

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 spouses 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 spouse's policy
- If one spouse dies while both policies are in force, the surviving spouse receives the deceased spouse'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.

*Additional premium may be required

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 – Allows spouses 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 spouse's policy
- If one spouse dies while both policies are in force, the surviving spouse receives the deceased spouse's remaining maximum lifetime benefit amount with no effect on premium

Spouse Security Benefit – 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 – Waives premium on both spouse's policies when one spouse receives long-term care benefits.

Spouse Survivorship Benefit – When one spouse dies after both policies have been in force for 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 – Waives the elimination period before home health care benefits begin.

Additional Benefit for Injury – 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.

Restoration of Benefits – 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** – Provides for a full refund of all premium paid at the time of death
- **Return of Premium Less Claims Paid** – Returns premium, less claims paid, at the time of death

*Additional premium may be required

- **Return of Premium Less Claims Paid if Death Occurs Before Age 65** – Returns premium, less claims paid, if death occurs prior to age 65

Non-Forfeiture Shortened Benefit Period – 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 cash 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.

**Internal Revenue Code Section 7702B

Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

mutualofomaha.com

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.

This is a solicitation of insurance. Policy forms LTC09M, LTC09M-AG (or state equivalent); In OR: LTC09M-OR, LTC09M-AG-OR; In WA: LTC09M-WA, LTC09M-AG-WA. Coverage may vary by state. These policies have exceptions, limitations and reductions. You may be contacted by telephone by an insurance agent (in WA: producer).