten Email:
FullyUWGeneralqq@mutualofomaha.com



Senior Health Solutions Underwriting Support

Senior Health Solutions Underwriting is responsible for reviewing and processing new business applications for Medicare Supplement (Med Supp) and individual dental policies, catering to individual customers who are either sold by advisors, brokers or directly to consumers. This role involves conducting health interviews through both inbound and outbound phone calls, processing voice amendments and requesting the necessary information to facilitate underwriting decisions. Additionally, the team includes status line representatives who address inquiries related to application status.



Assistance Senior Health Solutions Underwriting Can Provide:

- Health interviews
- Voice amendments to Med Supp applications where applicable
- Status requests on pending new business applications
- Prequalification questions from advisors and producers
 - Post issue requests within 30 days of policy issue (i.e., plan type change, redate, addition of household discount rider)



Senior Health Solutions Underwriting Is Unable to Provide Assistance With:

- Any requests related to other insurance products that are not Med Supp or individual dental (we do not service other health and life products or Medicare Advantage)
- Website assistance: troubleshooting e-App entry, voice signature, Sales Professional Access (SPA)
- Reinstatements
- Supplies
- Changes to enforce Med supp or individual dental policies over 30 days from the date of issue
- Extensive product knowledge
- Requests for status on a state appointment addition
- Requests for plan rates
- Compensation questions, Agent of Record changes
- Policy benefit questions
- Claims questions



Contact Information

Monday-Friday, 8 a.m. to 4:30 p.m. CST

Main Phone Number: 1-800-995-9324
(option 1 for status, option 6 for underwriting)

Fax Number: 402-997-1920
(requirements for pending applications with a policy number)

Senior Health Solutions Underwriting Email:
msuw@mutualofomaha.com

Mutual Of Omaha Technical Support

If you have a computer software, hardware, email account access, e-Application, website or login question contact Technical Support. Assistance is provided to advisors, brokers and division office employees.



Hardware and Software Requirements

- Operating Systems: Windows 10, MacOS Sierra (10.12)
- RAM: 8 GB
- Internet service provider of your choice
- Current version of the internet browser of your choice (Chrome, Firefox, Edge, Safari)
- Internet connection speed 10mbps download (basic usage) but 20mbps is required for best results and use of all tools/apps (video/voice calls/screen sharing)
- How to check Internet connection speed:
Go to www.fast.com and the speed test will automatically begin
- Appropriate safeguards such as personal firewall, updated anti-virus software, anti-spyware and encryption software

Please Note: New hardware and software are developed and released at a rapid rate, and upgrades to existing software occurs frequently.

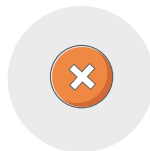
It is difficult to try and keep pace with the specific versions and releases from all the multiple vendors. We recommend that you keep current with the hardware and software you use so that you are up to date with security patches and new features offered by the vendors.

If you are not already setup to receive automatic updates from them, please view their websites for how you may be able to do this.



Assistance Technical Support Can Provide:

- Sales Professional Access (SPA) technical issues and registration
- Okta registration
- Winflex Web technical issues
- Division office printer setup and technical issues



Technical Support Is Unable to Provide Assistance With:

- Completing paper or electronic applications
- Policy specific questions
- Product questions
- Compensation specific questions
- Application status
- Winflex Web how to's
- General SPA navigation questions
- Requests for plan rates
- Compensation questions, Agent of Record changes
- Policy benefit questions



Contact Information

Monday-Friday, 7 a.m. to 5:30 p.m. CST

Phone Numbers for Advisors and Brokers:

1-800-228-7669

1-800-847-9785

Email: producertechsupport@mutualofomaha.com

Compensation Call Center



Assistance the Compensation Call Center Can Provide:

Broker Queue to include direct-to-consumer (DTC) (External 3rd Party): Broker Compensation

- Commission rates, schedules, amounts paid on policies and inquiries on commission statement data
- Contest/incentive inquiries and reporting
- Bonus payment inquiries
- NAIC state compensation rules
- Million Dollar Round Table (MDRT)

Agency Queue: Agency Compensation

- Commission rates, schedules, amounts paid on policies, agent pay statement inquiries
- MOIS, MOMCO and manager compensation
- Bonus payment inquiries
- Contest/incentive inquiries and reporting

Debt Inquiry Queue: Brokerage Debt Recovery

- Debt inquiries, applying payments and statement review

Debt Payment's Interactive Voice Response (IVR): Debt PinPad

- Producers can make payments towards their debt balance



Contact Information

Monday-Friday, 8 a.m. to 4:30 p.m. CST

Email: broker.compensation@mutualofomaha.com

Other Compensation Phone Numbers:

ADP Deferred Compensation: 866-266-4881

Assured Life Association: 877-466-8353

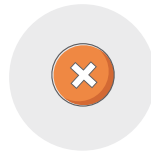
Columbian Financial Group/Columbian Mutual Life: 866-814-4313

Federal Life: 800-338-4218

Gerber Life Insurance Company: 877-466-8353

GPM Life/GPM Health & Life: 866-387-4401

Woodmen Comp 800-998-4606



The Compensation Call Center Is Unable to Provide Assistance With:

Producer Management

- Licensing, appointments, contracts
- Inquiries/Updating producer bank and demographic information
- Irrevocable assignment of commission forms (email: DMPContracting@mutualofomaha.com)

Underwriting

- Pending policy questions
- Receiving post issue requirements
- Initial premium questions for life policies

Policyowner Services

- Statuses on policies or any other policy inquiry
- Premiums (including drafts or re-drafts) after initial premium
- Initial premium questions for Health policies
- Producer of Record changes (agency/brokerage distribution)
- Life policies (email: MyCustomerService@mutualofomaha.com)
- Health/LTC (email: Health.Operations.Producer.Change@mutualofomaha.com)

Sales Support Units

- Quotes and illustrations
- Product related questions
- Bonus/incentive qualifications

Technical Support

- Website assistance

Policyowner Services: Life, Health and Annuity Operations

The Policyowner Services Life, Health and Annuity Operations Team offers direct support to policyholders, advisors and brokers requiring assistance with individual policies. The department provides ongoing support for producer-sold policies from the time of issuance until the insured's passing, as well as for direct market-sold policies from the submission of the application until the insured's passing.



Assistance Policyowner Services Can Provide:

Life Policies

- Changes of ownership and collateral assignments
- Beneficiary requests
- Agent of Record changes
- New business cancels, policy terminations, surrenders
- Billing information for policy premiums
- Updating policyholder personal information
- Duplicate life insurance policy requests
- Policy loan and partial withdrawal requests
- Customer access registration and troubleshooting
- Other related items for an issued/active policy

Health Policies

- Duplicate policy requests
- Duplicate ID card requests
- Producer of Record changes
- Termination requests
- Premium and billing related requests, premium rate inquiries
- Process premium payment
- Update billing frequency or mode
- Update bank information
- Reinstatements
- Inquiries from providers
- Demographic changes (address/email/phone)
- Medicare Supplement claims inquiries from customers and providers
- Customer access registration and troubleshooting
- Other related items for an inforce policy, other than processing claims

Annuity Policies

- Changes of ownership and collateral assignments
- Surrenders, loans and withdrawals
- Policy premium related items
- Billing changes
- Billing inquiry
- Update banking information
- Stop automatic billing
- Updating customer's contact information
- Policy specific information
- Maturity options for annuities and life insurance policies
- Duplicate annuity policy requests
- Structured settlements filed before the year 2000
- Set up and servicing of individual and group hold on deposits for minor beneficiaries
- Life insurance value calculations
- Annuities with long-term care riders
- Tax documents such as 1099R and 5498's
- Other related items for an issued/active policy

Policyowner Services continued on next page.

Policyowner Services: Life, Health and Annuity Operations Continued



Policyowner Services Is Unable to Provide Assistance With:

Underwriting

- Pending individual applications (status) on producer sold policies
- Initial premiums, brokerage and agency sold
- Mode changes (re-issues) within the first year of the policy, brokerage and agency sold

Sales Support Units

- Supplies
- Quotes, premiums, illustrations on inactive policies
- Extensive product knowledge

Health Policies

- Long-term care, Medicare Supplement, dental, annuities

Workplace Solutions

- Any type of group policy

Contracts and Appointments

- Licensing producers or status of producers (contract or appointment)

Comp-Agent Broker Commissions

- Compensation questions

Producer Tech Support

- Website assistance



Contact Information

Monday-Thursday, 7 a.m. to 5:30 p.m. CST

Friday, 7 a.m. to 5 p.m. CST

Email: MyCustomerService@mutualofomaha.com

Annuity Phone Number: 800-646-7592

Life and Health Phone Number: 800-775-6000

Claims: Supplemental Health (Cancer, Hospital and Critical Illness)

The Individual Cancer Hospital Claims team pays out claims for covered services that have already been rendered.



Assistance Supplemental Health Claims Can Provide:

- General claims processes
- Filing or following up on a claim for an individual cancer policy
- Filing or following up on a claim for an individual hospital policy
- Filing or following up on a claim for an individual acquisition, specialty Major Medical or Critical Illness policy
- Policy benefits inquiries
- Handling of estate claims



Supplemental Health Claims Is Unable to Provide Assistance With:

- Provide policy specific information to third party representatives without authorization from the insured
- Handle, adjust or advise premium payments
- Handle any billing questions or changes
- Adjust benefits on a policy
- Increase value of policy by adding coverage
- New business or questions on pending applications
- Handle ownership changes
- Handle terminations or cancellations
- Advise or handle underwriting decisions
- Add or remove dependents



Contact Information

Monday-Thursday, 7 a.m. to 5:30 p.m. CST
Friday, 7 a.m. to 5 p.m. CST

Phone Number: 800-755-1000

Email: medsuppclaimsreview@mutualofomaha.com

Claims: Individual Life and Annuity

The Individual Life Claims team assists with verifying, processing and paying out benefits to beneficiaries after the insured person's death. They act as the gatekeeper for benefits, ensuring that legitimate claims are paid out promptly and accurately, while also protecting the insurer from fraudulent or ineligible claims.

The Individual Annuity Claims team handles changes to an annuity or structured settlement that occur when an owner or annuitant passes away, including the payment of benefits. This includes ensuring eligible payment or policy continuation options are presented and proper tax reporting is done at the time of payment.



Assistance Individual Life and Annuity Claims Can Provide:

- Receive and initialize claims
- Provide necessary forms to beneficiaries
- Collect and review documentation
- Provide policy verification and ensure policy is in force
- Conduct a more thorough investigation during the contestability period if needed
- Review for potential fraud detection
- Determine payout and settlement to beneficiaries
- Act as primary point of contact for beneficiaries throughout the claims process
- File a waiver of premium due to unemployment
- Answer questions regarding 1099s and other tax questions



Contact Information

Monday-Thursday, 7 a.m. to 5:30 p.m. CST
Friday, 7 a.m. to 5 p.m. CST

Individual Life Claims:

Phone Number: 888-493-6902

Email: ifslifeclaims@mutualofomaha.com

Annuity Claims:

Phone Number: 800-646-7592

Email: annuityclaims@mutualofomaha.com



Agent of Record Changes

Products:

Health Products

- Medicare Supplement, senior dental, long-term care (LTC), disability, accidental death
- Email: Health.Operations.Producer.Change@mutualofomaha.com

Life Policies

- Email: Life.service@mutualofomaha.com

Group Insurance

- Workplace Solutions CS
- Phone Number: 1-800-369-3809

Service 33

- LTC policies, Health Income Solution policies
- illumifin Phone Number: 952-833-5410

Agent of Record Changes That Go to Service (Life or Health Depending on Product):

- Add servicing individual producer policies for book of business transfers
- Add individual servicing producer to individual policies
 - Can't add a company — must be an individual
 - Can't remove, can only add or replace
- Full individual producer change (servicing and commissions) for individual policies
 - Two-step process: commission has to be done by dmpcontracting@mutualofomaha.com and then part two is done by life or health depending on product
- Review status of Producer Of Record change/book of business transfer
- Producer needs to have producer number and policy information available/ready to process change

Contact DMPContracting@mutualofomaha.com With Policy Number List for These Events:

- Agent death
- Corporate mergers
- Agent assign commissions to other entity

Agent of Record Changes Continued

When to Contact Contract and Appointments Producer Management:

- Updating producer information (address, phone, name) — self service also available in Sales Professional Access (SPA)
- Stopping policy correspondence going to producers
- Advising producers how to get contracted/licensed/training

Additional Information Before You Transfer:

- Change Hierarchy/Upline/BOB Code for either producers or policies (policies will always have same hierarchy for life of policy)
 - Not possible if this stays the same for the life of the policy
- Give access to policies on SPA if Producer of Record change didn't grant it
 - Policy information does not move from one agent SPA portal to the new Agent of Record's SPA portal — this is not an option
- Assign new producer without policyowner naming/identifying new producer
 - Not possible — we must always must have the policyowner's consent due to privacy and confidentiality.



Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

mutualofomaha.com

