

DECEMBER 22, 2020

New application for Critical Advantage in Virginia

Effective, December 24th, 2020 the following changes will be made to the Critical Advantage application underwriting questions. With these changes, clients who previously were ineligible for coverage may now qualify.

Changes to the application:

Cancer application

- Changed the cancer look back question from lifetime to 10 years
- Modified look back treatment/testing question from 5 to 3 years
- Only 3 health questions

Heart Attack/Stroke application

- Changed the heart attack and stroke look back question from lifetime to 10 years
- Modified look back treatment/testing question from 5 to 3 years
- Enhanced diabetes question

Critical Illness application

- Changed the cancer look back question from lifetime to 10 years
- Added look back treatment/testing question for 3 years
- Removed recurrent breast tumors or cysts questions
- Enhanced diabetes question

Transition Rules

- Applications signed on or before January 14, 2021 will use the old application MA6013-44 and **must** be received in the home office by January 28, 2021
 - Old applications signed on January 15, 2021 or received in the home office after January 28, 2021 will not be accepted
- Applications signed on or after January 15, 2021 will use the new application MA6029-44

Any pending applications will be processed as applied for:

- App Processing: Pending Critical Advantage applications older than 60 days are no longer considered valid (will be incomplete). After 60 days, Underwriting will require the new app.
- App Dating: Backdating is not allowed.

In order to change a pending application (MA6013-44) that is currently in house with Mutual of Omaha, you will need to submit a request to withdraw the application to Mutual of Omaha Underwriting. The producer then must complete a new Critical Advantage application for Virginia (MA6029-44) and resubmit. A withdraw letter will be generated on the old app and will serve as documentation for both parties.

Marketing Materials

- Old paper applications will be available until January 15, 2021.
- New paper applications will be available for ordering on December 24, 2020.

These application enhancements are available on both the e-App and paper applications.

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