



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 June 1, 2021, we will be implementing these changes in four additional states.**

### **Impacted States**

Delaware, Florida, North Dakota and South Dakota

### **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 June 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 June 1, 2021. The new application pack cover series will end in \_0621. 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 June 1, 2021, and later will get the new rates and benefits and will require our new application.
- Applications signed prior to June 1, 2021 and received in the home office on or before June 11, 2021, will receive the current rates and product benefits.
- Old applications received after June 11, 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 May 31, 2021, to receive the old rates and benefits. You can access your pending application, complete and submit like normal.
- Pending e-Application must be submitted to the Home Office no later than June 11, 2021, or it will not be accepted.

### **Quoting Software**

Winflex, MutualCare Solutions, and mobile quote software will be available for download effective June 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 May 31, 2021.
- New paper applications, e-Applications and marketing materials will be available on June 1, 2021.

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

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