From the Desk of

Marty Johnson

Throughout the rapidly evolving pandemic, Mutual of Omaha has been continuously evaluating our underwriting and new business practices to support business continuity, deliver a consistently high level of service, and maintain our financial strength.

As a result, **effective Thursday, April 16, 2020**, we are implementing a **temporary** change. We will not be accepting LTC applications for individuals age 65 and older. All LTC cases not already approved or issued will be postponed and processed as an incomplete application.

We will continue to prequalify applicants 64 and younger. The prequalification will be good for 60 days. If the health of the client changes or the prequalification is past 60 days, you will need to prequalify the applicant again.

Below are some important reminders:

- The temporary changes above are in addition to [the guidance on COVID-19 announced on March 24th.](#)
- If the proposed insured or any member of his or her household has traveled or resided outside of the United States within the past 30

days, the application will be postponed until 30 days following their return.

- If the proposed insured or any member of his or her household has come into close contact with anyone known to the insured to have tested positive for COVID-19, the application will be postponed until 30 days following their exposure.
- In addition, anyone testing positive for the COVID-19 virus or those who have been hospitalized or quarantined for the virus will have their application postponed for a minimum of 90 days.

Thank you for your flexibility and understanding as we all continue to adapt to changing conditions. We hope to be able to return to normal as soon as possible.

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