

# It's Time to Start the Conversation

November is LTC Awareness Month



## Let's Get a Conversation Going

LTC Awareness Month gives you the perfect opportunity to talk to people about the need for long-term care planning. And while it's not always a subject everyone is eager to talk about, it's one that's too important to ignore.

### Three Simple Approaches

Asking these simple questions often is a good way to get people talking about their families, their finances and their plans for the future.

#### Who do you know?

"If you're like most people, you probably know someone who's needed long-term care services. Maybe you've been a caregiver yourself. Either way, you know the emotional, physical and financial toll it can take on the family. Let's make sure that doesn't happen to your family."

#### What's your plan?

"Most people tell me their plan is to live a long life, but they often fail to consider what that means. As people age, they typically need help at some point. Let's talk about how your plan to live a long life could impact your family. Have you thought about who will take care of you or where you will live?"

#### How will you pay?

"Many people mistakenly believe Medicare will cover all their long-term care needs. But Medicare coverage is limited only to helping people get back on their feet after an illness or injury. Does your plan for retirement include paying for long-term care services out of your own pocket?"

### The LTC Solutions Your Clients Need

When it comes to long-term care planning, there isn't a one-size-fits-all solution. That's why it's important to work with a carrier that understands every client is different and every situation is unique. As the #1 carrier in the LTCi industry, Mutual of Omaha is the only company offering a variety of LTC planning solutions.

**Standalone LTCi** | The products in our MutualCare® Solutions portfolio provide comprehensive coverage plus valuable built-in benefits, like care coordination. And that's important for people who end up needing long-term care services.

**LTC Rider** | An optional LTC rider available on our Income Advantage<sup>SM</sup> and Life Protection Advantage<sup>SM</sup> IUL policies may appeal to people who are looking to cover their LTC funding needs and provide a legacy for the loved ones they leave behind.

**Chronic Illness Rider** | Our IUL policies include a chronic illness rider whenever a policyholder doesn't qualify for or chooses not to purchase the LTC rider. This allows them to use a portion of the death benefit early for expenses such as long-term care services.

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**Mutual of Omaha**  
INSURANCE


Long-Term Care Insurance  
Long-Term Care Rider  
Chronic Illness Rider

## Tools to Help You Start the Conversation

We're here to help you talk to your clients about the need to plan for long-term care. These materials all are approved for use with consumers. You'll find them in Forms & Materials on Sales Professional Access – [mutualofomaha.com/sales-professionals](https://mutualofomaha.com/sales-professionals).



## Long Term Care Insurance




MetLife • OneSource

Information for  
MetLife Policy Owners  
A MetLife of New York Company

# We'll be here to help your claims.

Anytime. Anywhere.


When the need for long-term care services arises, our claims specialists can help you. We know there's a long-term care insurance policy will help them pay for needed services. They also know our claims representatives are here to guide them every step of the way.



### Claims Paid

Over \$1.6 billion in long-term care insurance payouts have been paid since we started underwriting in 1997. Since then, we've worked hard to help policyholders get the care they need when they need it. That includes:

- Over \$1.6 billion in benefits paid since 1997
- Over 100,000 claims and easy money
- Over 100,000 claims approved to return home care payments



### Who Needs Care

There's no limit to the number of chronically and severely disabled people needing long-term care services. And there's no limit to the number of people who need care. Our claims staff take that serious mission and make sure that every:


- MetLife policyholder
- MetLife agent
- Average age group across all ages (75)



### Where Care is Given

Most people receive long-term care services in their homes. But some need care in a nursing home, a skilled nursing facility, or a long-term care facility. We'll help you decide where to get care, and we'll help you pay for it.

- Home (65%)
- Skilled nursing facility (24%)
- In a nursing home (11%)



### Why People Need Care

Most people who need long-term care services need it because of a chronic condition. The most common reasons for needing care are paying long-term care claims include:

- Alzheimer's
- Heart Disease
- Arthritis

Most people who purchase a long-term care insurance policy have their "never need to use it. But other day, they are confident we'll be there to help their claims.

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## We'll Be Here to Pay Your Claims

A one-page flyer highlighting our claims paying history to assure people we'll be here when they need us.\*

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\* Pending state approval as of October 2019

Long-Term Care Insurance

# Protecting Your Future

800-555-5555

**MetLife** Member of MetLife Group

Member of MetLife Group

## Protecting Your Future

A short PowerPoint presentation emphasizing the need for LTC services and the advantages of purchasing an LTCi policy. 399638

Long Term Care Insurance

## Your Good Health Matters

Designs Medicare Advisors  
helps you manage

You want to make sure your application for a long-term care insurance policy is accepted. We do too.

There are many factors that go into evaluating an applicant for long-term care insurance. Your medical history, your current health, your family health, your occupation, your age, your income, and lifestyle. While we cannot control all of these factors, we can make you eligible to change them. Here are some ways you can improve your health before applying against the best of your policy's health requirements.

1. **Quit smoking.** You must be a non-smoker at the time of your application. If you are a smoker, you must quit before applying.

### Should I quit to apply?

The answer is "yes." If you have a chronic condition such as heart disease, diabetes, or high blood pressure, you may be able to quit before applying. If you have a chronic condition, you may be able to quit before applying.

2. **Get a physical.** A physical exam is required for all applicants. The physical exam will determine if you are healthy enough to apply for long-term care insurance.

3. **Get a health check-up.** A health check-up is required for all applicants. The health check-up will determine if you are healthy enough to apply for long-term care insurance.

4. **Get a blood pressure check.** A blood pressure check is required for all applicants. The blood pressure check will determine if you are healthy enough to apply for long-term care insurance.

5. **Get a cholesterol check.** A cholesterol check is required for all applicants. The cholesterol check will determine if you are healthy enough to apply for long-term care insurance.

6. **Get a glucose check.** A glucose check is required for all applicants. The glucose check will determine if you are healthy enough to apply for long-term care insurance.

7. **Get a vision check.** A vision check is required for all applicants. The vision check will determine if you are healthy enough to apply for long-term care insurance.

**• No Guaranteed Issue Policies:** If you are applying for a long-term care insurance policy, you must be in good health at the time of your application. If you are not in good health, you may not be able to get a long-term care insurance policy.

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**• Renewable Policies:** If you are applying for a long-term care insurance policy, you must be in good health at the time of your application. If you are not in good health, you may not be able to get a long-term care insurance policy.

### What are my application options for long-term?

There are three types of long-term care insurance policies: renewable, non-renewable, and guaranteed issue. Each type has its own set of rules and regulations.

1. **Renewable:** A renewable policy is one that can be renewed for a set period of time. The policyholder must be in good health at the time of renewal.

2. **Non-renewable:** A non-renewable policy is one that cannot be renewed. The policyholder must be in good health at the time of application.

3. **Guaranteed issue:** A guaranteed issue policy is one that can be issued to anyone, regardless of their health. The policyholder must be in good health at the time of application.

4. **Hybrid:** A hybrid policy is one that combines features of both renewable and non-renewable policies. The policyholder must be in good health at the time of application.

5. **Indexed universal life:** An indexed universal life policy is one that provides a death benefit and a cash value. The policyholder must be in good health at the time of application.

6. **Variable universal life:** A variable universal life policy is one that provides a death benefit and a cash value. The policyholder must be in good health at the time of application.

7. **Fixed universal life:** A fixed universal life policy is one that provides a death benefit and a cash value. The policyholder must be in good health at the time of application.

Indemnity by Mutual of Omaha Insurance Company

 Mutual of Omaha

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# Your Good Health Matters

A one-page flyer that helps you and your clients determine whether to submit an LTCi application.

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A man and a woman are smiling and looking at each other while preparing food in a kitchen. The man is wearing a white apron over a dark shirt, and the woman is wearing a dark top. They are standing behind a wooden counter with various ingredients and a bowl of salad. In the background, there are shelves with jars and a white cabinet.

## Discover the Cost of Waiting

A tri-fold brochure that helps you discuss the importance of buying now.

399651

Long Term Care Insurance

## Tax Advantages for Individuals

Purchasing a tax qualified long term care insurance policy has the potential to save you money on your taxes.

### Tax-Deductible Premiums

Under Section 213(d) of the Internal Revenue Code, the federal government will let you deduct the premiums you pay for a qualified long term care insurance policy from your federal income taxes.

The deduction is subject to the annual dollar limit set by Congress and the annual percentage of the Cost of Living Adjustments.

The deduction is also subject to the annual per person limit on the amount of long term care services you are entitled to receive.

For more information on the tax advantages of your qualified long term care policy, and how to determine if you are eligible for the deduction, please contact your agent.

### Tax-Free Benefits

The benefits you receive from a tax qualified long term care insurance policy are tax-free. This means that long term care services you receive are not subject to federal income taxes.

Cost qualified policies with daily maximums of:

- 75 days, the deduction, which is \$2,000 (LTCF) or \$4,000 (LTCF+)

- 100 days, the deduction, which is \$2,000 (LTCF) or \$4,000 (LTCF+)

- 180 days, the deduction, which is \$2,000 (LTCF) or \$4,000 (LTCF+)

### Cost of Policy Expenses

If you pay the long term care expenses and all of your own personal expenses, you can deduct the cost of your long term care insurance policy from your federal income taxes.

For example, if you pay for long term care services in a medical facility, you can deduct the cost of the services from your federal income taxes. If you pay for long term care services in your home, you can deduct the cost of the services from your federal income taxes.

For more information on the tax advantages of your qualified long term care policy, and how to determine if you are eligible for the deduction, please contact your agent.

The information provided here is not intended to be tax advice. It is only a summary of the information that determines the tax benefits for your situation.

**Mutual of Omaha**

Mutual of Omaha Life Insurance Company, 1900 Broadway, Omaha, NE 68102. Mutual of Omaha Insurance Company, 1900 Broadway, Omaha, NE 68102. Mutual of Omaha Life Insurance Company, 1900 Broadway, Omaha, NE 68102. Mutual of Omaha Insurance Company, 1900 Broadway, Omaha, NE 68102.

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## Tax Advantages for Individuals

A one-page flyer highlighting the tax savings for individuals who purchase LTCi.

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Living Trust Care Insurance

**You Work Hard to Save for Retirement**

Makes sure your assets are protected

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Member of the Sun Life of Canada Financial Group

## You Worked Hard to Save for Retirement

A tri-fold brochure discussing the cost of LTC services and the importance of protecting retirement assets.

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## Tax Advantages for Business Owners

A one-page flyer highlighting the tax savings available to business owners.

399643

Long New York  
 Advertising Campaign

You're in the  
 Driver's Seat

Decide where the road will take you.

© 2008 Mercedes-Benz

## You're in the Driver's Seat

A tri-fold brochure explaining the advantages of purchasing a partnership-qualified LTCi policy.

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