



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 October 1, 2022:

Impacted Policy Forms

LTC04G

LTC04I

LTC04I7

LTC09M

LTC06UI

LTC09U

LT50, NH50, HCA, NHA and
LTA

Impacted States

Idaho, New Hampshire, Texas

Idaho, Maryland, New Hampshire,
Texas

Idaho, Maryland, New Hampshire,
Texas

Idaho, Maryland, New Hampshire,
Texas

Idaho, Maryland, New Hampshire,
Texas

Idaho, Maryland, New Hampshire,
Texas

Tennessee

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 a benefit reduction alternative to help reduce the impact of the premium increase.

Tools Available

Additional resources are available on Sales Professional Access, including:

- A list of impacted policyholders on the Reports page will be available on or before Friday, 7/22
- Historical rate adjustment information by policy form on the Rate Adjustment page

Please share this information with your producers. Any additional information and state approvals will be communicated in our weekly Express newsletter.

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.

Should you have any further questions, please contact your Sales Director or Account Executive.

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