

Long-Term Care Insurance

MutualCare® Solutions Portfolio

An overview of the  
traditional LTCi products  
your clients need.



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**Mutual of Omaha**

Underwritten by  
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# What Matters Most?

If your clients are concerned about protecting their retirement assets...if they don't want to rely on family members to care for them...and if their goal is to remain comfortably at home as long as possible, a traditional long-term care policy may be the best way to help them protect the things that matter most.

MutualCare Solutions is designed to provide the comprehensive long-term care coverage most people need. Policies can be tailored to meet each client's specific situation. And benefits are flexible enough to allow the policy to work the way people need it to...when they need it.

## The MutualCare® Solutions Portfolio

MutualCare Secure Solution	MutualCare Custom Solution
<p>A traditional policy that gives people the security of knowing they have a measure of asset protection.</p> <p>A good fit for:</p> <ul style="list-style-type: none"><li>• Customers who are looking for easy-to-understand benefit choices</li><li>• Agents who like a product with a simple design and traditional benefits</li></ul>	<p>A policy with the flexibility to manage expenses and control how dollars in the "account" are spent.</p> <p>A good fit for:</p> <ul style="list-style-type: none"><li>• Customers who want to pick and choose their benefits</li><li>• Agents who are looking for a product with a strong premium solve capability</li></ul>



# Two Policies...Some of the Same Great Features

Both policies in the MutualCare Solutions portfolio provide coverage for home health care as well as care received in an assisted living facility and nursing home. They also contain many of the same features and benefits.

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**Cash Benefit with No Elimination Period**  
Provides cash to pay for any cost associated with LTC expenses.
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**Low Inflation Protection Options**  
Allows you to reach a client's desired premium.
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**Monthly Benefit Amount**  
Allows greater flexibility to maximize policy benefits.
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**Partner-Friendly Benefits**  
Includes benefits for partners who purchase identical coverage.
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**Calendar-Day Elimination Period**  
Provides reimbursement benefits sooner.
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**Partnership-Qualified Policies**  
Gives LTCi policyholders a Medicaid safety net.
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**Stay-at-Home Benefits**  
Includes multiple benefits to help people stay at home as long as possible.
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**No Cap on Premium Allowances**  
Provides maximum savings by giving clients all allowances they're eligible to receive.

## What's the Difference?

A variety of choices and optional benefits make it easy to tailor a policy to meet the needs of any client.

MutualCare Secure Solution	MutualCare Custom Solution
Policy limit based on a benefit multiplier	Policy limit based on a pool of dollars
25 percent cash benefit built in	25 percent cash benefit built in
Basic optional benefits	Enhanced optional benefits <ul style="list-style-type: none"> <li>▪ More inflation protection options</li> <li>▪ More partner benefits</li> <li>▪ More return-of-premium options</li> </ul>

# A Side-by-Side Comparison

Compare the policies to determine which is the best fit for your client.

	MutualCare Secure Solution	MutualCare Custom Solution
Issue Ages	30-79*	
Tax Status	Tax-Qualified Only	
Partnership Qualified <small>(Based on state approval, age of the applicant and inflation option selected)</small>	Yes	
<b>Built-In Benefits</b>		
Policy Limit	Benefit multiplier  Options include 24, 36, 48 or 60 months  <small>(Benefit multiplier x maximum monthly benefit = policy limit)</small>	Pool of dollars  Options include \$50,000 to \$500,000 in \$500 increments
Maximum Monthly Benefit	\$1,500 to \$10,000 per month  <small>(In \$1 increments)</small>	\$1,500 to \$10,000 per month  <small>(In \$50 increments; subject to monthly benefit and policy limit combinations)</small>
Elimination Period	90, 180 or 365 calendar days	0, 30, 60, 90, 180 or 365 calendar days
Cash Benefit	25 percent of home health care benefit  <small>(Up to initial maximum of \$2,000 per month)</small>	25 percent of home health care benefit  <small>(Up to initial maximum of \$2,000 per month)</small>
Nursing Home Benefit	100 percent	
Assisted Living Facility Benefit	50, 75 or 100 percent of maximum monthly benefit	
Home Health Care Benefit	50, 75 or 100 percent of maximum monthly benefit	
Adult Day Care Benefit	Up to 100 percent of the monthly home health care benefit	

\*NY issue ages 30-75. Policy benefits and details subject to change by state.

Stay-at-Home Benefits <ul style="list-style-type: none"> <li>▪ Caregiver Training</li> <li>▪ Durable Medical Equipment</li> <li>▪ Home Modification</li> <li>▪ Medical Alert System</li> </ul>	Up to two times the maximum monthly benefit	
Bed Reservation Benefit  For Nursing Home & Assisted Living Facility	30 calendar days per year	
Respite Care Benefit	1 month per calendar year	
Hospice Care Benefit	Maximum monthly benefit (No elimination period applies)	
International Benefit	Maximum monthly benefit for up to 12 months	
Waiver of Premium <ul style="list-style-type: none"> <li>▪ Nursing Home</li> <li>▪ Assisted Living Facility</li> <li>▪ Home Health Care</li> </ul>	Included (Subject to eligibility requirements)	
Alternate Care Benefit	Available when care coordination is used	
<b>Optional Partner Benefits</b>		
Shared Care	Available	
Security Benefit	Available	
Joint Waiver of Premium	Not Offered	Available
Survivorship Benefit	Not Offered	Available
<b>Return-of-Premium Benefits (less claims paid)</b>		
Return of Premium at Death - Three Times Initial Maximum Monthly Benefit	Available	
Return of Premium at Death	Not Offered	Available
Return of Premium at Death - If Death Occurs Before Age 65	Not Offered	Available

	MutualCare Secure Solution	MutualCare Custom Solution
<b>Other Optional Benefits</b>		
Waiver of Elimination Period for Home Health Care	Available	
Professional Home Health Care	Not Offered	Available
Nonforfeiture - Shortened Benefit Period <small>(Removes Contingent Nonforfeiture built into the policy)</small>	Available	
<b>Inflation Protection</b>		
Inflation Protection Options	Lifetime: 3, 4 or 5 percent compound	Inflation Percentage: 1 to 5 percent compound in .25 percent increments
	20-Year: 3 or 5 percent compound	Inflation Duration: Lifetime, 20, 15 or 10 years
Inflation Protection Buy-Up Option	Not Offered	Available
<b>Premium Allowances</b>		
Partner - Both Policies Issued	15 percent	
Partner - One Policy Issued	5 percent	
Preferred	15 percent	
Association/Sponsored Group	5 percent	
Producer	5 percent	
Common Employer	5 percent	
<b>Premium Payment</b>		
Lifetime	Default	

NOTE: Partner is defined as spouses who are legally married, domestic or civil union partners, or adults in a serious, committed personal relationship that is intended to be lifelong and who have shared a common residence for the most recent three years, are not married to or a domestic or civil union partner of anyone else, and are not related in any way that would bar marriage.

## We're Mutually Invested in Long-Term Care

Together, we help people protect their families, their homes and their retirement nest eggs with long-term care insurance. Mutual of Omaha's investment began more than 30 years ago when we sold our first LTCi policy. Today, we remain committed to the market, to our customers and to you!

### Our commitment to the marketplace

Even though other companies have left the market, LTCi is a core product for us and we remain steadfast in our commitment to helping people plan for their long-term care needs.

### Our commitment to our customers

As a mutual company, we're not influenced by outside interests. Instead, we make every decision with the best interest of our policyholders in mind.

### Our commitment to you

Our commitment extends to helping you build your business by developing products your customers want, pricing them appropriately so they're easy for you to sell and providing the tools and support you need.

## Learn More

### Send an Email

Our Sales Support team is here to answer your questions.  
[sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com)

### Go Online

Sales Professional Access is the place to go for LTCi information.  
[mutualofomaha.com/sales-professionals](http://mutualofomaha.com/sales-professionals)



## Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

[MutualofOmaha.com/sales-professionals](https://MutualofOmaha.com/sales-professionals)