

February 28, 2023

Updates to Covid-19 Underwriting Guidelines

Mutual of Omaha continues to closely monitor our new business and underwriting practices to ensure we create efficiencies and improvements when making business decisions regarding our underwriting guidelines.

We are happy to announce the following changes to our COVID guidelines for Fully Underwritten Life, effective March 1, 2023.

Acceptance Guidelines Based on Insured's Issue Age

- We are now accepting applications for clients through age 74 up to Table 8, an increase from the prior Table 6 limit
- Ages 75-79 remain capped at Table 6
- Ages 80+ continue to be postponed

Clients with a Positive COVID Test

- A Statement of Good Health is required if:
 - The client has had a positive COVID diagnosis within the past 3 months
 - The client was hospitalized due to a positive COVID diagnosis within the last 6 months
- If the client indicates that they have had a positive COVID diagnosis, outside of the stated 3-month range but were NOT hospitalized and their symptoms have been resolved with no further care or residual effects, we will no longer require an Attending Physicians Statement (APS).

Additional COVID Related Underwriting Updates

- A Personal History Interview (PHI) is no longer mandated to provide an offer.
- For applications with a face amount of up to \$5 million, we will now allow a Temporary Flat Extra of \$5 per thousand, for 3 years on applicable cases.

Thank you for your business and dedication to Mutual of Omaha.

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