

HOSPITAL  
INDEMNITY



## Mutual of Omaha's Hospital Protection<sup>SM</sup> Plan



A photograph of a man and a young child on a playground slide. The man, wearing a grey baseball cap and a plaid shirt, is smiling and holding the child's hand as they slide down. The child, with curly blonde hair and wearing a blue shirt and orange pants, is also smiling. The background is a sandy playground area.

## **MUTUAL OF OMAHA'S HOSPITAL PROTECTION<sup>SM</sup> PLAN**

**Our plan covers more than an inpatient stay**

A trip to the hospital can be stressful enough. The last thing your clients want to worry about is paying expenses related to an inpatient stay.

And their recovery doesn't stop the moment they leave the hospital. They may need follow-up care and services, and those bills can add up quickly. How would your clients pay for all those expenses?

Mutual of Omaha's Hospital Protection plan has their backs. It starts with a benefit amount to help handle costs associated with an inpatient or observation stay. And that's just the beginning.

With a variety of optional riders, your clients can tailor a policy that perfectly fits their needs, giving them peace of mind knowing they're protected, whenever they might need it.

Mutual of Omaha's Hospital Protection plan isn't just coverage to help pay for a hospital stay. It's protection that spans from hospital to home.

# Get to Know Our Hospital Protection Plan



Mutual of Omaha has been helping your clients find the Medicare solutions they want and need for many decades. Now, with our hospital protection plan, you can offer them even more coverage that pays benefits directly to them to help fill the gap in other coverages they may have.

Let's take a quick look at some highlights of the plan.



## Key Selling Points

- Is a great complement to other coverages your clients may have, helping pay for hospital costs not covered by Medicare
- Issue ages 18-85
- Guaranteed issue for clients ages 64-74
- No waiting period before your clients' coverage begins
- Daily benefit amounts from \$100 to \$1,000 (in \$10 increments); day options: 3-10, 15, 20, 31
- Lump-sum benefit amounts from \$100 to \$3,000 (in \$50 increments)
- Optional riders help your clients tailor a policy that perfectly fits their needs



## Ideal Clients

- Clients who want additional coverage to cover a hospital stay
- Medicare-age clients looking to supplement high-deductible Medicare supplement plan or Medicare Advantage plans
- Clients with high deductible health insurance plans through their employer or individual coverage

Recent studies show the cost of inpatient hospital care continues to increase. Here in the U.S., the average cost for one day in the hospital is \$3,025.\*

However, the average cost varies from state to state — and can reach as high as \$4,337 a day.\* For many, hospital expenses can be overwhelming and create a financial burden. The Hospital Protection<sup>SM</sup> plan pays benefits to help offset expenses and protect your clients financially.

	Mutual Hospital Indemnity Plan	
Target Market	Designed for Medicare age clients looking to supplement high-deductible Medicare supplement plans or Medicare Advantage plans.	
Waiting Period Benefits start as soon as coverage is issued	No waiting period	
Benefit Options Base benefits are paid for hospital confinement, observation stays, mental health and more	Daily benefit amounts range from \$100 to \$1,000 (in \$10 increments) Day options: 3-10, 15, 20, 31	Lump-sum benefit amounts pay \$100 to \$3,000 (in \$50 increments)
Issue Ages	Ages 18-85	
Premium Structure Rates are based on application date, not effective date	Issue age Unisex rates Rates do not vary by tobacco/nontobacco	
Discounts	Up to 7% household discount	
Underwriting	Guaranteed issued for ages 64 to 74	

\*North American Community Hub Statistics, "State-by-State Breakdown — Average Cost of Hospital Stays in the US," [https://nchstats.com/average-cost-of-hospital-stays-in-us/#google\\_vignette](https://nchstats.com/average-cost-of-hospital-stays-in-us/#google_vignette). Accessed April 2025.

Mutual Hospital Indemnity Plan		
<b>Base Plan Benefits (Built-in)</b> A benefit period begins when the client is confined to a hospital for at least 24 hours	<b>Observation Stay:</b> 100% of the daily hospital for the lesser of 5 days, or the base hospital day option selected <b>Mental Health:</b> \$175/day, up to 7 days per calendar year <b>Pet Boarding:</b> \$75/day, up to 14 days per calendar year	
<b>Optional Benefit Riders (additional costs)</b> Clients can expand their protection by purchasing additional riders  Note: Riders may vary by state	Skilled nursing facility Home health care Lump sum cancer Outpatient surgery Ambulance and emergency or urgent care	Guaranteed purchase option Outpatient therapy Major diagnostic testing Prescription drug
<b>Policy Fee</b>	No	

Key Words	Definitions
<b>Hospital confinement</b>	An inpatient at a hospital for at least 24 hours because of a covered injury or sickness
<b>Period of confinement</b>	Begins when the insured has been hospital confined and ends when there has been no additional hospital confinement for 60 consecutive days
<b>Daily benefit</b>	The amount the policy pays for each day of hospital confinement
<b>Observation stay</b>	Starts at 6 hours of observation. After 24 hours it's considered hospital confinement
<b>Mental or nervous disorder</b>	Neurosis, psychoneurosis, psychosis or a mental or emotional disease or disorder of any kind

## How the Plan Works



Clients must be a hospital patient for at least 24 hours because of covered injury and sickness. The plan will pay either daily benefit or lump sum benefit for any one period of confinement based on benefits selected on the application.



Rates are based on application date, not effective date.



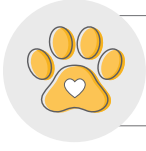
A benefit period begins when the client is confined to a hospital for at least 24 hours.



The benefit period ends when the client hasn't been hospitalized for 60 consecutive days.



The plan will either pay benefits for hospital confinement or an observation stay — not both.



Pet boarding must be provided by a licensed facility and clients will need to provide a receipt for reimbursement.

# Tools to Get Business Issued

You can count on Mutual of Omaha to provide the support necessary to get a hospital protection plan policy issued, from marketing materials to help you target clients and prospects to getting business issued fast with our e-App.

## e-App Storefront

Submitting business with our e-App storefront is a snap. The e-App has everything you need, plus most applications will be issued in minutes.

- Underwriting rules are automatically applied
- Client information auto fills through multiple applications
- Real-time rate quotes update automatically

## Mobile Quotes

Get quotes instantly wherever you are by using our Mobile Quote app. Download the app today — search **Quotes for Sales Professionals** in the Apple Store or Google Play.

## Policy Management Tool

Gives you access to all to all your business, plus you can search for a policy or view based on the status category.

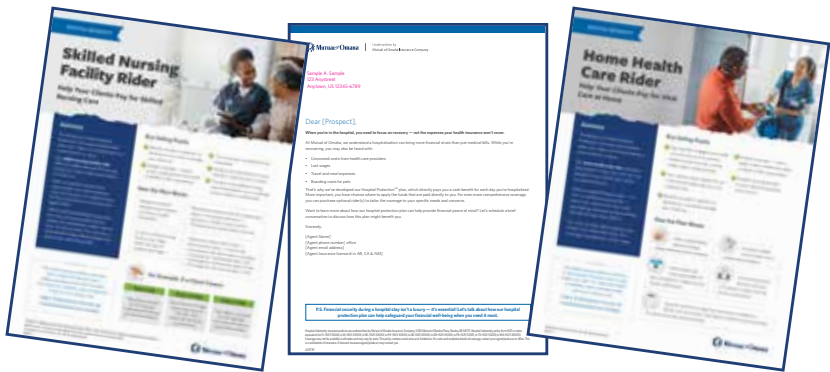
## Sales Professional Access

Log in to Sales Professional Access (SPA) to find everything you need about our Hospital Protection plan, including product availability, training and sales concepts.



# Marketing Materials

Go to SPA and click on Forms & Materials to view approved materials available in your state.



# Fast Policy Issue

You and your clients won't have to wait long for business to get issued. Most policies are approved in minutes, helped by plans being guaranteed issue for clients ages 64-74.







## **Optional Benefits Provide More Coverage**

The plan provides a solid foundation to help your clients pay for inpatient hospital costs. Clients have options to purchase additional riders to expand coverage beyond the base plan.

### **Ambulance and Emergency or Urgent Care Rider**

When the unexpected happens, the last thing anyone wants to worry about is finding a ride to the hospital. This rider pays for transportation by an ambulance and pays for emergency room and urgent care center charges when treatment is received.

### **Lump Sum Cancer Rider**

With medical advances, more people are recovering from cancer than ever before. But the cost for care can be overwhelming. This rider pays lump-sum benefits to help offset expenses related to a cancer diagnosis.

### **Major Diagnostic Testing Rider**

This rider provides benefits to help pay the cost for diagnostic testing, which can be substantial.



## **Guaranteed Purchase Option Rider**

Your clients can increase their benefit payments by 15% per year after the first policy anniversary. This benefit can be used up to five separate times over the life of the policy or to age 85, whichever comes first, when they select this rider.

## **Home Health Care Rider**

Care or skilled nursing facility expenses can be costly. This rider helps pay expenses for clients who return home and may need help bathing, dressing, eating and other activities of daily living.

## **Outpatient Surgery Rider**

To offer added protection, our outpatient surgery rider provides benefits to help cover the cost of surgery received in an ambulatory surgical center or outpatient hospital facility.

## **Outpatient Therapy Rider**

The benefit is paid for occupational, physical and speech therapies in an outpatient setting, whether or not the health issue triggered a hospital stay.


## **Prescription Drug Rider**

Clients can add the prescription drug rider which reimburses \$15 for generic and \$30 for brand name prescriptions.

## **Skilled Nursing Facility Rider**

When clients need skilled nursing care, the costs can be overwhelming and create a financial burden. This rider pays a daily benefit to help offset expenses and protect your clients financially so they can focus on their recovery.

**For more information on these optional benefits, see the following pages.**



# Ambulance and Emergency or Urgent Care Rider

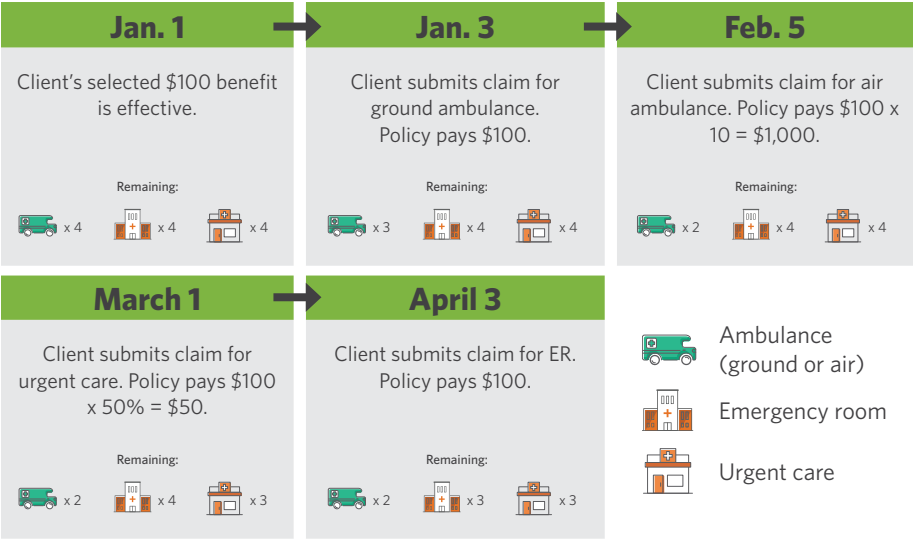
## Summary

When the unexpected happens, the last thing anyone wants to worry about is additional expenses for treatment received when they are injured or sick. Adding the **ambulance and emergency or urgent care rider** to Mutual of Omaha’s Hospital Protection<sup>SM</sup> plan can give your clients additional peace of mind that they’re taken care of. Discover what’s included with this rider.

## The Basics

- ✓ Clients can select benefit amounts between \$100-\$500 in increments of \$100
- ✓ Each benefit- ambulance, ER and urgent care is payable four times per calendar year
- ✓ Urgent care is paid out 50% of the chosen benefit amount
- ✓ Air ambulance is paid out 10 times the chosen benefit amount
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has

## Example Scenario



# Lump Sum Cancer Rider

## Help Your Clients Pay for Expensive Cancer Care

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Building on that coverage, our **lump sum cancer rider** offers an added measure of financial protection if your clients are diagnosed with cancer.

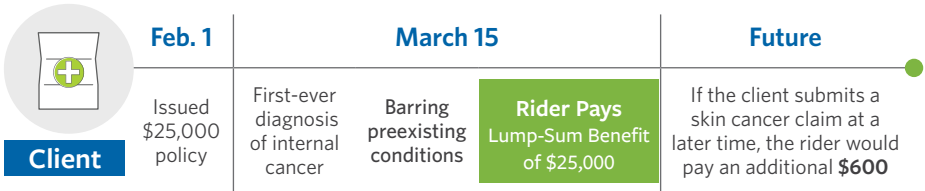
With medical advances, more people are recovering from cancer than ever before. But the cost for care can be overwhelming and create a financial burden.

Our rider pays lump sum benefits to help offset expenses and protect your clients financially. While this additional rider is often sold to adults 64 and over, clients can apply from age 18.

### Key Selling Points

- ✓ Clients can choose from six benefit amounts: \$2,500, \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000
- ✓ Plus, the rider pays a second lump-sum benefit of \$600 for skin cancer, regardless of the benefit amount selected
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Benefits are paid directly to your clients to spend as they choose

### Coverage Example



### How the Plan Works

- This rider is underwritten with health questions
- Coverage only pays for a first-ever cancer diagnosis
- Includes a 30-day waiting period
- The rider terminates once both lump-sum benefits are paid

# Major Diagnostic Testing Rider

## Help Your Clients Cover Expensive Medical Tests

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

To offer added protection, our **major diagnostic testing rider** provides benefits to help pay the cost for diagnostic testing, which can be substantial.

For example, electrocardiogram (EKG) can cost \$1,200 and may leave your clients with up to \$675 in out-of-pocket expenses.\* Our rider pays a lump-sum benefit to help offset these costs and help protect your clients.

### Key Selling Points

- ✓ Helps cover a wide range of diagnostic testing
- ✓ Clients can choose from a range of benefit amounts: \$100 to \$500 (in \$100 increments)
- ✓ There's no waiting period — coverage starts when the policy is issued
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Benefits are paid directly to your clients to spend as they choose

### How the Plan Works



Requires documentation from the hospital or medical provider to pay benefits



Benefits are paid for a maximum of two diagnostic tests per calendar year; there's no benefit reset period



Patients can receive both tests on the same day

\*<https://www.ospreypolyclinic.com/blog/how-much-does-an-ekg-cost-without-insurance-in-2025>

# Guaranteed Purchase Option Rider

## Your Clients Can Increase Their Daily Benefit Amount

### Summary

Benefits from Mutual of Omaha's Hospital Protection<sup>SM</sup> plan can help your clients pay out-of-pocket costs after an inpatient stay. But based on their future needs, they may want even more coverage to cover those potential costs.

With the **guaranteed purchase option rider**, your clients have the option to increase their daily benefit amount by 15%.

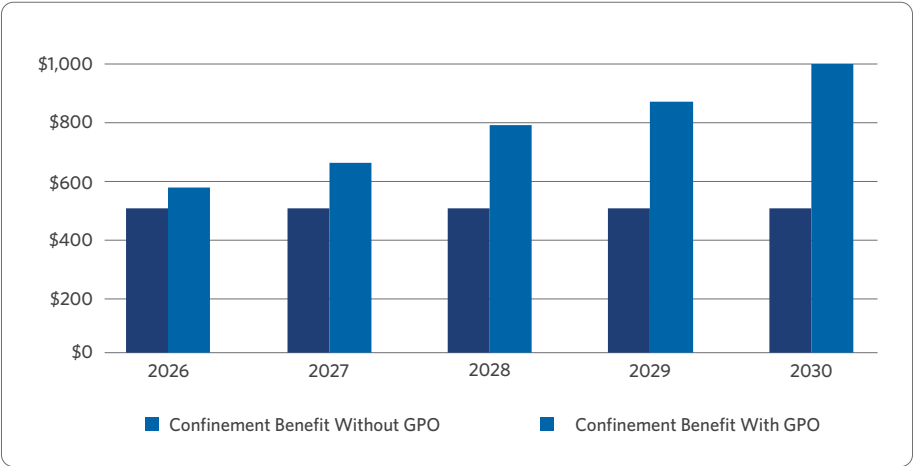
### Key Selling Points

- ✓ Helps clients increase their daily benefit amount by 15%
- ✓ This rider can be used up to five separate times over the life of the policy or age 85, whichever comes first
- ✓ The additional base benefit premium will be based on the original issue age of the policy
- ✓ No additional underwriting is required

### Guaranteed Purchase Option Rider Sales Example

Steve, age 65, purchases a hospital protection plan policy on Aug. 1, 2025, and selects a benefit amount of 10 days at \$500 a day. At the same time, he adds the guaranteed purchase option (GPO) rider to increase his benefit by 15% per year after the first policy anniversary. In July 2026, Steve notifies us that he would like to exercise his GPO rider. Beginning Aug. 1, 2026, Steve's new daily benefit amount would be \$575 - a 15% increase from his base plan.

In each subsequent year that Steve exercises his GPO, the daily benefit would increase by 15%. He can opt to use the rider five times over the length of his policy or until age 85, whichever comes first.



**Note:** Clients do not have to activate GPO rider every year.

### Notifying Us to Activate the Rider

In the example above, Steve would need to notify us by Aug. 1, 2026, that he's exercising the guaranteed purchase option. Premiums for this rider will continue to be collected until it's canceled, at which point the policy reverts to the original premium and benefit payout.

# Home Health Care Rider

## Help Your Clients Pay for Vital Care at Home

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our home **health care rider** provides a daily benefit to help cover the care and assistance your clients may need to recuperate at home.

After an inpatient hospital stay — or care in a skilled nursing facility — clients who return home may need help bathing, dressing, eating and other activities of daily living (ADLs).

Our rider can help offset expenses and protect your clients financially. This coverage is available for all issue ages.

### Key Selling Points

- ✔ Pays benefits for any home health care services, such as nursing, medical social services, a home health aide or other provider
- ✔ Your clients collect benefits for up to 30 home health care visits per calendar year
- ✔ Benefits are paid in addition to Medicare or any other coverage your client has
- ✔ Flexible coverage — clients select a daily benefit from \$50 to \$250 (in \$10 increments)
- ✔ Benefits are paid directly to your clients to spend as they choose



## How the Plan Works



ADLs include bathing, dressing, toileting, eating, transferring and continence.



Home health care must begin within 30 days of hospital or skilled nursing facility confinement.



Hospital or skilled nursing facility must provide documentation.



To receive benefits, requires two days of hospital or skilled nursing facility confinement.



Insureds must have a cognitive impairment or inability to perform two of six ADLs. The client's condition must be certified by a licensed health care practitioner.

# Outpatient Surgery Rider

## Help Your Clients Cover Outpatient Surgery Expenses

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our **outpatient surgery rider** provides an additional benefit to help cover the cost of surgery received in an ambulatory surgical center or outpatient hospital facility.

Expenses resulting from a surgical procedure can be overwhelming and create a financial burden. This rider pays a lump-sum benefit to help offset expenses and protect your clients financially.

### Key Selling Points

- ✓ Helps cover a wide range of surgical procedures
- ✓ Clients can choose from benefit amounts of \$250, \$500, \$750 or \$1,000
- ✓ There's no waiting period — coverage starts when the policy is issued
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Benefits are paid directly to your clients to spend as they choose

### How the Plan Works



Requires documentation from hospital or surgical center to pay benefits



Benefits are paid for a maximum of two outpatient surgeries per calendar year; there's no benefit reset period

# Outpatient Therapy Rider

## Coverage for Occupational, Physical or Speech Therapy

### Summary

Health setbacks can happen at any time. We understand not every issue requires a trip to the hospital, which is why we're offering your clients optional coverage to help aid in their recovery.





When your clients add the **outpatient therapy rider** to their Mutual of Omaha Hospital Protection<sup>SM</sup> plan, they'll get benefits to help pay for occupational, physical or speech therapy sessions. The benefit is paid for therapies in an outpatient setting, whether or not the health issue triggered a hospital stay.

### Key Selling Points

- ✓ Your clients can select coverage between 15 and 30 days per calendar year
- ✓ A chiropractic benefit of five days per calendar year is automatically included
- ✓ Benefit amounts \$50 to \$250 (\$10 increments) per occupational, physical or speech therapy session
- ✓ Benefit is only paid once per day; no more than one benefit will be paid per day, even if multiple therapy sessions occur
- ✓ Benefit is only paid for therapy sessions in an outpatient setting
- ✓ There's no reset period and no hospital stay required
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has

### Outpatient Therapy Rider Sales Example

Susan adds the outpatient therapy rider to her hospital protection plan and selects coverage for 15 days per calendar year at \$200 per day. Her doctor recommends she see a physical therapist once a week for four months. On Aug. 1, Susan has her first physical therapy session due to a leg injury. The rider pays a \$200 benefit per session through the 15th time, then Susan needs to pay out-of-pocket for additional visits. If Susan needs chiropractic therapy due to her injury, the rider also provides benefits for five sessions with a chiropractor per calendar year.

August	September	October
 Sessions 1-4 (\$200 benefit each)	 Sessions 5-8 (\$200 benefit each)	 Sessions 9-12 (\$200 benefit each)
November		
 Sessions 13-15 (\$200 benefit each)	 Sessions 16+ (out of pocket)	

# Prescription Drug Rider

## Added Protection to Help Cover the Cost of Medication

### Summary

With the Mutual of Omaha Hospital Protection<sup>SM</sup> plan, your client will receive daily benefits when they're hospitalized for covered illness or injury.

To further protect their finances from the cost of medications, your client can add a **prescription drug rider** to their plan. This rider reimburses \$15 for generic and \$30 for brand prescriptions. Clients can select either a \$250 or \$500 maximum benefit per calendar year.

### Prescription Benefit Scenario

- The policyholder selects a \$500 annual maximum prescription benefit effective Jan 1.
- During the first few months, they submit claims for generic prescriptions totaling \$495 in benefits paid.
- The policyholder then submits a claim for one brand-name prescription with an expected benefit of \$30, but only \$5 will be paid due to reaching the \$500 annual maximum ( $\$495 + \$5 = \$500$ ).

### Additional Details



The reimbursement process: Policyholder submits pharmacy receipts, and we reimburse the policyholder directly.



An acceptable proof of purchase includes pharmacy receipts or other documentation, such as explanation of benefits (EOBs) from a Medicare Part D plan.



Benefits can supplement standalone Medicare Part D (Prescription Drug Plan) but the rider is not connected to PDP and should not be marketed as a PDP replacement.

Note: This prescription drug rider is not available in IL.

# Skilled Nursing Facility Rider

## Help Your Clients Pay for Skilled Nursing Care

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our **skilled nursing facility rider** offers an added measure of financial protection if your clients need skilled nursing care, intermediate care, or custodial care in a skilled nursing facility.

After an inpatient hospital stay or observation stay, some clients may need continued care and recovery in a skilled nursing facility, especially for your Medicare-aged clients.\*

When clients need skilled nursing care, the costs can be overwhelming and create a financial burden. Clients want to focus on their recovery. Our rider pays a daily benefit to help offset expenses and protect your clients financially.

### Key Selling Points

- ✔ Benefits are paid in addition to Medicare or any other coverage your client has
- ✔ Flexible coverage — clients select a daily benefit from \$100 to \$500 (in \$10 increments)
- ✔ This coverage is available for all issue ages
- ✔ Benefits are paid directly to your clients to spend as they choose
- ✔ **This rider covers skilled nursing care, intermediate care, or custodial care in a skilled nursing facility**

Requires a covered hospital stay of at least two days to qualify for benefits

Care in a skilled nursing facility must begin within 30 days of hospital discharge

Benefit period ends with 60 consecutive days of not being confined in a hospital or skilled nursing facility — the daily benefit resets after this time

Clients can choose which days — and how many days — to cover per confinement, with three options available:

- Coverage for confinement days 1-20
- Coverage for confinement days 21-100
- Coverage for confinement days 1-100

## How the Plan Works



**For Example, if a Client Covers:**

### Days 1-20

They'll be covered for 20 days per confinement with no elimination period.

### Days 21-100

They'll have a 20-day elimination period. Then the rider covers 80 days per confinement.

### Days 1-100

The client is covered for 100 days per confinement with no elimination period.

\*UpToDate, "Medical Care in Skilled Nursing Facilities (SNFs) in the United States," <https://www.uptodate.com/contents/medical-care-in-skilled-nursing-facilities-snfs-in-the-united-states>. Accessed April 2025.

# General Contact Information

Area	Phone Number	Email
Compensation Support	800-475-4465	broker.compensation@mutualofomaha.com
Contracts, Licensing & Producer Services	800-867-6873	contractsandappointments@mutualofomaha.com
Sales Support	800-693-6083	sales.support@mutualofomaha.com
Tech Support	800-847-9785	producertechsupport@mutualofomaha.com
Senior Health Sales Team		seniorhealthsales@mutualofomaha.com

## Application Submissions

App Type	Med Supp, Dental
e-Apps	<a href="https://MutualofOmaha.com/broker">MutualofOmaha.com/broker</a> Select the Electronic Applications link on the home page or on the Sales & Marketing tab.

