

Important Changes to COVID Guidelines

Mutual of Omaha continues to closely monitor our new business and underwriting practices to ensure we create efficiencies and improvements when making business decisions regarding our underwriting guidelines.

I am happy to announce the following changes to our COVID guidelines for Fully Underwritten Life, effective June 1, 2023.

Acceptance Guidelines Based on Insured's Issue Age

- We are now accepting applications on clients through age 79 without table rating restrictions
- Additionally, we are now able to consider clients age 80-85 for Standard risk class ONLY

Clients with Positive COVID Test

- A Statement of Good Health continues to be required if:
 - The client had a positive COVID diagnosis within the past 3 months
 - The client was hospitalized with a positive COVID diagnosis within in the last 6 months

Additional COVID Related Underwriting Updates

- We will now allow any applicable temporary flat extra

Thank you for your continued partnership with Mutual of Omaha.



Virginia L. Craig

Vice President, Head of Individual Underwriting

Mutual of Omaha

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