

As we shared with you on March 16, 2020, Mutual of Omaha is practicing social distancing to help protect the health and safety of our associates and ensure uninterrupted service to our customers and you.

We encourage you to also do your part to slow the spread of the coronavirus. You're likely rethinking how you can keep yourself and others safe in a business that's built on relationships with people and, most often, face-toface interactions.

Mutual of Omaha is offering suggestions on how to continue your business in today's environment while keeping both you and your clients safe and healthy.

Below are highlights and resources available for you to continue your daily business:

- We strongly encourage you not to conduct in-person client meetings and we should all be prudent to exercise an abundance of caution. This includes, but is not limited to:
 - Opt for video meetings or phone calls when possible.
 - Avoid in-person meetings if either you or another participant is at risk.
 - Contact participants in advance to ask about their level of comfort with an in-person meeting.
 - Don't assume; ask.
 - Do not meet in person if you are feeling ill or the other participant is not feeling well. Again, ask.

- If you do proceed with an in-person meeting, please document the client's agreement to meet for your file. This will be key if there are any questions later regarding meetings or participants.
- Practice social distancing. Stay at least 6 feet from the client.
 Follow the guidelines prescribed by the CDC for any in-person meetings. Here is a link to the CDC's COVID-19 resource page: <u>CDC Guidelines and Recommendations</u>.
- We are open for business, despite our presence at the home office building in Omaha being extremely limited.
 - We have virtual support capabilities in most home office functions.
 - We are working to provide the highest level of support we can under this arrangement - thank you for your patience.

FAQ's

Q: What phone number should the field use to reach underwriters, customer support, etc.?

A: We are still operational and open for business. We are largely set up to work remotely, and you should proceed as you normally would in terms of contacting underwriters, customer support, etc. In some limited situations, we are in the process of addressing some challenges that have surfaced for certain areas to perform their jobs on a remote basis. We appreciate your patience as we work through this.

Q: Can the field continue to schedule paramedical appointments in clients' homes?

A: At this point, paramed appointments can still be scheduled. This is a quickly evolving situation and these appointments should only be scheduled in situations where the client is comfortable. Please proactively determine if anyone at the in-person meeting is at risk. Document this due diligence and proceed only if there are no at-risk participants.

Q: Can producers still meet with clients in their homes?

A: The short answer is "yes," to the extent that both the producer and client are comfortable meeting in person. See the guidance above, and please use your best judgment regarding client meetings.

Q: What e-solutions are available for the field as an alternative to inperson client meetings?

A: Mutual of Omaha has several e-application platforms available. Ipipeline is used for Term Life Express, Living Promise, Accidental Death, Children's Whole Life and Term Life Answers. Medicare Supplement and Priority Income Protection utilize a Mutual of Omaha-built platform and Long-Term Care and Critical Advantage products utilize the Paperless Solutions platform. All of these e-applications can be accessed through Sales Professional Access. Please call your sales team for more information.

You can continue to monitor your pending cases, compensation payments and obtain product information on <u>Sales Professional Access</u>.

Please know we are here to support you and your business. Mutual of Omaha remains fully committed to the industry, to you and our customers. Thank you for your continued trust.