



# LONG-TERM CARE INSURANCE

## Producer Guide

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### CHOICES

Long-term care insurance from Mutual of Omaha Insurance Company allows your clients to choose a plan that's right for them. LTC I, a tax-qualified plan similar to the plan available to federal employees, allows them to make basic choices about their coverage. LTC II offers additional features and benefits and gives them even more choices when it comes to tailoring a plan of coverage.

### PLAN FEATURES – LTC I AND LTC II

Both LTC I and LTC II pay expenses for long-term care services received at home, in a nursing home, assisted living facility, adult day care or hospice care facility.

#### Care Coordination Services:

- Care Coordinator
- Alternate Care
- Patient Advocacy

#### Confined Care Services:

- Nursing Home
- Assisted Living Facility
- Bed Reservation Benefit
- Nursing Home Ambulance Benefit

#### Home Health Care Services:

- Home Health Care
- Adult Day Care
- Caregiver Training
- Durable Medical Equipment
- Home Modification
- Informal Caregiver
- Medical Alert System
- Medication Management

#### Other Plan Features:

- Hospice Care
- Respite Care
- International Travel
- Restoration of Benefits
- Waiver of Premium

# PLAN CHOICES

LTC I and LTC II give your clients a variety of choices, which enables you to help them design a long-term care plan to fit their needs and budget.

Plan Choices	LTC I	LTC II
Daily Benefit Amount	\$50 to \$400 per day (\$500 in NY)	\$50 to \$400 per day (\$500 in NY)
Elimination Period	<ul style="list-style-type: none"> <li>• 30 days</li> <li>• 90 days</li> </ul>	<ul style="list-style-type: none"> <li>• 0 days</li> <li>• 30 days</li> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>
Benefit Multiplier <small>(Used to calculate the maximum benefit amount and not intended to represent the time for which benefits are payable. Daily benefit amount x benefit multiplier x 365 days = maximum benefit amount.)</small>	<ul style="list-style-type: none"> <li>• 3 years</li> <li>• 5 years</li> <li>• Unlimited (lifetime)</li> </ul>	<ul style="list-style-type: none"> <li>• 2 years</li> <li>• 3 years</li> <li>• 4 years</li> <li>• 5 years</li> <li>• Unlimited (lifetime)</li> </ul>
Maximum Benefit Amounts	<ul style="list-style-type: none"> <li>• One (covers both confined care and home health care)</li> </ul>	<ul style="list-style-type: none"> <li>• One (covers both confined care and home health care)</li> <li>• Two (one for confined care and one for home health care)</li> </ul>
Home Health Care Maximum Daily Benefit	<ul style="list-style-type: none"> <li>• 100%</li> </ul>	<p>With One Maximum Benefit Amount:</p> <ul style="list-style-type: none"> <li>• 50%</li> <li>• 100%</li> </ul> <p>With Two Maximum Benefit Amounts:</p> <ul style="list-style-type: none"> <li>• \$40 to \$400</li> </ul>
Tax Status	<ul style="list-style-type: none"> <li>• TQ only</li> </ul>	<ul style="list-style-type: none"> <li>• TQ</li> <li>• Non-TQ</li> </ul>
Inflation Protection	<ul style="list-style-type: none"> <li>• Guarantee Purchase Option</li> <li>• Five-Percent Simple</li> <li>• Five-Percent Compound</li> <li>• Five-Percent, 20-Year Compound</li> </ul>	<ul style="list-style-type: none"> <li>• Guarantee Purchase Option</li> <li>• Five-Percent Simple</li> <li>• Five-Percent Compound</li> <li>• Five-Percent, 20-Year Compound</li> </ul>
Premium Payment Options	<ul style="list-style-type: none"> <li>• 10-Year</li> <li>• To Age 65</li> <li>• Lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• 10-Year</li> <li>• To Age 65</li> <li>• Lifetime</li> </ul>
Nonforfeiture Benefit Option	Yes	Yes
Spouse Waiver of Premium and Survivorship Benefit Option	Yes	Yes
Indemnity Option	No	Yes
Spouse Benefit Option (60%)	No	Yes
Monthly Health Care Benefit Option	No	Yes
Waiver of Home Health Care Elimination	No	Yes
Return of Premium at Death Less Claims Option	No	Yes
Premium Discounts	<ul style="list-style-type: none"> <li>• Preferred</li> <li>• Couple</li> <li>• Two-Person Household</li> <li>• Association Group</li> <li>• Employer Sponsored</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred</li> <li>• Couple</li> <li>• Two-Person Household</li> <li>• Association Group</li> <li>• Employer Sponsored</li> </ul>

**This chart provides an overview of Mutual of Omaha's long-term care plans. Certain benefits and features may not be available in all states.**

Policy forms LTC041-TQ, LTC041-NTQ, LTC041-AG-TQ, LTC041-AG-NTQ or state equivalent.