

# What is Mutual Perks?



Mutual Perks is a program that provides value-added programs exclusively to some Mutual of Omaha policyholders. It's our way of saying, "Thanks for being a Mutual of Omaha customer."

The value-added programs include:



### Coupons & Discounts

Discounts at local restaurants and retailers, as well as a variety of national online merchants — many of the places where your customers already spend their dollars. Provided via AccessPerks.



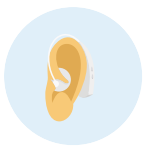
### Health & Fitness Program

Also known as Mutually Well, this program offers discounts on healthy living products and services\*, a free mobile app that provides a weekly plan of online fitness videos, relaxation exercises and healthy recipes ideas, plus the option to purchase a gym membership for just \$25 a month (plus applicable sales tax.)\*\*



### Vision Care

Savings on eye exams and eyewear from local providers and the nation's top optical retailers through EyeMed.



### Hearing Health Care

Discounts on hearing tests and other services provided by Amplifon Hearing Health Care.



### Mutual of Omaha Mortgage

Special rates on new home mortgages, refinancing and reverse mortgages.



### Storage Services

First month free from MakeSpace, a company that picks up items to be stored and returns them when needed.

## Who has access to this benefit?

Mutual Perks was initially launched to existing Mutual of Omaha Life Insurance, Annuity, Long-Term Care, Disability, Critical Illness, Cancer, Heart Attack & Stroke and Accidental Death policyholders in February 2020. It was introduced to Medicare supplement policyholders in September 2020 and to individual Dental policyholders in December 2020.

## How are new policyholders notified?

As new DTC Senior Age Life (SAL) insurance policyholders are welcomed to the company, they receive information about these value-added services via our email onboarding campaign. New Medicare supplement policyholders will begin receiving information about Mutual Perks in the email onboarding campaign beginning in early 2021. We are exploring ways to promote Mutual Perks to other new customers through existing communications touchpoints in the coming months.

# Mutual Perks

Exclusive Customer Offers



\*Tivity Health, Inc., and its affiliates do not employ, own or operate third-party service providers. Services are subject to terms and conditions of such third-party provider. Check with the provider for details.

\*\*Members who opt-in and pay for the Mutually Well Gym Membership are entitled to the use of fitness location facilities and amenities available to the holder of a basic membership at the fitness location. Fitness locations are not owned or operated by Tivity Health, Inc., or its affiliates. Facilities and amenities vary by location.

## How will policyholders access Mutual Perks?

Policyholders can access Mutual Perks from emails they receive. Banner ads also will appear on the Customer Access website. Ads will rotate between Mutual Perks and Mutually Well.

## Is this program available in all states?

Mutual Perks is available in all states except CA and NY.

## Can Mutual Perks be discussed pre-sale?

In general, Mutual Perks may not be used in pre-sale conversation since it is only available to policyholders after a policy has been issued. However, in some states, some aspects of the Mutual Perks program (Mutually Well, Amplifon Hearing Health Care and EyeMed) may be discussed pre-sale with Medicare supplement customers (see below for state restrictions).

## Are spouses and dependents eligible?

Only the Mutual of Omaha policyholder, policy payers and owners are eligible for the benefits provided by the Mutual Perks program.

## Is there a cost to use Mutual Perks?

No. Almost all the perks are free to the customer. One exception is the Mutually Well gym membership. For just \$25 a month (plus applicable sales tax), policyholders can purchase an optional gym membership that gives them access to 10,000+ gyms nationwide. There's no enrollment fee and the membership can be cancelled at any time. Learn more at [MutuallyWell.com](https://www.mutuallywell.com).

Additionally, there is a cost for the storage services associated with MakeSpace, but Mutual of Omaha customers get their first month storage fee for free. And there's never a cost for pickup; bins, bags and blankets; and moving stuff into storage.

## Does Mutual Perks impact premium?

No. Merchants provide the perks and discounts as a way to reach new customers. Most are 100% free to Mutual of Omaha, so there is no impact on their policy's premium.

## What if someone has a problem using a discount or coupon?

Customers experiencing problems should be referred to the specific program for troubleshooting.



Coupons & Discounts – Contact Access Perks customer service at **877-408-2603**



Health & Fitness – Visit [MutuallyWell.com](https://www.mutuallywell.com) or call **833-574-6105**



Vision Care – Visit [EyeMedVisionCare.com](https://www.eyemedvisioncare.com) or call **800-521-3605**



Hearing – Contact Amplifon Hearing Health Care customer service at **866-396-5407**



Mutual of Omaha Mortgage – Visit [mutualmortgage.com/mutual\\_perks](https://www.mutualmortgage.com/mutual_perks) or call **833-360-0118**



Storage Services – Contact MakeSpace customer service at **844-232-6879**

**Note:** Mutual Perks is not available to policyholders with Dental policyholders at this time. For producer use only. Not for use with the general public. Mutually Well, Amplifon and EyeMed cannot be discussed pre-sale in California, Connecticut, Idaho, Massachusetts, Maryland, Minnesota, New Hampshire, Oregon, Puerto Rico, Virgin Islands, Vermont and Washington. Mutually Well is not available in California and New York. Amplifon and EyeMed are not available in New York.

For complete Mutually Well Disclosures and Terms of Service visit <https://www.mutuallywell.com/mutual-of-omaha-terms>.