

# How to Do Business with Mutual of Omaha LTC

via Northern States Brokerage

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**NSB**

NORTHERN STATES BROKERAGE



**Mutual of Omaha**

# Why Centralize?

- Members gain access to a contract previously not available
- Maintain direct contract relationship at AimcoR level
- Maximize payout and aggregate for bonus
- Improve placement ratio through field training and NSB gatekeeping
- Reserve Home Office resources for producing firms – NSB becomes first call

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# NSB Contacts

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# Contracting

- NSB provides all initial contracting and licensing support for:
  - New Member Firms/Producers (not previously contracted)
  - Member Firms with a former direct contract
  - Member Firms with an existing contract under another agency

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# Contracting

- Requirements for New Firms/Producers
  - Mutual of Omaha LTC contracting forms for the firm and all downline producers that will be submitting business
  - E&O coverage certificate
  - LTC continuing education training certificate
    - For Member Firms, proof of training is required for the signing principal
  - Health Product Transmittal form for the firm and downline agents
    - Member Firms are set up at compensation level 14
    - Member Firm determines compensation level for all downline agents (any level below level 14)

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# Contracting

- Requirements for Former Direct Member Firms
  - Health Product Transmittal form for the firm and downline agents
    - Member Firms are set up at compensation level 14
    - Member Firm determines compensation level for all downline agents (any level below level 14)
  - Member Firm will maintain existing producer code

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# Contracting

- Requirements for Transferring Member Firms Under Another Agency
  - If the firm or producer has been with the agency for less than 6 months or has sold LTC products within the past 6 months, current agency and firm/producer must sign transfer form
  - Health Product Transmittal form for the firm and downline agents
    - Member Firms are set up at compensation level 14
    - Member Firm determines compensation level for all downline agents (any level below level 14)
  - Member Firm will maintain existing producer code

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# Contracting

- Once appointed, Member Firms may work directly with Mutual of Omaha LTC
  - Phone: 800-693-6083 or 800-867-6873
  - [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com)
  - Sales Professional Access (SPA) - Members can register on the website upon receiving their seven-digit production number  
<http://www.mutualofomaha.com/broker>
- ***For downline agent additions or transfers, please contact NSB for assistance.***

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# New Business & Underwriting

- Underwriting Prequalification
  - MutualCare Solutions Product & Underwriting Guide
  - Phone: 800-551-2059
  - [ltcunderwriting@mutualofomaha.com](mailto:ltcunderwriting@mutualofomaha.com)
- New Business Case Submission
  - Submit direct to MOO LTC by mail or fax (952-833-5410)
- New Business Case Status
  - Phone: 877-894-2478
  - Sales Professional Access (SPA)  
<http://www.mutualofomaha.com/broker>
  - Direct contact with the MOO LTC case manager

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# Commissions

- Commissions are paid by EFT, direct from Mutual of Omaha to Member Firms and downline agents
- Member Firms are set up at compensation level 14

National	New Business, Internal & External Replacements					
	Policy Year 1			Policy Years 2-5	Policy Years 6-10	Policy Years 11+
Issue Age	Under 70	70 - 74	75 - 79	0 - 79	0 - 79	0 - 79
Individual	80.0%	60.0%	55.0%	12.0%	8.0%	3.5%

- Member Firms determine downline agents' compensation levels at time of contracting (any level below level 14)
- Phone: 800-475-4465
- [Broker.compensation@mutualofomaha.com](mailto:Broker.compensation@mutualofomaha.com)
- ***For compensation changes, please contact NSB for assistance.***

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# Sales & Marketing

- Phone: 800-693-6083
- [Sales.support@mutualofomaha.com](mailto:Sales.support@mutualofomaha.com)
- Sales Professional Access (SPA)  
<http://www.mutualofomaha.com/broker>
- MutualCare Solutions Product & Underwriting Guide
  - SPA > Products tab > Long Term Care

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# Policyholder Service

- Customer Service, Billing, Claims
  - Phone: 877-894-2478

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# Mutual of Omaha LTC Contact Card

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b> <b>UNITED OF OMAHA LIFE INSURANCE COMPANY</b>	
<b>LONG-TERM CARE – INDIVIDUAL PRODUCTS</b>	
<b>CONTACT CARD</b>	
	
<b>Long-Term Care Service Office</b> <b>1-877-894-2478</b>	<b>Sales Support Agency:</b> <b>1-877-617-5589</b>
Hours: 7 a.m. to 5 p.m. CT	<b>Brokerage:</b> <b>1-800-693-6083</b>
<ul style="list-style-type: none"><li>• New business service</li><li>• Policy issue</li><li>• Customer service</li><li>• Billing and collection</li><li>• Claims</li></ul>	<b>sales.support@mutualofomaha.com</b>
<b>Fax Numbers:</b> <b>1-888-539-4672</b>	Hours: 7:30 a.m. to 5:30 p.m. CT
<ul style="list-style-type: none"><li>• Missing application requirements</li><li>• Authorizations</li></ul>	<ul style="list-style-type: none"><li>• Appointments</li><li>• Contracting</li><li>• Licensing</li><li>• Proposals</li><li>• Sales and product support</li><li>• Marketing material</li></ul>
<b>1-800-921-9335</b>	<b>Underwriting</b>
<ul style="list-style-type: none"><li>• APS submission</li></ul>	<b>1-800-551-2059</b>
<b>1-952-833-5410</b>	<b>ltcunderwriting@mutualofomaha.com</b>
<ul style="list-style-type: none"><li>• Completed PDAs</li><li>• Change form requests</li><li>• Amendments</li></ul>	Hours: 8 a.m. to 4:30 p.m. CT
<b>1-888-441-5824</b>	<ul style="list-style-type: none"><li>• Underwriting risk selection</li><li>• Pre-qualification</li></ul>
<ul style="list-style-type: none"><li>• Claims</li></ul>	<b>Personal Health Interview</b>
<b>Mailing Addresses:</b>	<b>1-866-544-1617</b>
<b>Long-Term Care Service Office</b> <b>P.O. Box 64901</b> <b>St. Paul, MN 55164-0901</b>	Hours: 7 a.m. to 7 p.m. CT <b>Monday through Friday</b> <b>By appointment on Saturday</b>
<ul style="list-style-type: none"><li>• Application submission with initial premium</li><li>• Post-issue requirements (amendments, delivery receipts)</li><li>• Coverage changes</li><li>• Cancellation requests</li></ul>	
<b>Long-Term Care Service Office</b> <b>7805 Hudson Road, Ste. 180</b> <b>Woodbury, MN 55125-1591</b>	
<ul style="list-style-type: none"><li>• Overnight application submission only</li></ul>	

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