



Mutual of Omaha actively monitors our inforce long-term care business, filing rate adjustments when necessary to ensure we keep our promises to policyholders and remain competitive in the marketplace.

We will be implementing the following inforce rate adjustments effective February 1, 2023.*

****The state of Maine requires a 90-day notification period for all policyholders. Therefore, the effective date for the affected ME policies indicated below will be March 1, 2023.***

Impacted Forms	Impacted States
	Alabama, Alaska, Hawaii, Massachusetts,
LTC04G	Nebraska, New Jersey, Pennsylvania, South Carolina,
	Virginia
LTC04I7	Puerto Rico,
LTC04I	Delaware, Puerto Rico
LTC09M	Delaware, Puerto Rico
LTC09U	Delaware
LT50, NH50, HCA, NHA, LTA	Maine, Nevada, New Mexico

Policyholder Notification Process

Policyholders will receive a letter notifying them at least 60* days prior to the premium rate increase effective date as outlined above.

Along with the premium rate increase notification letters, most policyholders will receive an adjustment offer if there are options available. The offer will provide the policyholder with a benefit reduction alternative to help reduce the impact of the premium increase.

Long-term care insurance is a core product for Mutual of Omaha, and we intend to remain a key player in this market for years to come.

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