



Compare Mutual of Omaha's LTC Product with GenWorth

See how Mutual gives you a competitive advantage in the LTC marketplace

Compare Our Features

Product Feature	Mutual of Omaha LTC II	GenWorth Privileged Choice	What this Means for Your Clients
Home modification, home medical alert and durable medical equipment	Payable under specific policy provisions: <ul style="list-style-type: none"> • 60 times the daily benefit for home modification • 30 times the daily benefit for durable medical equipment • 30 times the daily benefit for home medical alert 	Payable as alternate care	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; GenWorth does not specify benefits for these services
Restoration of benefits	Included in the policy	Offered as a rider	Under Mutual's policy, your clients are not charged an additional premium for this feature
Preferred discount	15% discount offered for preferred rate class	Discount limited to 10%	Mutual offers your clients a larger discount
Waiver of premium	Automatically applies	Designated care coordinator must be used to apply waiver of premium to home health care	Mutual has no gatekeeper to qualify for this feature; GenWorth requires that a care coordinator be involved
Homemaker services	Can be provided by a trusted friend or family member not living with the insured	Excludes family members unless they are regular employees of the organization providing service	Mutual allows your clients to receive the care they prefer; homemaker services can be provided by friends or family members
Zero-day elimination period for confined care	Offered as an option	Not available	Without this option, the GenWorth insured will have a waiting period and incur out-of-pocket expenses before benefits begin
20-year compound inflation protection	Offered as an option	Not available	20-year inflation protection saves your clients 15-20%, a benefit for applicants age 60+ who can use the savings to purchase more comprehensive coverage
Non tax-qualified coverage	Offered as an option	Not available	Non tax-qualified coverage provides a unique feature not commonly available on the market – a medical necessity benefit trigger
Two pools of dollars	Offered as an option	Not available	This unique option can give your clients up to double the benefits of a traditional one-pool policy

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Full coverage in Canada and the United Kingdom	Included in the policy	Not available	Gives your clients added piece of mind knowing they have full benefits when traveling or residing in Canada or the UK
Guaranteed purchase option	Offered as an option	Not available	Gives your clients the opportunity to accept benefit increase offers every two years, which can be an affordable alternative to other forms of inflation protection
Spouse benefit	Offered as an option	Not available	This option provides additional funds that may be used to provide care for an uninsurable or uninterested spouse when the insured spouse is on claim; there is no underwriting for the insured/uninterested spouse and the insured spouse always triggers benefits
Patient advocacy benefit	Included in the policy	Not available	At no charge, the insured is entitled to one unannounced visit per year to determine if care needs are being met
Nursing home ambulance benefit	Included in the policy	Not available	Pays for up to two ambulance trips per year from the nursing home to the hospital and back

Compare Our Rates

Issue Age	Preferred		Standard	
	GenWorth Privileged Choice	Mutual of Omaha LTC II	GenWorth Privileged Choice	Mutual of Omaha LTC II
55	\$1,305	\$1,218	\$1,566	\$1,433
60	\$1,740	\$1,505	\$2,088	\$1,770
65	\$2,370	\$2,094	\$2,844	\$2,464

Rates are based on the following:

- tax-qualified coverage
- lifetime benefit period
- \$100/\$3,000 NH/HHC
- compound inflation protection
- 90-day elimination period
- spouse discount

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

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