

GoHealth[™] to Distribute Mutual of Omaha

Medicare Supplement Products

eApp Available in Most States

Chicago, IL & Omaha, NE, December 6, 2010 – GoHealth, Inc., a unique insurance agency that combines direct access to leads and leading-edge online technology, has signed a national distribution agreement to market Medicare Supplement products underwritten by Mutual of Omaha Insurance Company and its affiliates, United of Omaha Life Insurance Company and United World Life Insurance Company.

GoHealth Virtual Marketing Organization (VMO) will provide agents with free lead credits as an introductory offer, additional lead credits for each Medicare Supplement policy issued and a dollar-for-dollar lead matching program to keep agents going in the program. The GoHealth Senior platform includes a quality lead source and a lead management system. GoHealth's BrokerOffice[™] technology for premium rate quoting of Mutual of Omaha Medicare Supplement products is anticipated to be launched in the first quarter of 2011.

"As one of the largest Medicare Supplement carriers in the nation, Mutual of Omaha has great name recognition among consumers, and our eApp process makes application submission easy for agents and customers," said Kristen Burke, Brokerage Health Sales Director, Independent Distribution Network, for Mutual of Omaha. "We provide customers with a 12-month premium rate guarantee, vision care discounts and no policy fee. The United of Omaha product includes a 7 percent household premium discount in most states.

Mutual of Omaha Medicare Supplement products are available in all states except Massachusetts.

eApp Process is Easy

In most states, the eApp process is available. Applicants must have an email address and a bank account in their name (checking or savings). The agent completes the application while either face-to-face or on the phone with the applicant. To complete the application process, the eApp system sends two emails to the client. In the first email, the agent sends the applicant all required forms including outline of coverage and Medicare guide. In the second email, the agent supplies eSignature and ACH payment authorization for first payment.

Plan N Available with Limited or No Underwriting; Medicare SELECT Also Available

The popular new cost-sharing Plans M and N are offered in many states. Plan N applicants do not have to complete all of the health questions to qualify for coverage. Medicare SELECT plans also are available in some states. When a SELECT policyholder uses a network hospital, the Medicare Part A deductible is waived.

Expanded Guaranteed Issue Periods

To better accommodate seniors who had initially joined a Medicare Advantage plan but want to return to Original Medicare with a Medicare Supplement plan, Mutual of Omaha has expanded the required 12-month guaranteed issue period to 24 months for the following situations:

- Individuals who joined a Medicare Advantage plan when they first enrolled in Medicare and then leave the plan within 24 months of joining.
- Individuals who terminated a Medicare supplement policy to enroll in a Medicare Advantage plan for the first time and then leave the plan within 24 months of joining.
- Individuals who leave an employer group plan and enroll in a Medicare Advantage plan for the first time and leave the plan within 24 months of joining.

Free Leads, Lead Matching Program

"The senior market is of growing importance to our existing GoHealth agents and new agents who join our organization for the leads and technology we provide," said Michael K. Owens, Jr., Senior Vice President of GoHealth VMO. "With the GoHealth program, agents can have ready access to prospects. To help agents get started with us, we are providing \$150 in free leads when the agent becomes appointed through GoHealth. That's our 'Get Started!' program. Our 'Get Going!' program includes \$80 in lead credits for every issued Mutual of Omaha, United of Omaha or United World Medicare Supplement policy issued. To 'Keep Going!' we also provide dollar-for-dollar matching for dollars our agents use in purchasing leads from our company. "

Important Tools for Senior Market Agents

"We believe our new Senior program will be very important to many independent insurance agents," Owens said. "GoHealth provides its agents the leads and technology tools they need to sell efficiently."

GoHealth also provides its agents with commission payments, including year-end 1099 reports; agent support through a dedicated agency services staff of trained professionals; and agent appointment, including screening and processing of paperwork and a centralized point of contact.

For full details on how the GoHealth Senior market program can work for you, contact Brittney Swan at 312.784.7024 (phone) or email: bswan@gohealth.com.

About GoHealth VMO

By combining traditional agent distribution, coupled with the power of leads and technology, we provide a dynamic industry-leading sales organization focused on the success of our agents. GoHealth's senior executives are seasoned professionals, with over 100 years of combined sales and management experience in the health insurance industry.

Our objectives at GoHealth are simple: Build consumer value, persistent business and long-term success for our distribution partners. In achieving these objectives, GoHealth utilizes consumer websites to provide information and access, including gohealthinsurance.com and gomedicare.com.

About GoHealthInsurance--GoHealthInsurance.com makes buying health insurance simple. GoHealthInsurance explains health coverage options in plain English, provides free health insurance quotes, connects shoppers with local agents, and helps consumers choose plans that meet their health and budget needs.

About GoMedicare--GoMedicare.com is a free online consumer resource for detailed Medicare information, free Medicare quotes, and comparing Medicare products — including Medicare Supplement — with licensed local agents. The service at GoMedicare.com is absolutely free for consumers with no obligation to buy.

About Mutual of Omaha

Mutual of Omaha is a full-service, multi-line organization providing insurance and financial services products for individuals, businesses and groups throughout the United States. For more information about Mutual of Omaha, visit www.mutualofomaha.com.