

# Medicare Supplement

## 2010 Modernized Plans

### Plans M & N



03/10/10

PRODUCT

#### 2010 MODERNIZED PLANS\*

Your clients now have the option to purchase one of two new Medicare supplement plans. Mutual of Omaha and its affiliates are pleased to announce the availability of Plans M & N as a part of our plan offerings. Our goal is to continue to provide you the plans, rates and features to keep you in the Med supp market.

**Effective TODAY**, you may begin selling the new Plans M & N for business with an effective date of June 1, 2010 or later.

#### Our Strategy

- We continue to monitor the market and take necessary steps to ensure you continue to have the lowest rates possible.
- Underwriting Rules: **2010 Modernized Plans - Application Dates on Underwritten Business** - Current underwriting guidelines allow for application dates on underwritten cases to be 60 days prior to the effective date of coverage. For the new 2010 modernized plans **only** the application date, for underwritten business, has been extended to 90 days prior to the effective date of coverage – beginning June 1<sup>st</sup>. This is a temporary adjustment to allow you to begin selling underwritten cases on the 2010 modernized plans **Today**.
- Applications: No changes to current applications in most states.
- Conversions: The model regulations allow, but do not require, a conversion privilege from a standardized plan to a modernized plan; we'll adapt as the market warrants

Our **NEW** 2010 Modernized Medicare supplement outlines with Plans M & N will be available in the states listed below. As the product is approved in additional states we will notify you.

Mutual of Omaha	United World	United of Omaha
Maine	Alabama	Arkansas
Nebraska	Wyoming	Mississippi**
	Utah	Idaho
	Montana	Missouri
	South Dakota	Iowa
		Michigan
		West Virginia

*\*\* Plans M & N are available on the Medicare supplement product only not available on Select*

#### About Plans M & N

Plans M and N feature **higher cost sharing** and lower anticipated premiums for policyholders.

- ✓ Plan M – has increased cost-sharing (50% of the Part A Deductible, no coverage for Part B Deductible)
- ✓ Plan N – has a new co-pay structure (\$20 co-pay for physician visits, \$50 co-pay for ER) and no coverage for Part B Deductible

#### Limited underwriting on Plan N only

- In AL, AR, IA, ID, MI, MT, NE, OK, UT, WV and WY, you do not need to answer any of the medical questions or fill out the pharmaceutical information for anyone applying for Plan N.
- In ME, MO, MS and SD, you do not need to fill out the pharmaceutical information and there is only one medical question that must be completed for anyone applying for Plan N. Updates have been made to the applications in these states with additional instructions and the required question under the Health/Medical Questions on the application.

## Marketing Materials

Outlines for the 2010 modernized plans in your state have been updated to include Plans M and N. In ME, MO, MS, and SD there have been updates to the application packet as well. Also, an insert (attached) for the brochure has been created and may be approved and available in your state. See a list of available materials on the next page.

Approved materials may be viewed/downloaded on *Sales Professional Access* ([mutualofomaha.com/broker](http://mutualofomaha.com/broker)) in the *Forms and Materials* section or ordered by calling Sales Support at (800) 693-6083.

If you have questions, please contact Sales Support at 800-693-6083.

\* For more information or to ask a question, log on to Sales Professional Access ([mutualofomaha.com/broker](http://mutualofomaha.com/broker)), select the "Medicare Supplement" page, scroll down to "Product Information" and select "2010 Modernized Plans".

## 2010 Modernized Marketing Materials- Plans M & N

STATE	COMPANY	APP PACK	OUTLINE	M & N INSERT
AL	UW	No change	W27001_AL_0010R	Pending
AR	United	No change	U8183_AR_0010R	Pending
IA	United	No change	U8183_IA_0010R2	<b>UC7495</b>
ID	United	No change	U8183_ID_0010R	Pending
ME	MoO	<b>MAP534_ME</b>	M27009_ME_0010R	Pending
MI	United	No change	U8183_MI_0010R	Pending
MO	UW	<b>UAP1116_MO</b>	U8183_MO_0010R	<b>UC7495</b>
MS	United	<b>UAP1109_MS_0310</b>	U8183_MS_0010R	Pending
MT	United	No change	W27001_MT_0010R	Pending
NE	MoO	No change	M27009_NE_0010R	Pending
OK	United	No change	U8183_OK_0010R2	<b>UC7495</b>
SD	UW	<b>MAP536_SD</b>	W27001_SD_0010R	Pending
UT	UW	No change	W27001_UT_0010R	Pending
WV	United	No change	U8183_WV_0010R	Pending
WY	UW	No change	W27001_WY_0010R	Pending

**PLEASE NOTE:** Premium Payment List Bill outlines, in approved states, have also been updated. Please see SPA for those form numbers.



**PLEASE REMEMBER** that these materials are to be used to write new business with an effective date **ON or AFTER June 1, 2010.**