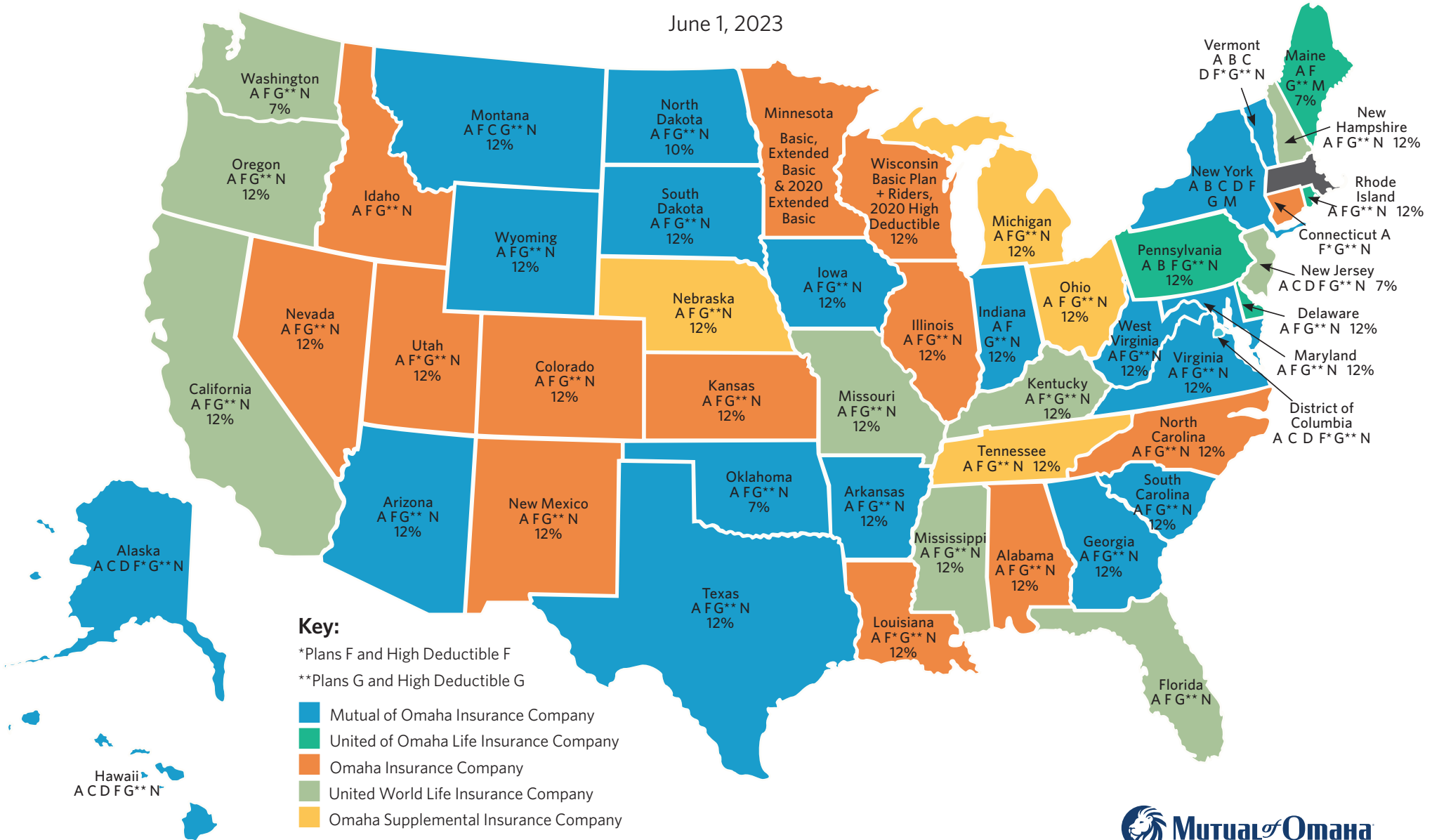


# MEDICARE SUPPLEMENT

## Plan and Household Discount Availability

June 1, 2023



# MEDICARE SUPPLEMENT HOUSEHOLD DISCOUNT

## Premium Discount Drops Rates Further

In most states, Mutual of Omaha offers a Medicare supplement premium discount for eligible people living together. So be sure to ask applicants about others in the household. You can save them some significant money, which will help attract and retain policyholders.

### Who Qualifies

To determine whether your applicant qualifies for the household discount:

#### 12% Household Discount - Co-Habitation

Applicant may be eligible for the household discount if they:

- Reside with a spouse or civil union/domestic partner or
- Have resided with as many as three adults age 60 or older for the last 12 months

North Dakota has a Household Discount of 10%

#### 7% Household Discount - Two Person Policy

Applicant may be eligible for the household discount if:

- They reside with a spouse or civil union partner or has continuously resided for the past 12 months with as many as three household members who are Medicare eligible
- The spouse, civil union partner or household member either has an existing Medicare supplement plan with or is also applying for and is issued coverage with Mutual of Omaha or an affiliate.

Ohio has a state special discount of 12%.

**Domestic Partner** — Either partner of an unmarried couple (includes same sex) in a relationship considered as being equivalent to marriage for the purpose of extending certain legal rights and benefits.

**Civil Union Partner** — Partners who are recognized by a state or government as conferring all or some of the rights conferred by marriage.

### Show the Rate

You can quickly get the discounted rate with any of these tools:

1. Use the Med supp e-App; it does the calculation for you.
2. Use the Med Supp Mobile Quote App; access it through [mutualofomaha.com/broker](http://mutualofomaha.com/broker), Medicare Supplement Sales Tools page.
3. Go to the "Get a Quote" page on [mutualofomaha.com](http://mutualofomaha.com) and say "Yes" to household resident quote.
4. Use the premium calculation worksheet in the application packet.