



## Compare Mutual of Omaha's LTC Product with John Hancock

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

### Compare Our Features

Product Feature	Mutual of Omaha LTC II	John Hancock Custom Care II	What this Means for Your Clients
<b>20-year compound inflation protection</b>	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
<b>Non tax-qualified coverage</b>	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
<b>Two pools of dollars</b>	Offered as an option	Not available	This unique option can give your clients up to double the benefits of a traditional one-pool policy
<b>Spouse benefit</b>	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
<b>Homemaker services</b>	Can be provided as a stand-alone service	Must be incidental to care received for activities of daily living	Under the John Hancock plan, the insured cannot receive any type of homemaker services (cleaning, cooking, shopping, etc.) unless a higher level of care is required; Mutual's plan does not have this requirement
<b>Respite care</b>	Payable for 31 days	Payable for 21 days	Mutual pays 10 additional days per calendar year for formal LTC services to provide relief for an informal caregiver
<b>Return of premium at death rider</b>	Pays if death occurs at any age	Pays only if death occurs before age 65	With John Hancock's feature, the insured obtains no benefits and receives nothing for the premium paid if death occurs after age 65
<b>Compound inflation protection</b>	Increases the maximum benefit amount by 5%	Increases the maximum benefit amount by 3%	John Hancock's 5% increase of the daily benefit and 3% increase of the maximum benefit will result in benefits lasting for a shorter period than expected
<b>Restoration of benefits</b>	Included in the policy	Offered as a rider	Under Mutual's policy, your clients are not charged an additional premium for this feature
<b>Survivorship option</b>	No claims-related restrictions	No claims can be incurred within the first 10 policy years	With John Hancock's plan, if an insured files a claim during the first 10 policy years, the survivorship option is no longer valid

Product Feature	Mutual of Omaha LTC II	John Hancock Custom Care II	What this Means for Your Clients
<b>Supplemental benefit (home modification, home medical alert, durable medical equipment)</b>	Built into the policy with separate maximums: <ul style="list-style-type: none"> <li>• 60 times the daily benefit for home modification</li> <li>• 30 times the daily benefit for durable medical equipment</li> <li>• 30 times the daily benefit for home medical alert</li> </ul>	Pays a combined maximum of 30 times the daily benefit amount	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 – up to four times what’s available under the John Hancock policy
<b>Alternate care provision</b>	Included in the policy	Not available	Mutual pays for types of care not specified by the policy, including care that may be available in the future
<b>Discounts</b>	No cap on discounts	Combination of good health and partner discount limited to 40%	Mutual gives your clients all discounts that apply; this means Mutual’s total discount can exceed John Hancock’s 40% cap
<b>Zero-day elimination period</b>	Offered as an option	Not available	Without this option, the John Hancock insured will have a waiting period and incur out-of-pocket expenses before benefits begin
<b>Homemaker services</b>	Can be provided by a trusted friend or family member	Excludes friends and family members unless they are a certified home health aide, nurse’s aide or have proof of training	Mutual allows your clients to receive the care they prefer; homemaker services can be provided by friends or family members
<b>Full coverage in Canada and the United Kingdom</b>	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
<b>Nursing home ambulance benefit</b>	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	
	John Hancock Custom Care II	Mutual of Omaha LTC II	John Hancock Custom Care II	Mutual of Omaha LTC II
55	\$1,574	\$1,218	\$1,836	\$1,433
60	\$1,878	\$1,505	\$2,191	\$1,770
65	\$2,301	\$2,094	\$2,685	\$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.

For producer use only. Not for use with the general public.