

Summary of Mutual of Omaha Underwriting Enhancements

(See underwriting guide for full details on any condition)

- White matter changes on MRI.....RMD if no risk factors
 - **Previously a decline**
- Prompted forgetfulness question on FTF.....S
 - (as long as EMST is acceptable, simple example “misplaced my keys” and no remarks in aps/med data) **Previously a decline**
- Prostate CA.....S
 - Watchful waiting applicant’s current age 65 and older (based on current age not diagnosis date).....C1 **Previously diagnosis date had to be at or older than age 65**
- Long Covid – resolved with 1 year of stability, without residuals
 - **Was not previously addressed**
- Allow for exception processing for cases outside of build limits if no comorbids (2-3 lbs)
 - **Will not be in guide, however previously we did not have flexibility with build outside of our insurable limits**
- DM more than 20 years - offer if no complications.....S
 - **Previously a decline**
- Naltrexone for pain – underwrite for underlying cause
 - **Previously an auto decline except for weight loss**
- Factor XII.....S
 - **Previously a decline**

Disease Modifying Drugs (DMARDS) and Biologics (added section)

Use of any disease modifying drugs/biologicsC1-IC

Clarification/section added

Arthritis/Osteo/Degenerative Joint Disease (for spine see herniated disc) (added section)

Mild, by X-ray findings and symptoms, controlled, stable for 3 months(add) no ADL/IADL deficits managed with nonsteroidal medicationS*

Moderate by X-ray findings and symptoms, stable for 3-months controlled on nonsteroidal medication, no ADL/IADL deficitsS-IC

Single joint, severe in any area, stable for 12 months requiring Synvisc or PRP, or taking fewer than 4 doses of narcotic pain medication per week, no surgery or further treatment

recommended or planned, no limitations, no handicap placard not requiring ongoing steroid injections IC/C1/C2**

Synvisc/Platelet Rich Plasma (PRP) injections stable for 3 mos.....S-IC

following completion of injection series with no further treatment planned.....S-IC*

Steroid Injection, single injection or series completed stable 3 months no further treatment planned..... S-IC*

Severe, by symptoms or X-ray/MRI findings and with limitations, use of assistive devices including straight cane, handicap placard, surgery, injections or additional treatment planned or ADL/IADL deficits

.....D

Any severity advised to have surgery, therapy, or injections which has not been completed or with significant joint deformities or limitations.D

*** In addition to a rating, plan modifications may be required**

New approach to underwriting osteoarthritis (liberalization) Now possible to accept single joint "severe" arthritis, previously a decline.

Strain/Sprain (added section)

Acute issue, fully resolved, no underlying arthritis or other chronic issues.....S*

Acute issue fully resolved post PT.....S*

Recurrent, currently stable.....S

Secondary to chronic issue, currently stable.....S (or rate for underlying issue)

Secondary to chronic issue post PT, stable 3 months.....S (or rate for underlying issue)

New section, clarification/liberalization of PT guidelines

Family history of dementia

Single direct family member with familial dementia/Alzheimer's.....S

Policy limit capped at 300k

Single direct family member with non-familial dementia diagnosed at age 80+...S*

No benefit limits

Two direct family members with Familial dementia/Alzheimer's.....D

Two direct family members with non-familial dementia diagnosed at age 80+....S

No benefit limits

New approach to underwriting family history of dementia, significant liberalization.