

# Next Steps in the Application Process

## What's Next?

Now that you've applied for a long-term care insurance policy, you need to be aware of what will happen before you can be approved for coverage and your policy issued.

## Additional Medical Information

Your application will be reviewed by our long-term care underwriting team to determine if you meet eligibility requirements. In doing so, they will ask for additional medical information, including:

- **Medical Records** – A copy of your medical records may be requested at underwriter discretion based on your health history.
- **Prescription Drug Report** – A pharmaceutical check will be requested for all long-term care applicants.
- **Medical Billing Data**– A medical billing check may be requested for all long-term care insurance applicants. In many cases this would be in place of medical records

## Personal Health Interview

After the underwriter evaluates your health history a telephone interview may be required. If so, you will then be asked to participate in a personal health interview. The interviewer will ask you about your current health, the medications you take and your daily activity. The questions are not difficult and will include things like:

- The name of your primary care physician and any specialists you see

- The names and dosages of any medications you take
- Verification of medication that you may have taken in the past per the Prescription Drug Report
- Your future plans for surgery, medical testing or medical consultation
- Your living arrangements and social activities
- Your use of medical devices, such as a wheelchair or cane

In addition, questions will be asked to evaluate your memory.

The personal health interview is conducted either by telephone or face-to-face, depending on your age and/or health status.

- **Telephone Interview** – If you are age 60 to 64, (underwriter's discretion for ages under 60) an interview is needed and will be conducted over the telephone and will take approximately 30-45 minutes. If needed you can schedule your telephone interview through our online scheduling portal. Once your application is received by Mutual of Omaha, you will receive an email as well as an SMS text message with a link directing you to the scheduling portal. Simply click on the link and select the time and date that works for you.  
If you do not use the scheduling portal to schedule your telephone interview, you will be contacted to schedule an interview at your convenience or your insurance agent may set up the interview for you. **Please note:** We will make every attempt to contact you within the two-hour window you specified on your application.
- **Face-to-Face Interview** – If you are age 65 or older and the underwriter evaluates your medical records favorably\*, a nurse will come to your home to meet with you in person. This will take approximately one hour and will include blood pressure readings along with recording your height and weight. A nurse will contact you to schedule the interview at your convenience and it must be completed in your Primary Residence as listed on the application.

## Tips for Completing the Personal Health Interview

The personal health interview is important, so be sure to give the interviewer your full attention and answer all questions completely and accurately.

- Turn off the television or radio or move to a quiet spot where you will not be distracted
- Make sure you can hear the interviewer clearly
- Answer all questions to the best of your ability

- If a distraction should occur while the interview is being conducted, be sure to let the interviewer know and ask to reschedule for a better time

## Preparing for the Personal Health Interview

It's a good idea to take a few minutes now to collect the following information so you'll be prepared for your personal health interview.

Applicant A	Applicant B
<b>Primary Care Physician</b>	
Name: _____	Name: _____
Address: _____	Address: _____
City, State ZIP: _____	City, State ZIP: _____
Phone: _____	Phone: _____
Date & Reason Last Seen: _____	Date & Reason Last Seen: _____
<b>Specialist Physician</b>	
Name: _____	Name: _____
Address: _____	Address: _____
City, State ZIP: _____	City, State ZIP: _____
Phone: _____	Phone: _____
Date & Reason Last Seen: _____	Date & Reason Last Seen: _____
<b>Current Medications (prescription and over-the-counter)</b>	
Name: _____	Name: _____
Dosage: _____	Dosage: _____
Frequency: _____	Frequency: _____
Name: _____	Name: _____
Dosage: _____	Dosage: _____
Frequency: _____	Frequency: _____
Name: _____	Name: _____
Dosage: _____	Dosage: _____
Frequency: _____	Frequency: _____
Name: _____	Name: _____
Dosage: _____	Dosage: _____
Frequency: _____	Frequency: _____

## Your Information is Strictly Confidential

We protect your privacy by safeguarding your information. Mutual of Omaha Insurance Company uses this information solely during the application process for long-term care insurance and will not release the information without your prior written authorization.

[MutualofOmaha.com](http://MutualofOmaha.com)

Long-Term Care Insurance underwritten by: Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175  
 Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.