

## Why GoldenCare?

# WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,  
OR dial in using the number on your screen.*

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- InstaPIVOT™ STC Underwriting Tool
- CareOptions Health and Wellness Hub
- Integrity LTCi Referral Program

***Omaha's MutualCare® Custom Solution LTCi***

Mutual of  
Omaha's  
Custom  
Solution LTCi





# Mutual Headquarters Omaha, Nebraska

- Superior rating of A+ for financial strength per AM Best
- They are a mutual company, owned by their policy holders
- As of 2020, Mutual of Omaha pays over \$11 million in benefits each month.



# Fact is... the demand for LTCi, STCi & HHC have never been higher and is ever-increasing!



- **90%** of married couples will require some type of care.
- **90%** of adults have never had a real discussion about long term care planning.
- **61%** of people surveyed said they **would rather die** than go into a Nursing Home.

**Consumers are worried they'll end up in a Nursing Home. They are waiting for you to mention LTCi/STCi/HHC as an option to help KEEP THEM OUT of those facilities.**

<https://brokerworldmag.com/helping-clients-understand-the-cost-of-long-term-care-in-2022/>

# Stay Until the End

Live quote demo using Winflex Web & MutualCare Solutions!

## Getting Started with WinFlex Web

What would you like to do?



Start a New Case



Load a Saved Case



Use Last Case



Manage Cases

What's New by Carrier



Mutual of Omaha - United of Omaha



Mutual of Omaha - Health





# Mutual of Omaha

## **MutualCare® Custom Solution**

It is a different approach to structuring policy benefits. It provides the flexibility to manage long-term care expenses and control how the dollars in the long-term care “account” are spent.

MutualCare® Custom Solution is perfect for:

- Customers who want to customize a policy to fit their own unique needs
- Agents who are looking for a product with a strong premium solve capability



# Product Overview

- **Issue Age- 30-79**
- **Partnership Qualified**
- **Policy Limit- \$50,000 to \$500,000 in \$500 increments**
- **MMB- \$1,500 to \$10,000 per month in \$50 increments**
- **Elimination Period- 0,30,60,90,180, or 365 calendar days**
- **Cash Benefit- 25% of HHC benefit up to maximum of \$2,000**
- **Bed Reservation- 30 days per calendar year**
- **Inflation Options-Lifetime: 1%-5% compound, 10,15,20 year with option to buy-up**
- **Available in all 50 states**



**Mutual of Omaha**

# Product Features



## Cash Benefit with No Elimination Period

Provides cash to pay for any cost associated with LTC expenses.



## Low Inflation Protection Options

Allows you to reach a client's desired premium.



## Monthly Benefit Amount

Allows greater flexibility to maximize policy benefits.



## Partner-Friendly Benefits

Includes benefits for partners who purchase identical coverage.



## Calendar-Day Elimination Period

Provides reimbursement benefits sooner.



## Partnership-Qualified Policies

Gives LTCi policyholders a Medicaid safety net.



## Stay-at-Home Benefits

Includes multiple benefits to help people stay at home as long as possible.



## No Cap on Premium Allowances

Provides maximum savings by giving clients all allowances they're eligible to receive.



# Built in Benefits

- ✓ Cash Benefit-Pays 25% of the policy HHC benefit, up to an initial of \$2,000 each month.
- ✓ HHC-Pays up to 100 percent of the policy's monthly benefit for:
  - ✓ Personal care services to assist with ADL's
  - ✓ Homemaker services to help with house keeping, grocery shopping and meal prep
  - ✓ Professional services of a nurse, home health aide or therapist
  - ✓ Adult day care
- ✓ Facility Care-Pays up to 100% of the policy's monthly benefit for care received in an assisted living facility or nursing home.



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# Built in Benefits

- ✓ Care Coordination-Includes the services of a licensed professional who assess the care you need and develops an individualized plan of care.
- ✓ Respite Care-Pays to hire a temporary caregiver up to one month per calendar year to give your unpaid caregiver a break.
- ✓ Hospice Care-Pays for hospice care services in any setting.



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# Built in Benefits

- ✓ International Benefit-Pays up to the policy's MMB for up to 12 months should you need covered services while traveling outside the United States, Canada, or United Kingdom
- ✓ Waiver of Premium-Waives the premium while receiving benefits for covered services at home, in assisted living or nursing home.
- ✓ Alternate Care-May provide coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.



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# Optional Benefits for Additional Cost

- + Inflation Protection-The increase occurs on each policy anniversary date for the length of time the insured selects. 1%-5% Compound in .25% increments. 10, 15, 20, year or lifetime.
- + Inflation Buy-up Option- The insured may increase the percentage of inflation applied to policy benefits on or before each policy anniversary.
- + Joint Waiver of Premium- This optional rider waives premium for both partners when one partner is on claim.



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# Optional Benefits for Additional Cost

- + Nonforfeiture-Shortened Benefit Period-This allows coverage to continue on a reduced basis in the event the insured stops paying premiums.
- + Professional HHC- This rider makes additional benefits available when home health care services are provided by a nurse or skilled professional specializing in physical, respiratory, occupational or speech therapy.



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# Optional Benefits for Additional Cost

- + **Return of Premium at Death-Three Times Initial MMB** (*minus claims paid*)- This rider returns up to three times the MMB of the policy, minus claims paid, upon the insureds death after the policy has been in force for a 10-year period.
- + **Return of Premium at Death** (*minus claims paid*)- **If Death Occurs Before Age 65**-Returns premium paid on the policy, minus claims paid, if the insured dies before 65.
- + **Return of Premium at Death** (*minus claims paid*)- Returns premium paid on the policy, minus claims paid, upon the insureds death.



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# Optional Benefits for Additional Cost

- + Security Benefit-Optional rider provides additional benefit without a reduction in the policy limit when the insured is receiving benefits and his or her partner is alive. The additional funds may be used to help pay for care or living expenses for an uninsured partner.
- + Shared Care Benefit- This allows one insured to access benefits under a partner's policy
- + Survivorship Benefit- Lets the insured have a paid-up policy in the event his or her partner dies.
- + Waiver of Elimination Period for HHC-This enables the insured to receive HHC benefits without having to satisfy an elimination period.



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## How You Can Save on Your Premium

We want to help you keep your premium payments as low as possible, so we offer three ways to save. You may qualify for one or more of these premium allowances.

### Partner

#### Both Policies Issued

15 percent savings when the same policy form is issued to both you and your partner.

### Partner

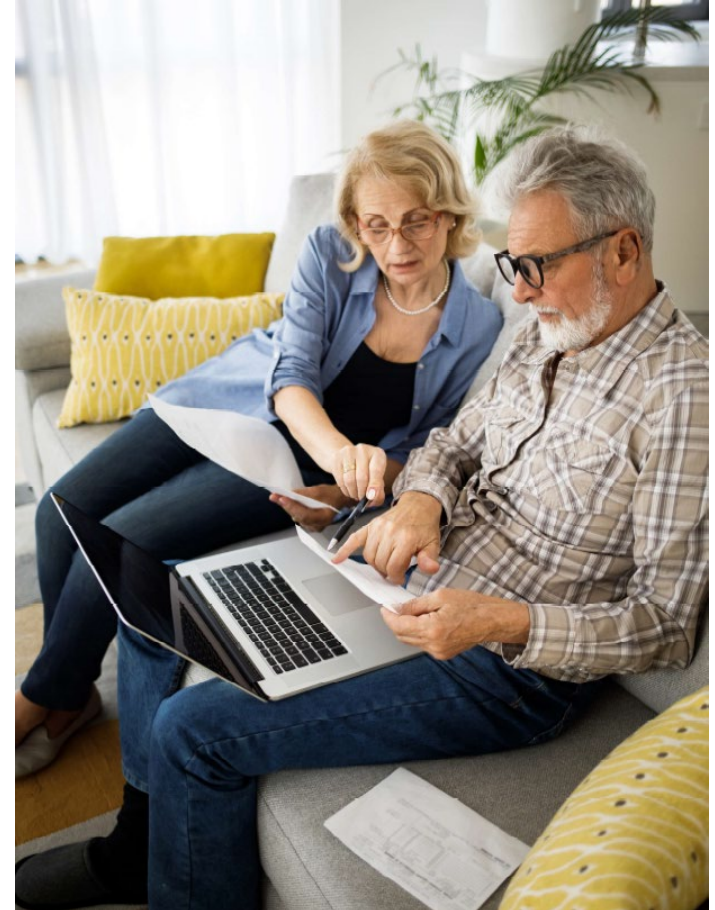
#### One Policy Issued

5 percent savings if you are married but a policy is not issued to your partner.

### Preferred

15 percent savings if you are in good health.

Partner means one person who is your spouse to whom you are legally married; or your registered domestic partner or civil union partner; or an adult person with whom you share a serious and committed personal relationship that is intended to be lifelong and with whom you have shared a common permanent residence on a continuous basis for the most recent three years.



# Underwriting Guidelines





# Underwriting Guidelines

## Our Underwriting Philosophy

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We look at the total picture and evaluate applicants based on a number of criteria, including health history, cognitive status, daily activities and the ability to perform and maintain activities of daily living (ADLs) as well as instrumental activities of daily living (IADLs).

Activities of Daily Living	Instrumental Activities of Daily Living
<ul style="list-style-type: none"><li>▪ Eating</li><li>▪ Toileting</li><li>▪ Transferring</li><li>▪ Bathing</li><li>▪ Dressing</li><li>▪ Continence</li></ul>	<ul style="list-style-type: none"><li>▪ Shopping</li><li>▪ Meal preparation</li><li>▪ Housework</li><li>▪ Laundry</li><li>▪ Managing money</li><li>▪ Taking medication</li><li>▪ Using the telephone</li><li>▪ Walking outdoors</li><li>▪ Climbing stairs</li><li>▪ Reading/writing</li><li>▪ Transportation</li></ul>

## Issue Ages

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Applicants between the ages of 30 and 79\* will be considered for coverage. There may be age limitations for some policy options.

## Save Age

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Premium will be based on the applicant's age at the time the application is signed. If the applicant's date of birth is within 30 days of the application signing date, premium will be based on the younger age.

# Underwriting Guidelines

## Rate Classes

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The Medical Impairments section and the Build Chart will help you determine the appropriate rate class to quote.

- Applications should not be submitted for anyone who is over or under the weight guidelines, has an uninsurable health condition or is taking a medication associated with an uninsurable health condition
- It's recommended that an applicant never be quoted better than Select (the underwriter will add a Preferred allowance to the policy, if appropriate)
- Certain policy limits are placed on Class I and Class II health risks, including:
  - Maximum 60-month benefit multiplier
  - Maximum \$300,000 policy limit
  - Maximum \$5,000 monthly benefit
  - Minimum 90-day elimination period
- In addition, not all policy benefits are available for Class I and Class II health risks, including:
  - Security Benefit
  - Joint Waiver of Premium Benefit
  - Survivorship Benefit
  - Shared Care Benefit (available for Class I health risks with a maximum 36-month benefit multiplier, \$180,000 policy limit and/or \$5,000 maximum monthly benefit)
  - Waiver of Elimination Period for Home Health Care

# Underwriting Guidelines

## Rate Classes

Preferred	Select	Class I	Class II
15% allowance at underwriter discretion	100%	125%	150%
Applicant is considered a preferred risk and is eligible for all policy benefit options	Applicant is considered a standard risk and is eligible for all policy benefit options	Applicant is considered to be a higher risk for utilization of long-term care services	Applicant is considered to be a significantly higher risk for utilization of long-term care services  Reserved for use at underwriter discretion. Do not quote Class II unless prequalified by an underwriter



# Underwriting Guidelines

## Build Chart-Unisex

Height	Minimum	Preferred Maximum	Select Maximum	Class I Maximum
4'8"	80	129	156	178
4'9"	83	134	161	185
4'10"	86	139	167	191
4'11"	89	143	173	198
5'0"	92	148	179	205
5'1"	95	153	185	211
5'2"	98	158	191	218
5'3"	101	164	197	226
5'4"	104	169	204	233
5'5"	107	174	210	240
5'6"	111	180	217	248
5'7"	114	185	223	255
5'8"	118	191	230	263
5'9"	122	196	237	271
5'10"	125	202	244	279
5'11"	129	207	251	287
6'0"	133	214	258	295
6'1"	136	220	265	303
6'2"	140	226	273	311
6'3"	144	232	280	320
6'4"	148	238	287	329
6'5"	152	245	295	337
6'6"	156	251	303	346

# Completing the application

- **Remember your LTC training must be up-to-date, or your application cannot be accepted.**
- **You must have the appropriate state license.**
- **You must be partnership certified in states where partnership programs are approved.**
- **You must use the application for the state in which the client resides.**
- **There are now two ways to submit long-term care business; traditional paper applications and via an electronic application. The e-app will allow you to complete and submit long-term care applications online. It will also ensure the application is completed in its entirety before submitted. Both applications can be found on Sales Professional Access (SPA).**



# Mutual of Omaha Contact Information

**Sales Support-**

**1-877-617-5589**

**Brokerage-**

**1-800-693-6083**

**Case Management-**

**1-800-275-5528**

**Underwriting-**

**1-800-551-2059**

## **Fax Numbers & Email:**

**1-888-539-4672**

**[epsupport@ltcg.com](mailto:epsupport@ltcg.com)**

- New application submissions

**1-402-550-1926**

- Missing application requirements
- Case Manager requests
- Authorizations

**1-952-833-5410**

- Delivery receipt/PDAs
- Change form requests
- Amendments

**1-888-441-5824**

- Claims

## WinFlex Web Illustrations

Use WinFlex Web to quote all product lines in one online platform.

The WinFlex Web software allows you to provide your clients with a printout of product features, benefits and pricing.

WinFlex Web is available for life insurance, annuity, long-term care, the Critical Advantage portfolio (critical illness, cancer, heart attack and stroke) and DI Choice (for CA/NY only). You can illustrate from anywhere you can connect to the internet and easily access your illustration from multiple devices. A WinFlex Web log-in is required.


[Visit WinFlex Web](#)
[View Web Instructions](#)

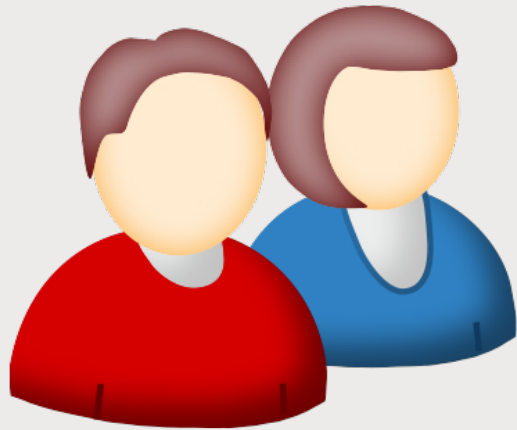
## Long-Term Care Illustrations

### WinFlex Web Quoting Software

Access WinFlex Web to quote our long-term care products.

[Visit WinFlex Web](#)
[WinFlex Illustrations](#)
[Long-Term Care Illustrations](#)
[Disability Income Illustrations](#)
[Mobile & Online Quoting](#)

# Mutual Custom Solution Quoting Tool



New Client - MutualCare® Solutions - v3.88.0.0

File Tools Help

New Client Open Client Save Client Print Preview Email PDF Guide Software is Current

### Individual Products MutualCare® Custom Solution

**Client**

Full Name (First Middle Last)

Optional Group Name

**Agent**

Full Name (First Middle Last)

Optional Phone Number

Optional License Number

Remember for next Client

**Quotes**

Copy Current Delete

Select All Select None

Description	Modified
> Quote 001	10/17/23 10:59

**Application State - Product**

State: Tennessee

Product: Custom

**Partner Status**

Partners, Both Insured ☒ Partners, One Insured ☐ Single ☐

**Sex**

Male ☐ Female ☒

**Clients**

Client1: 60 Optional

Client2: 60 Optional

**Age or Birthdate**

Age: 60

**Class**

Preferred ☐ Select ☒ Class I ☐ Class II ☐

**Select Your Maximum Monthly Benefit and Policy Limit**

Monthly Benefit	Policy Limit	Years
Pick Max \$ 3,000	\$ 100,000 2.78	2.78
Pick Max \$ 3,000	\$ 100,000 2.78	2.78
\$6,000	\$200,000	

**Elim**

0 Days ☐ 30 Days ☐ 60 Days ☐ 90 Days ☒ 180 Days ☐ 365 Days ☐ (Optional) HHC Waiver ☐

**Inflation Term**

Lifetime ☒ 20 Years ☐ 15 Years ☐ 10 Years ☐ None ☐

**Inflation Percent**

3.00% 3.00%

**Monthly Benefit Adjustment Options**

Assisted Living Facility Reduction	ALF Benefit (Monthly)	Home Health Care Reduction	Basic HHC (Monthly)
100% (Built-In)	\$3,000	100% (Built-In)	\$3,000
100% (Built-In)	\$3,000	100% (Built-In)	\$3,000
	\$6,000		\$6,000

**Built-in Cash Benefit**

Cash\* = MMB x HHC% x 25%

25%

\*Maximum of \$2,000

**Cash Benefit (Monthly)**

\$750

**Partner Benefit Options**

Shared Care ☐ Survivorship ☐ Joint Waiver of Premium ☐ Security ☐

**Other Optional Benefits**

Nonforfeiture - SBP ☐ 200% Professional HHC ☐ Partnership ☒

**Return of Prem.**

None ☐ Before Age 65 ☐ 3 x MMB ☐ Less Claims ☐

**Mode**

Annual ☒ Semi-Annual ☐ Quarterly ☐ Monthly ☐

**Premiums**

\$ 1,362.09
\$ 2,276.16
\$ 3,638.25

**Target Premium**

Set Target Premium

**Discounts**

Association ☐ Producer ☐ Employer ☐

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# Quotes for Sales Professionals



Online Quotes: <https://www3.mutualofomaha.com/mobile-quotes/#/home>

# Call & speak with our knowledgeable team!



**Jeff Clark**

Regional Director

800.842.7799 ext 254

[jeffc@goldencareusa.com](mailto:jeffc@goldencareusa.com)



**Jon Randall**

Regional Director

800.842.7799 ext 201

[jonr@goldencareusa.com](mailto:jonr@goldencareusa.com)



**Manny Rosen**

Marketing Support

800.842.7799 ext 224

[mannyr@goldencareusa.com](mailto:mannyr@goldencareusa.com)



**Morgan Barth**

Marketing Support

800.842.7799 ext 521

[morganb@goldencareusa.com](mailto:morganb@goldencareusa.com)



**Cori Fountain**

Web Administrator

800.842.7799 ext 458

[corif@goldencareusa.com](mailto:corif@goldencareusa.com)



**Lynn Voss**

Marketing Support

800.842.7799 ext 220

[lynnv@goldencareusa.com](mailto:lynnv@goldencareusa.com)

***Delivering exceptional service in all 50 states!***

## Why GoldenCare?

*Thank you for  
joining us today!*

*For attending, we will send the CE Voucher, copy of  
these presentation slides, and more!*

*Watch your inbox for our email!*

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
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