



Mutual Care[®]

Long-Term Care Insurance

A Mutual Care[®] long-term care insurance policy can help pay for eligible long-term care services you receive:

In your home . . .

- Services of a registered nurse, home health aide or therapist
- Services to assist you with the activities of daily living
- Homemaker services
- Adult day care services

In an assisted living facility . . .

- Room and board
- Ancillary services and supplies

In a nursing home . . .

- Room and board
- Ancillary services and supplies

SIMPLE AND AFFORDABLE

Mutual Care[®] makes purchasing long-term care insurance simple. You choose from two packages of benefits that provide essential long-term care coverage without a lot of extras. That means you don't have to worry about paying for coverage you may not use. With Mutual Care[®], you get:

- A **\$100 daily benefit amount**: This means the policy pays up to \$100 per day each day you are eligible to receive covered long-term care services. (Other options available.)
- A **100% maximum daily benefit**: This means the policy pays up to 100% of the daily benefit amount for home health care, assisted living and nursing home care.
- **20-year compound inflation protection** (5% compounded annually): This important feature automatically increases your current daily benefit and maximum lifetime benefit on each

policy anniversary date through the 20th policy year to help keep pace with inflation (see the outline of coverage for an example).

- A choice of **3-year and 5-year benefit periods**: That's the period of time used to calculate the maximum lifetime benefit the policy will pay.



STEP 1:

Select the Mutual Care® package of benefits that best meets your needs

	Mutual Care® 3	Mutual Care® 5
Benefit period	3 years	5 years
Daily benefit amount	\$100	\$100
Maximum daily benefit	100% home health care 100% assisted living facility 100% nursing home	100% home health care 100% assisted living facility 100% nursing home
Elimination period	90 days	90 days
Inflation protection	20-year compound (5% compounded annually)	20-year compound (5% compounded annually)
Maximum lifetime benefit	\$100 per day x 365 days x 3 years = \$109,500	\$100 per day x 365 days x 5 years = \$182,500

STEP 2:

Tailor your coverage with these optional features

Daily Benefit Amount: With Mutual Care®, you have the option to increase your coverage by selecting a higher daily benefit amount:

- \$125 per day
- \$150 per day
- \$175 per day
- \$200 per day
- \$250 per day
- \$300 per day

Inflation Protection: Twenty-year compound inflation protection (5% compounded annually), which is included with Mutual Care®, provides an adequate safety net for most people. However, if you wish, you can select one of the following inflation protection options:

- Lifetime compound inflation protection (3% or 5% compounded annually for the life of the policy)
- No inflation protection

Note: Increases in benefits under your policy are not determined by the actual amount of future inflation and may be greater or less than the amount of inflation.

Spouse Shared Benefit: Spouses share everything else, why not share long-term care insurance benefits? With this optional feature, if you run out of coverage but still need care, you can access benefits under your spouse's identical Mutual Care® policy until a minimum of 365 times the current daily benefit remains. In addition, if either spouse dies while both policies are in force, the surviving spouse will receive the deceased spouse's remaining maximum lifetime

benefit with no effect on the surviving spouse's premium.

50% Maximum Daily Benefit for Home Health Care and Assisted Living Facility: This lower-cost option pays up to 50% of the daily benefit for home health care and assisted living facility care while continuing to pay 100% of the daily benefit for nursing home care. This may be a good solution if you have sufficient assets to fund a portion of your long-term care costs yourself, or if you have family members who will provide long-term care services for you in your home.

Non-Forfeiture Shortened Benefit Period: As long as your policy has been in force for a specified time, this optional feature allows your coverage to continue on a reduced basis in the event you terminate your policy (see the outline of coverage for details).

STEP 3:

Determine which discounts and preferential rates you may be eligible to receive

Mutual of Omaha offers a variety of premium discounts and preferential rates* to help save you money. You may qualify for one or more of the following:

Spouse – 35% discount if both you and your spouse purchase long-term care insurance from Mutual of Omaha

Preferred – 15% discount for being in good health

Married – 15% discount if you are married, but your spouse does not purchase long-term care insurance from Mutual of Omaha

Two-Person Household – 10% discount if both you and another adult living in your household (other than your spouse) purchase long-term care insurance from Mutual of Omaha

Association Group* – 10% savings if you are a member of a qualifying association group

Worksite* – 10% savings if your coverage is purchased at your workplace through payroll deduction

Medicare Supplement* – 5% savings if you own a Medicare supplement insurance policy from Mutual of Omaha Insurance Company or United World Life Insurance Company

*Preferential rates represent premium that is lower than the premium available to the general public.

POLICY DETAILS

Eligible Ages

If you are between the ages of 18 and 79, you are eligible to apply for a Mutual Care® long-term care insurance policy.

Eligibility to Receive Benefits

You are eligible to receive benefits under your Mutual Care® policy when a licensed health-care practitioner submits a plan of care that certifies:

- You are chronically ill, meaning you need hands-on or stand-by assistance to perform at least two of the six activities of daily living (bathing, eating, toileting, transferring, continence and dressing) for a period expected to last at least 90 consecutive days
- OR you need continual supervision due to a severe cognitive impairment
- AND recommended services are included under your policy

Payment of Benefits

Once you have satisfied the policy's 90-day elimination period (the waiting period before benefits are payable), Mutual Care® will pay up to the daily benefit amount each day you receive covered long-term care services. Your Mutual Care® policy will continue to pay benefits for eligible long-term care services until the maximum lifetime benefit amount of the policy is reached.

Tax Advantages

Mutual Care® is intended to be a tax-qualified long-term care insurance policy. That means, under current tax laws, you can include the eligible premium

amount (established annually by the Internal Revenue Service) as a medical expense as long as you itemize deductions on your income tax return and your medical expenses, including eligible long-term care insurance premiums, exceed 7.5 percent of your adjusted gross income. In addition, the benefits you receive from your long-term care insurance policy are intended to be tax-free.

POLICY FEATURES

The following policy features are subject to eligibility requirements, limitations and restrictions and the policy lifetime maximum benefit amount (except for care coordination and patient advocacy).

Care Coordination Services

The following services are optional:

- **Care Coordinator:** Covers the services of a care coordinator – a licensed health care professional who will help assess your needs and develop an individualized plan of care for you. The care coordinator also will help arrange for services that can allow you to remain in your home.
- **Patient Advocacy:** Provides for the care coordinator to arrange for an assessment of your living conditions when you are confined in a nursing home or assisted living facility. A report may be made to family members, which is especially helpful for those not living nearby.

- **Alternate Care:** Pays benefits if your care coordinator identifies the need for alternate services or treatments not otherwise covered under your policy.

The following services are available when you use a care coordinator:

- **Caregiver Training:** Pays to train a family member or friend to provide unpaid care for you in your home.
- **Durable Medical Equipment:** Pays to rent or purchase special equipment, such as a hospital-style bed, walker, wheelchair or respirator for use in your home.
- **Home Modifications:** Pays to make modification to your home that will enhance your ability to perform the activities of daily living and/or remain safely in your home.
- **Informal Caregiver:** Pays a friend or relative, other than your spouse or another person living in your home, to provide homemaker services.
- **Medical Alert System:** Pays to install and rent a medical alert system for use in your home.

Confined Care Services

- **Nursing Home Benefit:** Pays benefits for covered nursing home expenses up to the maximum daily benefit amount of your policy. Covered expenses include room and board, ancillary services, such as therapy, medication management and help with the activities of daily living, and patient supplies provided by the

nursing home for the care of its residents.

- **Assisted Living Facility:** Pays for care provided in an assisted living facility, including room and board for a one-bedroom unit, ancillary services and patient supplies provided by the facility.
- **Bed Reservation Benefit:** Pays to keep a bed available for you in your nursing home or assisted living facility up to 31 days per year should you need to be hospitalized, or if you temporarily leave the facility for any reason.
- **Nursing Home Ambulance Benefit:** Pays for an ambulance to take you from a nursing home to a hospital and back.

Home Health Care Services

- **Home Health Care:** Pays benefits for covered home health care expenses up to the maximum daily benefit amount of your policy. Covered expenses include the services of a registered nurse, home health aide or therapist, maintenance or personal care services to assist with the activities of daily living, homemaker services, such as grocery shopping, meal preparation and housekeeping, and adult day care.
- **Medication Management:** Pays for home health care services to ensure you take any prescribed medications appropriately.

Other Features of the Policy

- **Hospice Care:** Pays for hospice care facility services, including room and board, ancillary services and patient supplies provided by the facility. The policy may also pay for hospice care services you receive in your home.
- **Respite Care:** Pays for the services of a person or facility to care for you for up to 31 days per calendar year in order to provide temporary, short-term relief for your primary caregiver.
- **International Travel:** Pays benefits, up to a lifetime maximum of 365 days, if you need covered long-term care services while traveling outside the U.S., Canada or the United Kingdom. Full benefits are available in Canada and the United Kingdom.
- **Waiver of Premium:** Provides that after you satisfy your elimination period, you do not have to pay further premiums as long as you continue to receive benefits for nursing home confinement, assisted living facility confinement or home health care services.

Long-Term Care Insurance underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



You Have 30 Days to Examine Your Policy

You have 30 days after you receive your policy to return it to us or to your Mutual of Omaha insurance agent. At that time, the premium you paid will be refunded to you and the policy will be cancelled.

Please Read Your Policy Carefully

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations, see your policy and outline of coverage. Your policy sets forth, in detail, the rights and obligations of both you and Mutual of Omaha Insurance Company. A Shopper's Guide to Long-Term Care Insurance is provided for additional information. The outline of coverage must be provided with this brochure.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms LTC0417-[AG10, 5D]-TQ or state equivalent. In ID, LTC0417-TQ-BR-ID, LTC0417-AG10-TQ-BR-ID, LTC0417-5D-TQ-BR-ID, LTC0417-AG10-5D-TQ-BR-ID; in OK, LTC0417-TQ-OK, LTC0417-5D-TQ-OK, LTC0417-AG10-TQ-OK, LTC0417-AG10-5D-TQ-OK; in OR, LTC0417-[AG10-5D]-TQ-BR-OR; in PA, LTC0417-TQ-BR-PA, LTC0417-AG10-TQ-BR-PA, LTC0417-AG10-5D-TQ-BR-PA, LTC0417-5D-TQ-BR-PA; in TX, LTC0417-TQ-TX, LTC0417-AG10-TQ-TX, LTC0417-5D-TQ-TX, LTC0417-AG10-5D-TQ-TX. Coverage may vary by state. This policy has exceptions, limitations, and reductions. It is not approved for Medicaid Asset protection under the Illinois LTC Partnership Program.

