

# MUTUAL CARE® PLUS LONG-TERM CARE INSURANCE



## Plan Highlights

### LONG-TERM CARE® INSURANCE YOUR WAY

When it comes to purchasing a long-term care insurance policy, we give you choices. Whether it's one of our easy packages of benefits or a policy you build yourself, we believe you should be able to purchase long-term care insurance your way.

### MUTUAL CARE® 3 & 5

Mutual Care® 3 and Mutual Care® 5 are pre-packaged policy options that contain the long-term care benefits our customers purchase most often. Both policies provide essential coverage without a lot of extras.

	Mutual Care® 3	Mutual Care® 5
Benefit period	3 years	5 years
Maximum monthly benefit	\$3,000 - \$15,000 (in \$500 increments)	\$3,000 - \$15,000 (in \$500 increments)
Cash benefit amount	35% of home health care maximum monthly benefit	35% of home health care maximum monthly benefit
Elimination period	90 calendar days	90 calendar days
Inflation protection	Lifetime (3% compounded annually)	20-year (5% compounded annually)

### MUTUAL CARE® 3 & 5 OPTIONAL BENEFITS

**Spouse Shared Care Benefit** – Allows spouse to share benefits under identical long-term care insurance policies.

- If one spouse runs out of coverage but still needs care, benefits are available under the other policy
- If one spouse dies while both policies are in force, the surviving spouse receives the deceased's remaining maximum lifetime benefit amount with no effect on premium

**Non-Forfeiture Shortened Benefit Period** – Allows for coverage to continue on a reduced basis in the event payment of premium stops.

## MUTUAL CARE® MY WAY

Mutual Care® My Way allows you to build your own long-term care policy by choosing the benefits that meet your needs.

	Mutual Care® My Way		
Benefit period	2 years 3 years 4 years 5 years 6 years 8 years		
Maximum monthly benefit	\$1,500 to \$15,000 (in \$500 increments)		
Monthly benefit options (percentage of maximum monthly benefit)	Home care	Assisted living	Nursing home
	100%	100%	100%
	75%	75%	
	50%	50%	
Cash benefit amount	35% of home health care maximum monthly benefit		
Elimination period	0 calendar days 30 calendar days 60 calendar days 90 calendar days 180 calendar days 365 calendar days		
Inflation protection	Lifetime (5%, 4% or 3% compounded annually)  Lifetime (5% simple)  20-year (5% compounded annually)  No inflation protection (includes option to purchase at a later date)		

## MUTUAL CARE® MY WAY OPTIONAL BENEFITS

**Spouse Shared Care Benefit (0MC1M)** – Allows your spouse to share benefits under identical long-term care insurance policies.

- If one spouse runs out of coverage but still needs care, benefits are available under the other policy
- If one spouse dies while both policies are in force, the surviving spouse receives the deceased's remaining maximum lifetime benefit amount with no effect on premium

**Spouse Security Benefit (0MA5M)** – Pays an additional 60 percent of the policy's maximum monthly benefit when the insured spouse receives long-term care services. The money can be used to provide care and living expenses for the uninsured spouse. This benefit is not payable when the cash benefit is elected.

**Spouse Waiver of Premium (0MA7M)** – Waives premium on both policies when one spouse receives long-term care benefits. When the waiver period under your spouse's policy ends, premium payments will resume for your policy and must be paid to keep your policy in force.

**Spouse Survivorship Benefit (0MA8M)** – When one spouse dies after both policies have been in force for the qualification period of 10 years, no further premium is due from the surviving spouse for the remainder of his or her lifetime.

**Waiver of Elimination Period for Home Health Care (0MA0M)** – Waives the elimination period before home health care benefits begin. If you are diagnosed as chronically ill these days will not count toward satisfying the elimination period.

**Additional Benefit for Injury (0MA2M)** – When an injury requiring long-term care services is sustained prior to age 65, pays an additional benefit (in addition to benefits paid for home health care, assisted living or nursing home care) for other expenses related to the injury, up to the maximum monthly benefit amount. You are not eligible for this benefit if you are chronically ill.

**Restoration of Benefits (0MA4M)** – Allows the maximum lifetime benefit of the policy to be restored (once during the life of the policy) when long-term care services are not needed for 180 consecutive days.

## Return of Premium Benefits

- **Full Return of Premium at Death (0MD0M)** – Provides for a full refund of all premium paid at the time of death
- **Return of Premium Less Claims Paid (0MD1M)** – Returns premium, less claims paid, at the time of death
- **Return of Premium Less Claims Paid if Death Occurs Before Age 65 (0MD2M)** – Returns premium, less claims paid, if death occurs prior to age 65

**Non-Forfeiture Shortened Benefit Period (0MD3M)** – Allows for coverage to continue on a reduced basis in the event payment of premium stops.

## ADDITIONAL POLICY BENEFITS

The following benefits are built into all Mutual of Omaha long-term care insurance policies:

### Home Care Benefits

- **Personal care services** – Pays for services to assist with the activities of daily living
- **Homemaker services** – Pays for help with grocery shopping, meal preparation and housekeeping
- **Professional services** – Pays for services of a registered nurse, home health aid or therapist
- **Adult day care** – Pays for care in an adult day care facility

### Care Coordinator Services

- Pays for services of a care coordinator – a licensed health care professional who can assess your needs, develop an individualized plan of care and help arrange for long-term care services
- No elimination period for care coordinator services means you have immediate access to help and professional advice
- Use of a care coordinator is not required; however, some policy benefits are available only when a care coordinator is used

### Other Stay-at-Home Benefits (requiring use of a care coordinator)

- **Caregiver training** – Pays to train a family member or friend to provide care
- **Durable medical equipment** – Pays to rent or purchase special equipment, like a hospital-style bed, walker, wheelchair or respirator

- **Home modifications** – Pays to make home modifications that enhance the ability to perform the activities of daily living
- **Medical alert system** – Pays to install and rent a medical alert system

### Facility Care Benefits

- **Assisted living facility** – Pays for room and board in a one-bedroom unit, services and supplies
- **Nursing home** – Pays for room and board, services and supplies
- **Hospice care** – Pays for hospice care in a nursing home, assisted living facility or in your home

### Additional Facility Care Benefits

- **Bed reservation benefit** – Pays to keep a bed available for up to 30 days per calendar year should you need to be hospitalized or if you temporarily leave the facility for any reason
- **Facility assessment benefit** – Pays for a care coordinator to annually assess the safety and adequacy of your facility and provide a written report to you and/or your family members

**35 Percent Cash Benefit Option** – Pays 35 percent of the policy's home health care maximum monthly benefit.

- Cash can be used for any costs associated with your long-term care expenses
- No elimination period means cash is available on day one of benefit eligibility

**Alternate Care Benefit** – Pays benefits for alternate services or treatments not otherwise covered by the policy, as long as they are recommended by a care coordinator.

**Waiver of Premium Benefit** – Waives premium when long-term care services are received.

**International Travel Benefit** – Pays benefits for long-term care services received outside the United States, Canada or the United Kingdom.

**Respite Care Benefit** – Pays benefits for the temporary services of another person or facility to provide care in order to provide a break for the primary caregiver.

**Tax-Qualified Coverage** – Mutual of Omaha’s long-term care insurance policies are intended to be tax-qualified. Under current tax laws, the eligible premium amount established annually by the Internal Revenue Service can be included as a medical expense as long as deductions are itemized and medical expenses, including eligible long-term care insurance premium, exceed 7.5 percent of adjusted gross income. In addition, benefits paid are intended to be tax-free.

### **30 DAYS TO EXAMINE YOUR POLICY**

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

### **ELIGIBILITY TO RECEIVE BENEFITS**

You’re eligible to receive benefits if your licensed health care practitioner determines you’re chronically ill and need assistance with at least two of the six activities of daily living (bathing, eating, toileting, transferring, continence and dressing) or you need continual supervision due to a severe cognitive impairment.

### **HOW BENEFITS ARE PAID**

After you satisfy the elimination period (the waiting period before benefits begin), your policy will pay benefits for the long-term care expenses you incur each month – up to the maximum monthly benefit amount you select. Your policy will continue to pay for incurred expenses until the maximum lifetime benefit of the policy is reached.

### **SAVE ON YOUR PREMIUM**

Mutual 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% savings if you and your spouse both purchase long-term care insurance policies from Mutual of Omaha
- **Preferred** – 15% savings for being in good health
- **Married** – 15% savings if you are married, but your spouse does not purchase a long-term care insurance policy

- **Two-Person Household** – 10% savings if both you and another adult living in your household (other than your spouse) purchase long-term care insurance policies from Mutual of Omaha
- **Association Group** – 5% savings if you are a member of a qualifying association group
- **Medicare Supplement** – 5% savings if you own a Medicare supplement insurance policy from Mutual of Omaha or an affiliate company

### **PLEASE READ YOUR POLICY CAREFULLY**

This is a brief description of some of the facts about long-term care insurance. 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 about the benefits, exceptions and limitations of the policy and set forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

### **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 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.**

Long-Term Care Insurance underwritten by:

### **MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175-0001

*mutualofomaha.com*

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**This is a solicitation of insurance.** Policy forms LTC09M-ID, LTC09M-AG-ID. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. You may be contacted by telephone by an insurance agent.