January 15, 2018

Rate Adjustments Effective May 1, 2018

Long-Term Care insurance (LTCi) is a core product for Mutual of Omaha and we intend to remain a key player in this market for years to come. In order to fulfill this commitment, we actively monitor emerging industry trends as well as our own experience so we can make the adjustments necessary that will allow us to keep our promises to policyholders and remain competitive in the marketplace.

For this reason, we will be implementing the following rate adjustments effective **May 1, 2018.**

Block of Business	Impacted States
NHA, LTA, HCA, LT50 & NH50	Virginia

For a complete rate history, see the state approval grid on Sales Professional Access.

Policyholder Notification Process

Policyholders will receive a letter notifying them at least 60 days prior to the premium rate increase. The effective date of the premium rate increase will be listed in this notification. Notification to all affected policyholders will be mailed by **February 15, 2018** to ensure policyholders in the approved states receive notification of their **May 1, 2018,** premium rate increase. 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

To assist in answering customers questions or providing alternative premium options the following tools are available on the LTCi rate adjustment page on Sales Professional Access and will be updated by February 15, 2018. Reference the Rate Adjustment section and you will be able to see:

- Impacted Policyholder Reports
- Rate Calculator for the NHA, LTA, HCA, LT50 & NH50 blocks of business

Additional resources are also available on the dedicated LTCi Rate Adjustment page on Sales Professional Access.