

What Comes Next in the Application Process



Thank you for your application for life insurance. Before your policy can be issued, we may need more information.

Additional Medical Information

Our underwriting team will review your application to determine if further requirements are necessary. They will also gather medical information, including:

- A Prescription Drug Report - A pharmaceutical check is requested for all life insurance applicants
- Medical Records - A copy of your medical records may be requested from your physician

You also may need to complete one or more of the assessments on the next page.



Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Paramedical Examination

There's no cost to you for this examination and it can take place at your home or place of employment. This exam lasts approximately 30 minutes and includes:

- Height and weight
- Blood pressure and pulse
- Urine and blood samples may also be needed
- Depending on your age and amount of life insurance applied for, an electrocardiogram (EKG) may also be required

Questions you may be asked during the paramedical exam include:

- 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, according to the Prescription Drug Report
- Your future plans for surgery, medical testing or medical consultation
- Your use of medical devices, such as a wheelchair or walker

Tips for the paramedical appointment:

- Complete the Preparing for the Paramedical Exam section within this brochure prior to your appointment
- Get a good night's sleep
- Avoid drinking alcoholic beverages for at least 8 hours
- Do not smoke or drink coffee for at least 1 hour before your appointment
- Drink a glass of water 2 hours prior
- Try not to eat any food 2 hours prior. If at all possible, fast for 12 hours
- Advise the examiner of any medication(s) you are taking
- Skip heavy exercise on the day of your exam
- Wear comfortable, loose-fitting clothing

Senior Assessment

This assessment will be completed at the same time as the paramedical examination and will take an additional 30 minutes. It will evaluate your cognitive ability, memory functions, mobility testing and your ability to perform common activities of daily living. If someone else is present during your appointment, they may be asked to leave the room during certain portions of the Senior Assessment.

Tips for the Senior Assessment:

- Complete the assessment somewhere quiet
- Give the examiner your complete attention. We recommend turning off the television and radio, and to silence your cell phone in order to avoid any distractions
- Answer the questions to the best of your ability

Personal History Interview

This is a confidential telephone interview, which should last approximately 15 minutes. The telephone dialogue will be recorded and evaluated as part of our underwriting process. It's important that you are prepared to answer the questions as accurately as possible.

Tips for completing the Personal History Interview:

- The Personal History 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 won't 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, let the interviewer know and ask to reschedule for a better time

Preparing for the Paramedical Examination:

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

Primary Care Physician	
Name: _____	
Address: _____	
City, State ZIP: _____	
Phone: _____	
Date & Reason Last Seen: _____	
Specialist Physician	
Name: _____	Name: _____
Address: _____	Address: _____
City, State ZIP: _____	City, State ZIP: _____
Phone: _____	Phone: _____
Date & Reason Last Seen: _____	Date & Reason Last Seen: _____
Current Medications (prescription and over-the-counter)	
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

As a Mutual of Omaha company, we take responsibility for safeguarding the privacy of information pertaining to our applications and policyowners very seriously. The contents of your Personal History Interview phone call, as well as the results of any medical testing will not be released without your written authorization and are used solely to determine insurance eligibility. We are required by the privacy regulations issued under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") to maintain the privacy of our customer's medical information.

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Life insurance underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000.

