



UNITED LTCi SOLUTIONS  
**ASSURED SOLUTIONS GOLD**  
Long-Term Care Insurance



FEATURING THE **CASH-First**<sup>SM</sup> ADVANTAGE

# Your Life . . . Your Way

You've always done things your way. Forged your own path. Never been one to follow along with the crowd. And that's exactly how you plan to keep living your life. Sure, you may need a little help someday, but it's going to be on your own terms.



## Assured Solutions Gold with the *CASH-First*<sup>SM</sup> Advantage

An Assured Solutions Gold long-term care insurance policy can help you live life your way by giving you flexibility and control over your long-term care options.

It offers the *CASH-First* advantage, which combines the flexibility of a cash benefit – money that can be used to pay for any cost associated with your long-term care expenses – with traditional long-term care insurance benefits that reimburse you for actual expenses incurred through a home health care agency, assisted living facility or nursing home.

### *CASH-First* Benefits

*CASH-First* benefits begin *day one*. There's no elimination period to satisfy. No bills to collect and mail for reimbursement. You simply receive your full monthly cash amount. *CASH-First* benefits are paid as an alternative to other policy benefits.

### Reimbursement Benefits

You also have the option to receive reimbursement for actual expenses you incur. These may include services to help keep you at home, such as assistance with the activities of daily living, help with grocery shopping, meal preparation and housekeeping as well as the services of a registered nurse, home health aide or therapist. If you require a higher level of care, your policy provides reimbursement benefits for care in an assisted living facility or nursing home.

### The Choice is Yours

You can elect to receive *CASH-First* benefits one month and reimbursement benefits the next to give you greater flexibility in how you spend your policy benefits. So no matter which option you choose, you know it's right for you and your family.

# Customize Your Benefits

## 1. Select Your Maximum Monthly Benefit

- **\$1,500 to \$15,000**

Your policy will pay reimbursement benefits up to 100 percent of the maximum monthly benefit you select for home health care, assisted living and nursing home care or *CASH-First* benefits equal to 40 percent of the home health care maximum monthly benefit.

### Reimbursement Benefits:

- Home health care
- Assisted living
- Nursing home

**100%**

### *CASH-First* Benefits:

- Complete flexibility
- The cash is yours to spend on any long-term care expense

**40%**

## 2. Select Your Benefit Period

The benefit period you select is the minimum time period your policy will pay benefits. Any months you receive less than your maximum monthly benefit amount, such as when you receive *CASH-First* benefits, will lengthen the time your policy will pay benefits.

- 24 months (2 years)
- 36 months (3 years)
- 48 months (4 years)
- 60 months (5 years)
- 72 months (6 years)
- 96 months (8 years)

## 3. Calculate Your Maximum Lifetime Benefit

Multiply your monthly benefit by your benefit period to determine your initial Maximum Lifetime Benefit.

\$	X	months	=	\$
Maximum Monthly Benefit		Benefit Period		Maximum Lifetime Benefit

For example: If you select \$5,000 Maximum Monthly Benefit and your Benefit Period is 48 Months, the Maximum Lifetime Benefit would be \$240,000. **\$5,000 X 48 months = \$240,000**

## Choose When Benefits Begin

### *CASH-First* Benefits

*CASH-First* benefits begin on *day one* with no elimination period to satisfy.

**0 Days**

Please note: Days in which *CASH-First* benefits are utilized do not count toward the elimination period for reimbursement benefits.

### Reimbursement Benefits

Reimbursement benefits for home care, assisted living and nursing home begin after you satisfy your elimination period. This is the number of **calendar days** beginning with your first day of care.

Your choices are:

- 0 Days**
- 30 Days**
- 60 Days**
- 90 Days**
- 180 Days**
- 365 Days**

## Your Inflation Protection Options

The cost of long-term care services may continue to increase over time. Adding an inflation protection option *guarantees* your policy's maximum monthly benefit and maximum lifetime benefit amounts will increase to help ensure your coverage is adequate in the years to come, when you are most likely to need care.

### Compound Inflation Protection:

#### • Compound – Lifetime

Your current maximum monthly benefit and maximum lifetime benefit amounts will increase by the percentage you select on each policy anniversary date for the remainder of your lifetime.

5%     4.5%     4%     3.5%     3%

#### Guaranteed Buy-Up Option

If you select a compound lifetime inflation protection option less than five percent, you may increase your selected option to any higher compound lifetime option at any time prior to age 85 **with no additional underwriting required.\***

Premiums for any increases in inflation benefit percentages will be based on your age at the time you elect the increase. You may elect multiple increases over the life of your policy but not more than once per year.

#### • Five Percent Compound – 20-Year

Your current maximum monthly benefit and maximum lifetime benefit amounts will increase by five percent on each policy anniversary date for 20 years.

#### • Five Percent Compound with Maximum Increase

Your current maximum monthly benefit and maximum lifetime benefit amounts will increase by five percent on each policy anniversary date until the benefit amounts have:

Doubled                       Tripled                       Quadrupled

### Simple Inflation Protection:

#### • Five Percent Simple – Lifetime

On each policy anniversary date, your maximum monthly benefit will increase by five percent of its original value. In addition, the maximum lifetime benefit will increase by five percent of its original value or its current value, whichever is less.

### No Inflation Protection:

#### • Future Purchase Option

If you elect no inflation protection at this time, you may purchase either three or five percent compound lifetime inflation protection (at the rate applicable for your attained age) any time up to five years after the issue date of your policy **with no additional underwriting required.\***

\*Subject to the following limitations:

- Your premiums are not being waived on the policy
- You are not currently eligible to receive policy benefits nor have you received policy benefits in the two years prior to electing the increase

## Examples of Growth:

### Maximum Monthly Benefit & Maximum Lifetime Benefit

Assumes starting benefits of	\$2,000 Monthly CASH-First Benefit			\$5,000 Maximum Monthly Benefit			\$240,000 (4 years) Maximum Lifetime Benefit		
	Guaranteed increase of	3%	4%	5%	3%	4%	5%	3%	4%
In 15 years	\$3,119	\$3,600	\$4,160	\$7,792	\$9,004	\$10,395	\$373,911	\$432,227	\$498,942
In 30 years	\$4,859	\$6,483	\$8,649	\$12,139	\$16,217	\$21,611	\$582,539	\$778,417	\$1,037,260
In 45 years	\$7,571	\$11,674	\$17,984	\$18,911	\$29,208	\$44,925	\$907,574	\$1,401,888	\$2,156,387

## Built-in Policy Benefits

### Care Coordinator Services

Your policy offers the services of a care coordinator – a licensed health care professional who can assess your needs, develop an individualized plan of care and help you arrange for long-term care services. There's no elimination period, which means you have immediate access to a care coordinator. The use of a care coordinator is optional except when utilizing stay-at-home benefits or alternate care.

### Stay-at-Home Benefits

Your policy will pay benefits for the following stay-at-home services:

- Caregiver training
- Durable medical equipment
- Home modifications
- Medical alert system

The maximum amount allowed for stay-at-home benefits is two times your monthly benefit for home health care.

### Alternate Care

Standards for care may change in the years to come just as they have in the past. To help keep your policy up to date, this feature allows for the payment of benefits for alternate services or treatments not specifically listed in the policy, as long as they are mutually agreed upon by you, your care coordinator, your physician and the insurance company. The alternate care benefit combined with the *CASH-First* benefit provides flexibility to help ensure your policy will stay current with new forms of care and treatment.

### Adult Day Care

Your home care benefits also are available to pay for care received in an adult day care center.

### Respite Care

Your policy will pay up to the maximum monthly benefit amount each calendar year for the temporary services of another person or facility to provide care for you. No elimination period is required.

### Hospice Care

Your nursing home benefits also can be used to cover the expenses incurred for hospice care in any setting when you are not expected to live beyond six months. No elimination period is required.



### Bed Reservation

Your policy will pay up to one month per year to reserve a bed for you in your nursing home or assisted living facility while you are temporarily away.

### Facility Assessment

Your policy will pay the charges incurred to perform an annual assessment of the quality of care provided for you in a nursing home or assisted living facility.

### International Travel

Full benefits are provided for care received in the United States, Canada or the United Kingdom. Elsewhere, your policy pays up to the maximum monthly benefit, regardless of the amount of actual charges incurred, for one full year.

### Waiver of Premium

No premiums are due while you are receiving *CASH-First* benefits or reimbursement benefits for home health care, assisted living or nursing home care.

### Five-Year Rate Guarantee

United of Omaha Life Insurance Company offers rate guarantees few other insurance companies provide. A five-year guarantee is built into the policy and you have the option to increase the guarantee to as much as ten years.

### Tax-Qualified Coverage

Your long-term care insurance policy is intended to be tax-qualified and the benefits you receive tax-free.

## Optional Policy Benefits

### CASH-First Benefit Increase (OME9U)

This allows you to increase your monthly *CASH-First* benefit (currently 40 percent of your selected home health care maximum monthly benefit) to:

- 50%

### Home Health Care and/or Assisted Living Facility Benefit Reduction

To reduce your premium costs, you may elect to lower your monthly benefit for home health care\* and/or assisted living facility care (currently 100 percent of the maximum monthly benefit) to one of the following:

- 50%       75%

\*Also reduces your *Cash-First* benefit proportionately.

### Waiver of Elimination Period for Home Care (OMA0U)

The elimination period you select will be waived for home care and adult day care, which means benefits will begin with your first day of services. At that point, your elimination period for nursing home and assisted living will begin to be satisfied on a calendar-day basis.

**This means days you receive home care as well as days you do not receive home care both count toward satisfying the elimination period.**

### Restoration of Benefits (OMA4U)

If you no longer need long-term care services for 180 consecutive days, all benefit amounts paid will be restored to the maximum lifetime benefit of your policy.

### Spouse Shared Care Benefit (OMC1U)

If you have exhausted your maximum lifetime benefit but still need care, you can access benefits under your spouse's policy provided you leave at least one year of benefits for your spouse. If either spouse dies while both identical policies are in force, the surviving spouse receives the deceased's remaining maximum lifetime benefit amount without having to pay the deceased spouse's premium. There is no effect on the surviving spouse's premium.

### Spouse Survivorship Benefit (OMA8U)

If one spouse dies after both policies have been in force for 10 years, no further premium will be due. The surviving spouse's policy will be fully paid up.

### Spouse Waiver of Premium (OMA7U)

While either you or your spouse receive benefits under your policy, the premiums on both policies will be waived.

### Spouse Security Benefit (OMA5U)

To provide extra security and income for your uninsured spouse while you receive long-term care services, your policy will pay an additional 60 percent of the reimbursement benefit you receive each month. This money can be used as needed and will not reduce your maximum lifetime benefit.

### Non-Forfeiture Shortened Benefit Period (OMD3U)

Your coverage will continue on a reduced basis in the event you stop paying premiums.

### Flex-to-Age 85<sup>SM\*</sup> (OME2U)

The expenses associated with raising a family may cause you to purchase only the amount of long-term care insurance coverage you can afford today, rather than a more appropriate amount to cover your needs in the future.

This option allows you to purchase the right amount of coverage today, while you are young and healthy. You pay less in premium during the early years of your policy when you have other competing expenses, gradually paying more each year until you reach age 65, when premiums become level. At age 85, your premiums will stop and your policy will be fully paid up.

Your initial annual premium can begin at the following percentages of the level lifetime premium rate:

- 70%       80%       90%

\*Uses FIPO, Patent Pending.

### Extended Rate Guarantee

For added security or to compliment a limited payment option, you may choose to extend your five-year premium rate guarantee to:

- 6 years     7 years     8 years     9 years  
 10 years

### Return of Premium (OMD1U)

A refund of all premiums paid, less claims paid, will be returned upon your death.

## Save on Your Premium

United of Omaha offers a variety of premium allowances to help you save money. You may qualify for one or more of the following:

- **Spouse** – 35 percent savings if you and your spouse both purchase long-term care insurance policies from United of Omaha
- **Married** – 15 percent savings if you are married, but your spouse does not purchase a long-term care insurance policy
- **Two-Person Household** – 10 percent savings if both you and another adult living in your household (not your spouse) purchase long-term care insurance policies from United of Omaha
- **Preferred** – 15 percent savings for being in good health
- **Association Group** – 5 percent savings if you're a member of a qualifying association group
- **Medicare Supplement** – 5 percent savings if you own a Medicare supplement insurance policy from Mutual of Omaha Insurance Company or an affiliate company

## Eligibility to Receive Benefits

You are eligible to receive benefits when a licensed health care practitioner certifies:

- You are expected to need care for at least 90 days and you are chronically ill, which means you need hands-on or stand-by assistance to perform at least two of the six activities of daily living: bathing, eating, dressing, toileting, continence and transferring
- OR you need continuous supervision due to a severe cognitive impairment



Long-Term Care Insurance underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001



**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

**Please Read Your Policy Carefully**

This is a brief description of some of the facts about a long-term care insurance policy. A Shopper's Guide to Long-Term Care Insurance and outline of coverage are provided to give you additional information. The policy and outline of coverage contain complete details of the benefits, exceptions and limitations of the policy and set forth in detail the rights and obligations of both you and United of Omaha Life Insurance Company.

**You Have 30 Days to Examine Your Policy**

We give you 30 days from the time you receive your policy to look it over carefully. If you decide it's not for you, you can return it to us for a full refund of any premium you paid.

**LIMITATIONS AND EXCLUSIONS**

We will not pay benefits for: services provided from a Family Member; services for which no charge would be made in the absence of insurance; for services provided outside of the United States, its possessions or territories, Canada or the United Kingdom (except as provided in the INTERNATIONAL BENEFIT section of this policy); services provided due to suicide (while sane or insane), attempted suicide or an intentionally self-inflicted injury; for treatment of alcoholism or drug addiction (except for an addiction to a prescription medication when administered in accordance with the advice of your Physician); for treatment provided in a government facility unless we are required by law to cover the charges; for treatment of an injury or sickness which would entitle you to benefits under any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; for services received while this policy is not in force (except as provided in the **Extension of Benefits** section); services provided due to an act of declared or undeclared war.

**LIMITATIONS OR CONDITIONS ON ELIGIBILITY OF BENEFITS**

**Conditions**

Except as otherwise provided in the policy, you must incur eligible expenses for Qualified Long-Term Care Services in order to receive benefits under the policy. Such Qualified Long-Term Care Services must be specified in a Plan of Care prepared for you by a Licensed Health Care Practitioner. Except for Stay-at-Home Benefits, if you are eligible for more than one type of benefit under the policy on a single day, we will pay the benefit which pays the greater amount.

**Satisfying the Elimination Period**

Except as otherwise provided in the policy, we will not pay benefits for eligible expenses incurred during the Elimination Period. The Elimination Period commences on the first day you are eligible for benefits under the policy and on which you: (a) are confined to a Nursing Home or an Assisted Living Facility; (b) receive Home Health Care or Adult Day Care; or (c) receive long-term care services covered under the policy that are Medicare eligible (for which benefits are not payable under the policy). The Elimination Period must be satisfied only once during the term of the policy.

**Maximum Lifetime Benefit**

Except as otherwise provided in the policy, any benefits paid under the policy will reduce the amount of your maximum lifetime benefit. No additional benefits are payable under the policy once the maximum lifetime benefit has been reduced to zero.

**Non-Duplication of Benefits**

We will not pay benefits under the policy to the extent that eligible expenses are reimbursable under Medicare or other government program (except Medicaid) or would be so reimbursable except for the application of a deductible or coinsurance amount.

**THE POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

**This is a solicitation of insurance.** Policy forms LTC09U-ID, LTC09U-AG-ID. These policies have exceptions and limitations. You may be contacted by telephone by an insurance agent. Each company is responsible for its own contractual and financial obligations.