



Long-term care insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6500. Policy forms: LTC13, LTC13-AG (or state equivalent). In CA, LTC09-CA, LTC09-CA-AG. In FL, LTC13-FL, LTC13-AG-FL. In NY, LTC13-NY, LTC13-AG-NY. These policies have exclusions and limitations. Products may not be available in all states. For costs and further details of coverage, contact a licensed insurance agent/producer or write to the company. Benefits provided will be individual coverage, not group coverage. Mutual of Omaha Insurance Company is licensed nationwide.

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

> Promises Kept



Mutual of Omaha Insurance Company has been keeping an important promise to our customers for over 100 years...we'll be here to pay your claims.



We sold our first long-term care insurance policy in 1987, and since then, we've paid over \$1.1 billion in benefits to long-term care policyholders. In 2017 alone, we paid \$108 million in long-term care claims. That's an average of \$9.0 million per month.*

Mutual of Omaha's claims paying ability reflects a continually strong financial position. Our status as a mutual company allows us to focus on the long-term needs of our policyholders instead of the short-term demands of the stock market. As a result, we're able to weather economic uncertainties and remain strong, stable and secure. That means the promise we began making to our long-term care insurance policyholders over two decades ago has not changed. We'll be here to pay your claims.

WHEN YOU NEED TO MAKE A CLAIM

The need for long-term care can arise at any time. When you believe you may need long-term care services, contact your Mutual of Omaha insurance agent or our Claims Department. We'll take it from there.

- We'll gather information from you to make sure you're eligible to receive benefits under your policy
- Once we confirm your eligibility, a care coordinator will be assigned to develop a plan of care based on your needs, help you locate appropriate long-term care service providers and monitor the care you receive
- After satisfying your policy's elimination period (the waiting period before benefits begin), you'll receive reimbursement for actual covered expenses you incur. Or, you can elect to receive a cash benefit each month, if that's what you prefer
- Benefit payments continue as long as you remain eligible for long-term care services under your policy or until the maximum benefit amount of the policy is reached



*Source: Mutual of Omaha Actuarial Data, 2017