

As a leading long-term care insurance carrier, Mutual of Omaha has a responsibility to our policyholders and distribution partners to ensure our pricing strategy and product offerings are in line with industry trends, internal claims data and the economic environment.

Last year, Mutual of Omaha began implementing new rates and benefit option changes to the MutualCare® Solutions Portfolio in approved states. **Effective November 1, 2021, we will be implementing these changes in two additional states.**

Impacted States

Montana and New York

Rate Adjustments

Premium adjustments may vary by age, sex and benefit selection. You may view the new rates by referring to the quoting software beginning November 1, 2021.

Cash Benefit Changes

- 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 Allowance Changes

- Both Issued: 15%
- One Issued: 5%

Transition Rules

New paper and e-Applications for MutualCare® Solutions will be required for impacted states beginning November 1, 2021. The new application pack cover series will end in _1121. Please discontinue use of all old applications based on the transition rules below. The following transition rules will apply:

- **Paper Applications**
 - Applications with a signed date of November 1, 2021, and later will get the new rates and benefits and will require our new application.
 - Applications signed prior to November 1, 2021 and received in the home office on or before November 12, 2021 will receive the current rates and product benefits.
 - Old applications received after November 12, 2021, 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.
 - Back dating applications is not allowed and will not be accepted.
- **e-Applications**

- If you have a pending e-Application started, it must be signed on or before October 31, 2021, to receive the old rates and benefits. You can access your pending application, complete and submit like normal.
- Pending e-Applications must be submitted to the Home Office no later than November 12, 2021, or they will not be accepted.

Quoting Software

Winflex, MutualCare® Solutions, and mobile quote software will be available for download effective November 1, 2021. To ensure rates are appearing properly, please update your software on or after this date.

Marketing Materials and Forms

- Old paper applications will be available for download only on Sales Professional Access until October 31, 2021.
- New paper applications, e-Applications and marketing materials will be available on November 1, 2021.