**Mutual of Omaha, LTCi**

Effective September 1, 2020, we are refreshing our rates and implementing benefit option changes to the MutualCare® Solutions Portfolio.

**The details are outlined below:**

Impacted States

Alabama, Alaska, Arkansas, Colorado, Georgia, Idaho, Illinois, Iowa, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, and Wyoming

**Rate Adjustments**

Premium adjustments may vary by age, sex and benefit selection. You may view the new rates by referring to the quoting software.

**Benefit Changes**

Cash Benefit

MutualCare® Custom: 25% of home health care benefit up to initial maximum of $2,000 per month

MutualCare® Secure: 25% of home health care benefit up to initial maximum of $2,000 per month

Partner Premium Allowances:

Both Issued: 15%

One Issued: 5%

**Transition Rules**

We have new paper and e-Applications for MutualCare Solutions. Please discontinue use of all old applications. The following transition rules will apply:

Paper Applications

* Applications with a signed date of September 1, 2020, and later will get the new rates and benefits and will require our new application.
* Applications signed prior to September 1, 2020 and received in the home office on or before September 11, 2020, will receive the current rates and product benefits.
* Old applications received after September 11, 2020, will not be accepted regardless of application sign date. Applications will be closed, and a new application will be required to apply for coverage. No exceptions will be made.

e-Applications

* If you have a pending e-Application started prior to September 1, 2020, your application must be signed prior to September 1, 2020 to receive the old rates and benefits. You can access your pending application, complete and submit like normal.
* Pending e-Application must be received in the Home Office no later than September 11, 2020, or it will not be accepted.

**Quoting Software**

Winflex, MutualCare® Solutions, and mobile quote software is available for download.

**Marketing Materials**

Marketing materials have been updated. Please discontinue use of old materials and order replacements via your normal ordering channels.

Mutual of Omaha remains committed the LTCi marketplace and is making the responsible business decisions necessary to keep our promises to policyholders and to remain competitive.

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Thank you for your continued trust in Mutual of Omaha. We look forward to providing LTC solutions for years to come.