

## Patient Advocacy Benefit Helps Ensure Your Clients Receive Quality Care

### Prospect Profile

- Bob and Lucy, age 60

### Situation

- Bob and Lucy live in the Midwest; their daughter, Jennifer, lives on the West Coast
- Jennifer knows her parents eventually will need assistance; she also knows her own family and work obligations will prevent her from being there to provide the care her parents need, so she is encouraging them to purchase long-term care insurance
- Jennifer also is concerned that should her parents need to enter a nursing home or assisted living facility, she won't know if they are receiving quality care

### Solution

- Mutual of Omaha's patient advocacy benefit can give this family peace of mind
- This feature, which is built into the policy at no extra cost, allows Bob and Lucy and/or Jennifer to request an annual written evaluation of the conditions of their nursing home or assisted living facility and the care they are receiving there; a copy of the report can be mailed to Jennifer

### How it Works

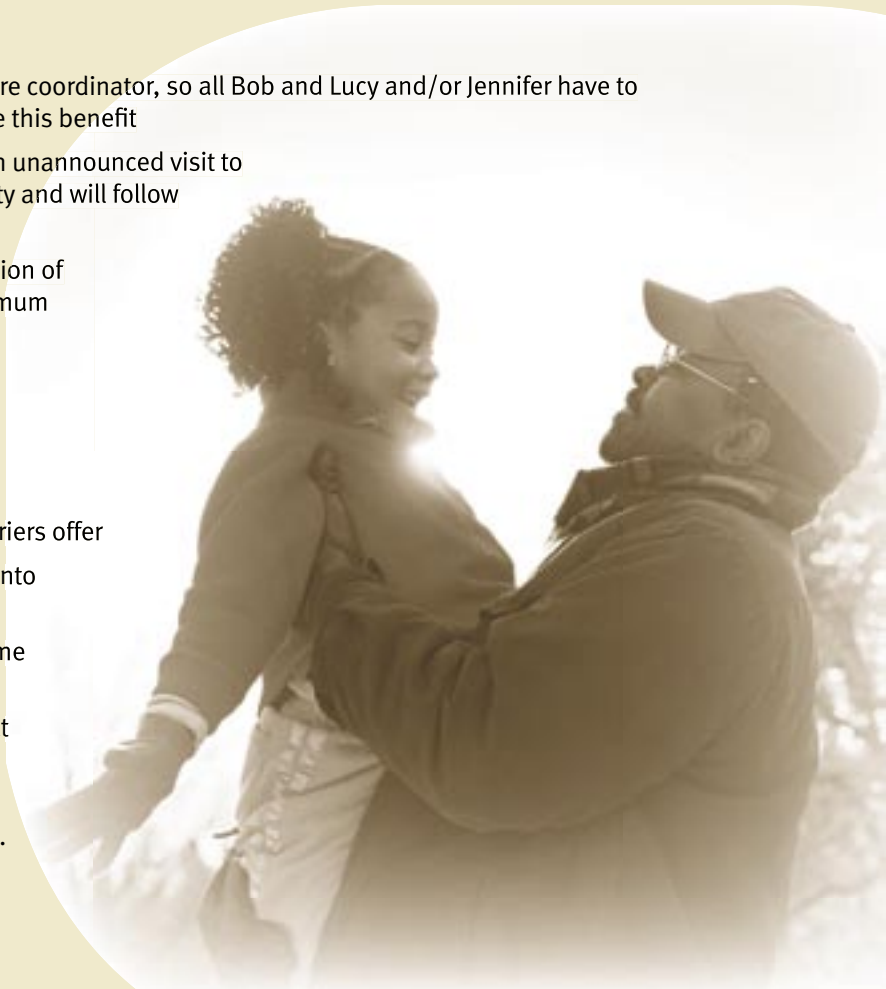
- The patient advocacy benefit requires the use of a care coordinator, so all Bob and Lucy and/or Jennifer have to do is call the toll-free number on their policy to utilize this benefit
- Upon request, the care coordinator will arrange for an unannounced visit to Bob and Lucy's nursing home or assisted living facility and will follow up with a written report
- There is no cost for this service, and using this provision of the policy does not reduce the policy's lifetime maximum benefit amount

### Our Patient Advocacy Benefit Gives You a Competitive Advantage!

- This is a consumer-friendly benefit very few other carriers offer
- Mutual of Omaha's patient advocacy benefit is built into the policy at no extra cost
- Use of this feature does not reduce the policy's lifetime maximum benefit amount
- A copy of the report can be sent to the insured's adult children and physician, if desired

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## Compare Our Product to Other Leading Carriers

Carrier	Patient Advocacy Benefit
<b>Mutual of Omaha</b> LTC I & LTC II	<ul style="list-style-type: none"> <li>• At no charge, insureds can request one unannounced visit per year to assess conditions of their nursing home or assisted living facility and determine if their care needs are being met</li> <li>• Built into our LTC policy at no extra cost</li> <li>• Does not reduce the policy's lifetime maximum benefit amount</li> </ul>
<b>GenWorth</b> Privileged Choice	<ul style="list-style-type: none"> <li>• Not available</li> </ul>
<b>MetLife</b> VIP2-Ideal	<ul style="list-style-type: none"> <li>• Not available</li> </ul>
<b>Physicians Mutual</b> Vista Care Choices	<ul style="list-style-type: none"> <li>• Not available</li> </ul>
<b>Prudential</b> LTC3	<ul style="list-style-type: none"> <li>• Not available</li> </ul>

This competitive analysis is based the most current product information available as of May 2005. Products may vary by state and are subject to change at any time.