



LONG-TERM CARE INSURANCE

If you're considering a long-term care insurance policy, you already know it may help you:

- Get the care you need so you won't have to rely on your family
- Preserve your ability to remain at home so you can avoid going to a nursing home
- Protect your retirement nest egg from the high cost of long-term care services

When the time comes to use your policy, it's good to have choices. That's why it's important that the long-term care insurance policy you select today is flexible enough to meet your needs tomorrow.



Underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000

Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force, including the potential for an increase in premium. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. A medical exam may be required. For costs and complete details, contact your agent/producer or the company.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.



Looking for Flexibility in a Long-Term Care Insurance Policy?



Two Ways

to Receive Policy Benefits

There may be times when it’s helpful to receive benefits from your long-term care insurance policy in cash up front rather than waiting to be reimbursed for the actual long-term care expenses you incur.

So, when considering which long-term care insurance policy to purchase, it may be wise to consider one that offers the flexibility to select how you prefer to receive benefits:

- Cash Benefit – Provides cash you can use for any long-term care expense
- Reimbursement Benefit – Reimburses you for the cost of covered long-term care services

The Choice is Yours

With Mutual of Omaha’s long-term care insurance policies, you have the ability to receive policy benefits in cash one month and reimbursement the next, if that’s what works best for you. This allows you to control how you spend the benefits you receive.

The Flexibility of Cash

What if you need extra cash to help cover your long-term care expenses? Perhaps you need to pay travel expenses so a child can visit to help care for you or you’d like to hire services not covered under your policy. The cash benefit gives you that option.

The Security of Reimbursement

Once you have a plan in place and you’re comfortable with the care you’re receiving, you may wish to switch to a traditional reimbursement benefit. This provides the security of knowing you’ll be reimbursed for the cost of covered long-term care services you receive.

Cash Benefit	Reimbursement Benefit
There’s no elimination period to satisfy. You receive a percentage of your policy’s maximum monthly benefit in cash. Use it to pay any cost associated with your long-term care expenses.	After satisfying your policy’s elimination period, you are reimbursed for actual long-term care expenses you incur, up to the maximum monthly benefit of your policy.



What Flexibility Means for You

If you’re like most people, when the need for long-term care first arises, you’ll probably rely on the help of family members. Having a long-term care insurance policy that offers both cash and reimbursement benefit options provides these advantages:

- A cash benefit can be used for anything related to your long-term care need, including services that may not be covered by your policy. That gives you and your family the financial ability to explore options for care before deciding what’s best for you
- A reimbursement benefit allows you to access covered long-term care services knowing you will be reimbursed up to your selected amount each month
- Having the option to switch between cash and reimbursement gives you control over how best to spend the benefits of your policy



[Name]

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