

## Home Support Features Help Clients Remain at Home

### Prospect Profile

- George, age 60, and Patricia, age 50

### Situation

- George and Patricia know they need long-term care insurance and are looking for a plan that provides the support they will need to remain at home
- The couple helps care for George's mother who is confined to a wheelchair, so they know the expense associated with modifying her home to accommodate her needs
- Also, their difference in age raises two concerns: Patricia needs to be able to care for George at home and George wants to make sure Patricia will receive the services and support she needs after he is gone



### Solution

- Mutual of Omaha's long-term care policy includes home support features that can help keep George and Patricia safely in their home for as long as possible
- When they need long-term care services, their care coordinator will assist with the rental or purchase of any durable medical equipment they might need, such as a hospital-style bed, walker, wheelchair or respirator
- The care coordinator will help arrange for any home modifications that are necessary to enhance their ability to perform the activities of daily living, such as installing ramps and grab bars or widening doorways
- The care coordinator also can arrange for the rental and installation of a home medical alert system for added peace of mind
- George and Patricia won't have to worry about what their policy will pay for these services because Mutual of Omaha clearly specifies it will pay up to:
  - 60 times the maximum daily benefit for home modification
  - 30 times the maximum daily benefit for durable medical equipment
  - 30 times the maximum daily benefit for a home medical alert system

## Home Support Features Give You a Competitive Advantage

- Mutual of Omaha's policy clearly states what it will pay for services that can help keep your clients safely in their homes. Some carriers' policies don't specify what they will pay for these services
- The benefits Mutual of Omaha pays for these services are among the top in the industry. Mutual gives your clients the potential to receive up to 120 days of benefits for home modification, durable medical equipment and home medical alert combined. Many other carriers pay only a fraction of what Mutual pays



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## Compare Mutual of Omaha With Other Carriers

When it comes to home support features, Mutual of Omaha comes out on top. Compare what we pay for home modification, durable medical equipment and home medical alert systems with that of other carriers.

	Mutual of Omaha LTC I & LTC II	GenWorth Privileged Choice	John Hancock Custom Care II	MetLife VIP2-Ideal	Prudential LTC3
Home Modification	Pays up to 60 times the maximum daily benefit amount	Does not specify benefits for these services, instead they are payable as alternate care	Pays a lifetime benefit up to 30 times the maximum daily benefit amount for these services combined	Pays a lifetime benefit up to 50 times the maximum daily benefit amount for these services combined	Pays a lifetime benefit up to 30 times the maximum daily benefit amount for these services combined
Durable Medical Equipment	Pays up to 30 times the maximum daily benefit amount				
Home Medical Alert System	Pays up to 30 times the maximum daily benefit amount				

Based on the most current product information available as of June 2005.  
Products may vary by state and are subject to change at any time.