

Medicare Supplement

2010 Modernized Plans M & N in Pennsylvania



4/28/10

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: No change to current United World guidelines.
- Applications: New App Pack for PA (see below).
- 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

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 PA**, you do not need to fill out the pharmaceutical information and there are only two medical questions (tobacco and ESRD) that must be completed, outside of the open enrollment or guarantee issue period 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

The Outline for the 2010 modernized plans has been updated to include Plans M and N. Also, an insert (attached) for the brochure has been created and filed in both states. Sales Professional Access (SPA) will be updated as states approve the insert.

STATE	COMPANY	APP PACK	OUTLINE	M & N INSERT
PA	United World	MAP495_PA_0709	W27011_PA_0010R2	Pending

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

PLEASE REMEMBER that this outline is to be used to write new business with an effective date ON or AFTER June 1, 2010.

If you have questions, please contact Ruth Dreyer-Thill at 1-800-235-2013.

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