

# Guide to Introducing Solutions

Critical Illness Insurance  
Cancer Insurance  
Heart Attack/Stroke Insurance



You told us that you wanted to look for cross-sell opportunities. And, for the tools to be effective. That's why we created this easy guide to help you easily switch from your usual product offerings to these quick-issue, limited underwriting products.

## How to Introduce Critical Advantage

As quick-issue, "reflex sales," these products offer a great opportunity to provide additional coverage for clients who are looking for DI, Medicare Supplement or LTCi, although your approach shouldn't be one-size-fits-all.

Your disability insurance clients will have an elimination period to satisfy before receiving any funds. Your cross-sell approach can be, "With a policy from the Critical Advantage Portfolio, payment is made direct to you upon diagnosis of a covered condition with no waiting period."

When meeting with a Medicare Supplement client, introducing cancer insurance can be as simple as, "Who do you have your cancer insurance through?" It's long-known that the risk for cancer increases with age, so offering a simple, affordable solution that has a lump-sum payment can offer another level of peace of mind.

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## The Need

The Critical Advantage Portfolio covers a broad range of conditions that affect millions of Americans each year: this means that nearly every client knows someone who has been touched by these conditions.

## Did You Know?



Approximately every 40 seconds an American suffers a heart attack or stroke.<sup>1</sup>



Nearly 1-3 men and women will develop cancer in their lifetime.<sup>2</sup>



There are an estimated 5.8 million people of all ages with Alzheimer's disease in the U.S.<sup>3</sup>

If you have any questions, please contact your sales team.

Even for your LTC folks, the approach can be very simple:

“Based upon what I’m hearing, it seems like we could also take a look at Mutual of Omaha’s Critical Advantage Portfolio, which offers a direct cash payment should you be diagnosed with a covered condition including Alzheimer’s disease.”\*

It’s that simple. The conditions covered and product design really do the rest.

During your discovery and prescreen process, keep these need areas in mind and introduce them as opportunities to provide additional coverage for clients:

- **Premium flexibility** | With three products and multiple price points, the Critical Advantage Portfolio offers plenty of options for clients if premium costs are a concern, including built-in return of premium for Critical Illness.

- **Financial flexibility** | A lump-sum payment can be a practical solution to help pay for expenses that may come from your client’s diagnosis, such as: covering lost wages, deductibles/co-pays, travel costs for treatment, etc..
- **Enhanced underwriting** | We’ve updated all Critical Advantage applications with health questions that are even more client-friendly, which may open up a solution your clients may not have considered before. Refer to our Underwriting Guide on Sales Professional Access for details.

\*Not all conditions are covered in all states.

<sup>1</sup> American Heart Association, Heart Disease and Stroke Statistics, 2019

<sup>2</sup> American Cancer Society, Cancer Facts & Figures, 2019

<sup>3</sup> Alzheimer’s Association, 2019 Alzheimer’s Disease Facts and Figures

## Why Mutual of Omaha

We’re invested in your success. We’re committed to giving you the products your customers want plus the tools, resources and support you need.

[MutualofOmaha.com/sales-professionals](https://MutualofOmaha.com/sales-professionals)