

Informal Caregiver Benefit Gives Your Clients Greater Peace of Mind

Prospect Profile:

- Richard and Jean, age 65
- Three children; two sons live out of town, one daughter lives nearby

Situation

- Richard and Jean have worked to build assets to pass on to their children; now, they're concerned the need for long-term care services could significantly deplete those assets
- They know they'll eventually need help to remain in their home; their daughter is willing to provide the help they need and they are more comfortable having her as a caregiver

Solution

- Mutual of Omaha's built-in informal caregiver benefit can provide the peace of mind Richard and Jean seek
- This benefit will pay 25 percent of their home health care daily benefit amount for the services of an informal caregiver not living with them at the time of claim, even if the informal caregiver is a family member
- Under Mutual's policy, Richard and Jean's daughter is eligible to provide these services; in fact she could even move in with them after they go on claim, if necessary

Here's how it works:

- Richard and Jean's daughter can make daily visits to provide homemaker services, such as cooking, cleaning and shopping for groceries
- There is no limit to the number of visits she may make
- This benefit is payable in addition to any formal caregiver services Richard and Jean may need; for example, if they have a \$100 home health care daily benefit, \$75 per day would be available for formal care and \$25 for informal care

Our Informal Caregiver Benefit Gives You a Competitive Advantage!

- Other carriers either exclude family members or require certification or training for the informal caregiver
- Mutual of Omaha's informal caregiver benefit is much less restrictive; we allow family members to provide informal care; in addition, a family member working for a home health care agency also is eligible to receive pay for providing homemaker services
- This benefit is built into our policy at no extra cost; some other carriers offer it as an additional-cost rider