



# > MutualCare Worksite®

LONG-TERM CARE INSURANCE AT WORK

MutualCare Worksite is a special program for employees of businesses like yours. Your employer has taken an important step toward helping you plan for a secure future by researching your options and providing an opportunity for you to purchase long-term care insurance at work.

The program is open to you and your extended family members age 30 to 79. This includes your spouse/partner, children, parents, siblings, in-laws, grandparents and step equivalents.

### WILL I NEED LONG-TERM CARE SERVICES?

No one knows for sure. An accident or illness requiring long-term care services can happen to anyone at any age. If you're like most people, you probably can't afford to pay the high cost for these services out of your own pocket. That's where a long-term care insurance policy may help.

### HOW MUCH COVERAGE WILL I NEED?

When determining the amount of coverage that's right for you, here are some things to consider:

- The cost of long-term care services in your area
- How much you can afford to contribute to your long-term care expenses
- How much your policy will pay in benefits each month
- How long you think you may need long-term care services

### HOW DO I BEGIN?

You'll start by making a few basic decisions about your policy.

1. Select your <b>policy limit</b> . This is the maximum amount you're eligible to receive over the life of the policy.	<b>Policy limit options:</b> \$50,000 to \$300,000
2. Select your <b>maximum monthly benefit</b> . This is the maximum amount you're eligible to receive each month.	<b>Maximum monthly benefit options:</b> \$1,500 to \$4,500
3. Determine the <b>duration</b> of your policy. This is the minimum amount of time your benefits are expected to last. Benefits may last longer if you don't use the entire amount each month.	<b>Duration example:</b> \$54,000 policy limit ÷ \$1,500 maximum monthly benefit = 3 years

### HOW DOES MY POLICY WORK?

Long-term care insurance provides funds to help you pay for the services you need.

<b>Eligibility to Receive Benefits</b> You become eligible to receive benefits when a licensed health-care practitioner submits a plan of care certifying you are chronically ill and unable to perform at least two of the six activities of daily living, or you need continual supervision due to a severe cognitive impairment, such as dementia or Alzheimer's.	<b>Activities of daily living:</b> <ul style="list-style-type: none"> <li>• Bathing</li> <li>• Dressing</li> <li>• Eating</li> <li>• Transferring</li> <li>• Toileting</li> <li>• Continence</li> </ul>
<b>Covered Services</b> Your policy pays benefits for the care you need in the setting that's right for you.	<b>Covered services:</b> <ul style="list-style-type: none"> <li>• Home health care</li> <li>• Assisted living</li> <li>• Nursing home</li> <li>• Adult day care</li> <li>• Hospice care</li> </ul>
<b>Elimination Period</b> Your policy has a waiting period before benefits begin. The elimination period starts the first day you are chronically ill and receive a covered long-term care service.	<b>Elimination period:</b> 90 calendar days
<b>Payment of Benefits</b> You have the ability to choose how to receive benefit payments. This gives you the flexibility to manage your long-term care expenses.	<b>Payment options:</b> <ul style="list-style-type: none"> <li>• Cash you can use to pay any long-term care expense</li> <li>• Reimbursement for your actual long-term care expenses</li> </ul>

## POLICY DETAILS

Your policy contains several built-in benefits plus an optional inflation protection rider that can be added for an additional cost.

### Built-in Benefits

#### 30% Cash Benefit

You have the option to receive a percentage of the monthly benefit in cash (30 percent, up to \$1,800 per month). This is in lieu of reimbursement for actual expenses you may incur.

For example, if your home health care benefit is \$2,000 per month:

- **Cash Benefit** – Pays \$600 per month (30 percent of \$2,000) that you can use to pay for any long-term care expense. There's no elimination period to satisfy. You receive the cash as soon as you become eligible for benefits under your policy
- **Reimbursement Benefit** – Reimburses you up to \$2,000 each month for your actual long-term care expenses after you've satisfied the policy's 90-calendar-day elimination period

#### Care Coordination

Your policy includes the optional services of a care coordinator – a licensed health care professional who will assess your needs, develop a plan of care and help you arrange for services. You'll also have access to these additional benefits when a care coordinator is used:

- Caregiver training
- Durable medical equipment
- Home modifications
- Medical alert system
- Alternate care

#### 25 Percent Partner Premium Allowance

To help you keep your premium cost as low as possible, Mutual of Omaha offers special savings for you and your partner. You each are entitled to save 25 percent on the premium you pay for a long-term care insurance policy.

### Optional Benefit

#### Inflation Protection

You can add an optional inflation protection rider that increases your policy benefits up to 5 percent each year. This allows your benefits to grow over time so you'll have more money available down the road when you're likely to need long-term care services. For example:

- A 5 percent compounded inflation protection option doubles your benefits in 15 years
- A 3 percent compounded inflation protection option doubles your benefits in 24 years

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Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE, 68175, 1-800-775-6000. Policy form: ICC17-LTC17W. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company.

The long-term care insurance benefits provided will be individual coverage not group coverage.

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