LONG-TERM CARE INSURANCE
MutualCare® Secure Solution

Connecting You to What Matters Most

Your Family, Your Home, Your Nest Egg

ICC22453331

Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

If you're like most people, you probably know someone who's needed long-term care services. Maybe you've been a caregiver yourself, and that has you wondering how you'll handle your own long-term care needs. Will your family take care of you? Will you be able to stay in your home? How will the need for care impact your retirement nest egg? We can help you find answers to the questions that keep you up at night. We'll start by listening to your concerns. We'll get to know you so we understand your specific situation. Then together, we'll find a long-term care solution that's right for you.

Connecting You to What Matters Most

A MutualCare® Secure Solution policy is designed to help you stay connected to the things that are most important to you by providing funds to help pay for the long-term care services you need.

Your Family

Balance the help you receive from family members with professional caregiving services.

Your Home

Stay at home as long as possible while getting the care you need.

Your Nest Egg

Help protect a portion of your retirement nest egg from the cost of long-term care services.

How Long-Term Care Insurance Works

When the need for care first arises, you'll probably turn to family members or friends. However, your needs may go beyond their ability to help – whether physically or financially. That's where a long-term care insurance policy comes in. Long-term care insurance allows you to get the care you need in the setting that's right for you.

At Home

Many people prefer to remain at home as long as possible. Your policy provides benefits to help you get the care you need in the comfort of your own home.

In a Care Facility

Sometimes, more care is needed than can be provided at home. Should that happen, your policy also covers care you receive in an assisted living facility or nursing home.

How You Become Eligible for Benefits

You're eligible to receive benefits from your policy if you are chronically ill and a licensed health care practitioner submits a plan of care prescribing long-term care services. That means you must need help with at least two of the six activities of daily living (bathing, dressing, eating, transferring, toileting and continence) for at least 90 consecutive days. You're also eligible to receive policy benefits if you're certified to need continual supervision due to a severe cognitive impairment.

Your Policy's Waiting Period

Once you become eligible for benefits, your policy's elimination period begins. This is the waiting period before benefits are payable to you.

- The elimination period starts on the first day you are deemed to be chronically ill and you receive a covered service
- Once the elimination period has been satisfied, benefits for covered services are paid to you each month, up to the maximum monthly benefit you select
- As long as you remain eligible, benefits for covered services will be paid to you until your policy limit is reached

Your Benefit Payment Options

You have two options when it comes to receiving policy benefits – cash or reimbursement. You also have the flexibility to switch between payment options, which means you can select a cash benefit one month and reimbursement the next. Just keep in mind you can't receive both cash and reimbursement benefits at the same time.

Cash Benefit

Gives you the flexibility to pay for any service that supports your plan of care.

- The cash benefit pays 25 percent of the policy's home health care benefit, up to an initial maximum of $2,000 each month
- There's no elimination period to satisfy before receiving the cash benefit

Reimbursement Benefit

Reimburses you for actual long-term care expenses you incur.

- The reimbursement benefit pays up to the policy's maximum monthly benefit amount
- The policy's elimination period must be satisfied before reimbursement benefits begin

Note: Days in which you receive a cash benefit don't count toward satisfying the policy's elimination period for reimbursement benefits.

Customizing Your Policy

Your MutualCare® Secure Solution policy can be tailored to meet your needs and fit your budget. When determining how much coverage you may need, here are some things to consider:

- The cost of long-term care services in your area
- The amount you can afford to contribute to the cost of your care
- How much you'll need in benefits each month
- How long you think you may need long-term care services
- How long you're willing to wait before policy benefits begin

Select a Benefit Multiplier

This is the initial amount of time your policy will pay benefits.

Benefit multiplier options include:

- 24, 36, 48 or 60 months

Select a Monthly Benefit Amount

This is the initial maximum dollar amount your policy will pay each month.

Monthly benefit options include:

- $1,500 to $10,000

(Subject to monthly benefit and policy limit combinations.)

Calculate Your Policy Limit

This is the initial maximum amount payable over the life of your policy.

Monthly Benefit x Benefit Multiplier = Policy Limit

Choose an Elimination Period

This is the calendar-day waiting period before policy benefits begin.

Elimination period options include:

- 90, 180 or 365 calendar days

Consider Adding Inflation Protection

This optional benefit allows your policy benefits to grow over time to keep up with the rising cost of long-term care services.

Inflation protection options include:

- Lifetime: 3, 4 or 5 percent compound
- 20-Year: 3 or 5 percent compound

(A 5 percent compound inflation protection option is required to be offered to all applicants.)

Benefits Included in Your Policy

Your MutualCare® Secure Solution policy includes these built-in benefits that give you the flexibility to get the care you need.

Cash Benefit*

Pays 25 percent of the policy's home health care benefit, up to an initial maximum of $2,000 each month.

Home Health Care

Pays up to 100 percent of the policy's monthly benefit for:

- Personal care services to assist with the activities of daily living
- Homemaker services to help with housekeeping, grocery shopping and meal preparation
- Professional services of a nurse, home health aide or therapist
- Adult day care

Care Coordination*

Includes the services of a licensed health care professional who will assess your needs, develop an individualized plan of care and help you arrange for services. In addition, the use of a care coordinator makes you eligible for additional benefits designed to help you remain safely in your home.

Facility Care

Pays up to 100 percent of the policy's monthly benefit for care received in an assisted living facility or nursing home.

Respite Care*

Pays to hire a temporary caregiver up to one month per calendar year to give your unpaid caregiver a needed break.

Hospice Care*

Pays for hospice care services in any setting.

International Benefit

Pays up to the policy's maximum monthly benefit for up to 12 months should you need covered services while traveling outside the United States, Canada or the United Kingdom.

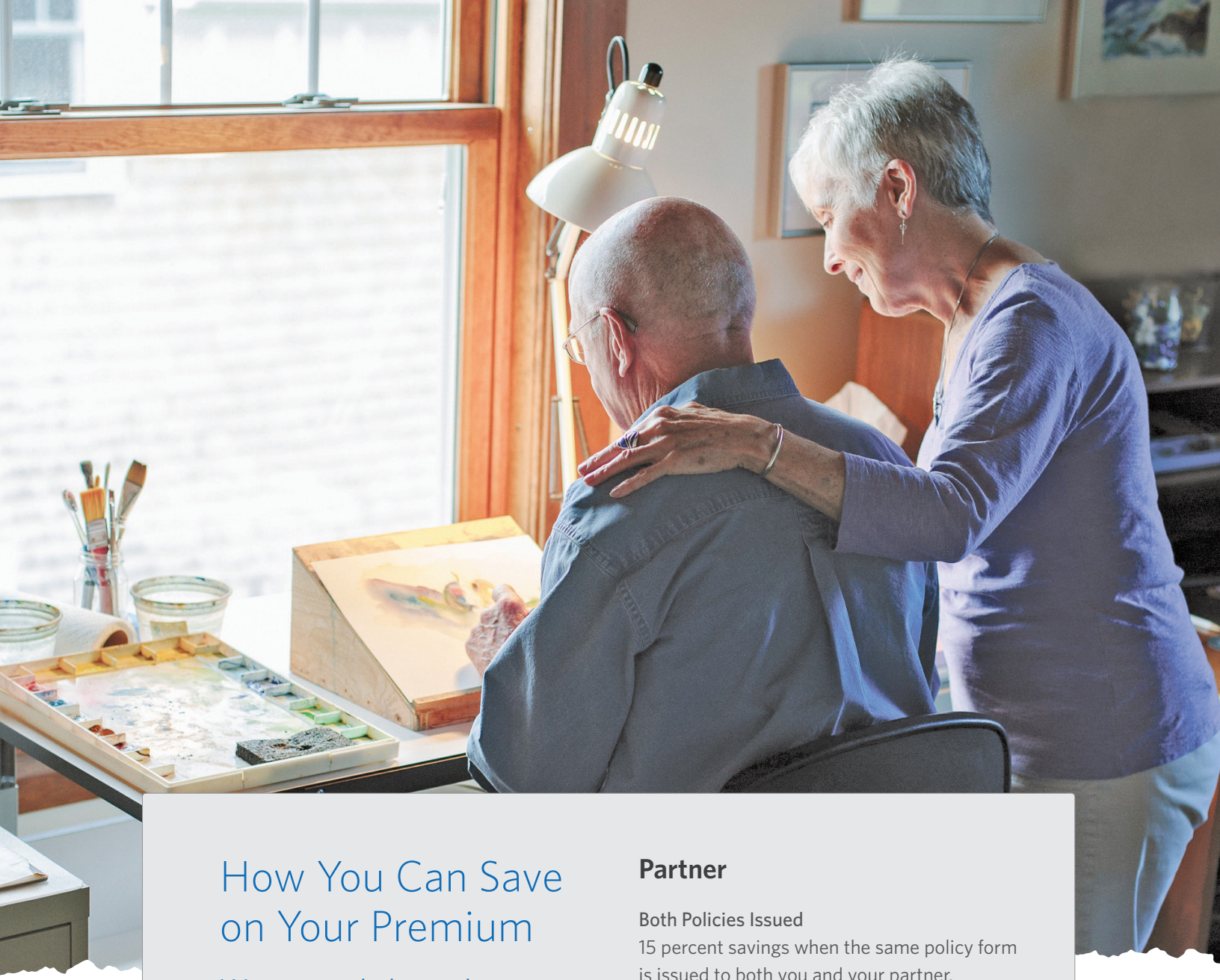
Waiver of Premium

Waives your premium payment while you are receiving benefits for covered services at home, in an assisted living facility or in a nursing home.

Alternate Care

May provide coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.

*There's no elimination period to satisfy to be eligible for these benefits.



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.

Your Benefit Options

These benefits can be added to your MutualCare® Secure Solution policy for an additional cost, allowing you to customize your coverage to meet your specific needs.

Inflation Protection

Allows your policy benefits to grow over time to keep up with the rising cost of long-term care services. Inflation protection options include:

- Lifetime: 3, 4 or 5 percent compound
- 20-Year: 3 or 5 percent compound

A 5 percent compound inflation protection option is required to be offered to all applicants.

Shared Care

Allows you to access benefits under your partner's identical policy should you run out of benefits but still need long-term care services.

Security Benefit

Provides an additional 60 percent of your monthly reimbursement benefit that can be used to pay for care or living expenses for your uninsured partner while you receive long-term care services.

Reduced Benefit for Home Health Care and/or Assisted Living

Reduces the amount the policy pays for home health care and assisted living services. Reduced benefit options include:

- 50 percent of the maximum monthly benefit
- 75 percent of the maximum monthly benefit

Waiver of Elimination Period for Home Health Care

Allows you to begin receiving benefits for home health care services immediately with no elimination period to satisfy.

Days in which you receive home health care benefits may be used to satisfy the elimination period for assisted living and nursing home care.

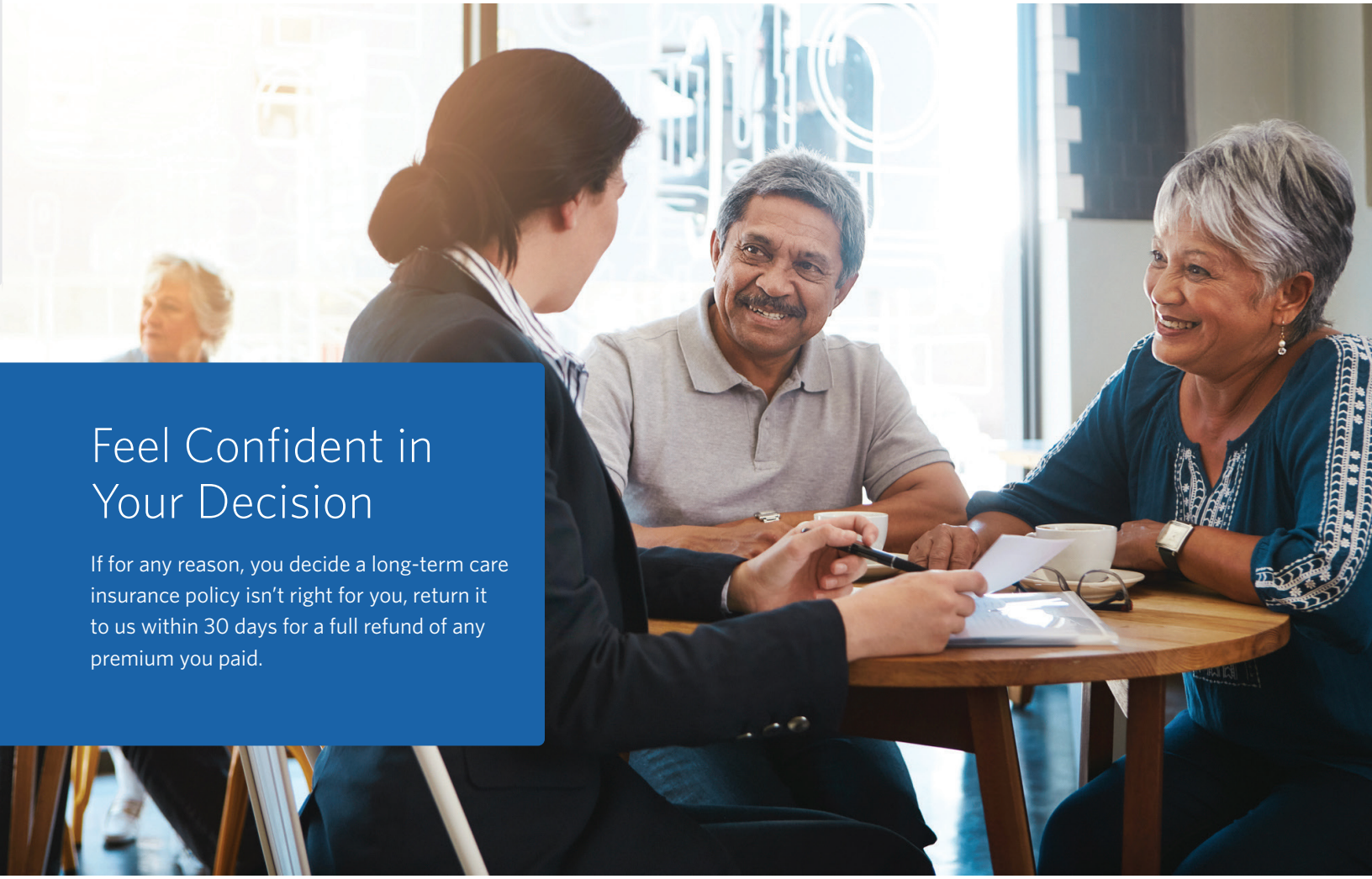
Return of Premium Three Times Monthly Maximum

Upon your death, returns premiums you paid, up to three times the initial monthly benefit of your policy, excluding any benefit payments you received.

The policy must be in force for 10 years. Excludes any inflation increases.
If coverage is decreased, premium returned will be based on the decreased amount.

Nonforfeiture Shortened Benefit Period

Allows your policy to continue on a reduced basis should you stop paying premiums for any reason.



Feel Confident in Your Decision

If for any reason, you decide a long-term care insurance policy isn't right for you, return it to us within 30 days for a full refund of any premium you paid.

This brochure provides an overview of your MutualCare® Secure Solution insurance policy. Your agent/producer will provide you with an outline of coverage that includes complete details.

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

This is a solicitation of insurance. An insurance agent/producer may contact you by telephone to provide additional information.

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