

Alternate Care Benefit Provides Future Flexibility

Prospect Profile

- James and Lori, age 45

Situation

- James and Lori are young and won't need long-term care services for many years; however, they want to make sure their long-term care plan will provide benefits for the best and most progressive services available when they need them; in other words, they want a plan that is flexible enough to change with the times
- Lori works in the health care field, so she knows technology has the potential to dramatically impact the way long-term care services will be provided in the future

Solution

- Mutual of Omaha's long-term care product includes a built-in alternate care benefit that may pay benefits for services or treatments not otherwise covered by the policy
- Here's how it works: when James and/or Lori go on claim, a care coordinator will develop a plan of care that best suits their needs. Since the couple currently is in their 40s, this may not occur for 20, 30, 40 years or more
- If the care coordinator identifies a service or treatment that was not specifically covered by the policy at the time of issue, yet is based on acceptable standards of care at the time, that service or treatment could fall under the alternate care provision of the policy and benefits may be payable
- This creates a win/win situation. James and Lori have peace of mind knowing that, in the future, their policy could cover long-term care services that may not even exist today. In addition, advances in technology may make long-term care services more cost effective in the future, which will help their lifetime maximum amount stretch even further

Our Alternate Care Benefit Gives You a Competitive Advantage!

- Mutual of Omaha's alternate care benefit is built into the policy at no extra cost; some other major carriers do not offer this feature
- The alternate care benefit allows you to address the needs of clients who are concerned the policy they purchase today may not cover acceptable forms of care in the future
- You can assure your clients that Mutual of Omaha recognizes acceptable standards of long-term care services may change in the future, and has included provisions in the policy to ensure they receive the care they need when they need it



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