



## Compare Mutual of Omaha's LTC Product with MetLife

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

### Compare Our Features

Product Feature	Mutual of Omaha LTC II	MetLife VIP2-Ideal	What this Means for Your Clients
<b>Return of premium at death rider</b>	Pays if death occurs at any time during the life of the policy	Pays only if death occurs after the first 10 policy years	With MetLife's feature, the insured obtains no benefits and receives nothing for the premium paid if death occurs during the first 10 years
<b>Zero-day elimination period</b>	Offered as an option	Not available; requires a waiting period before benefits are paid	Without this option, the MetLife insured will have a waiting period and incur out-of-pocket expenses before benefits begin
<b>Survivorship option</b>	No claims-related restrictions	No claims can be incurred within the first 10 policy years	With MetLife's plan, if an insured files a claim during the first 10 policy years, the survivorship option is no longer valid
<b>Independent caregiver provision</b>	Pays for services of an independent provider not affiliated with a home care agency	Care must be provided through a home care agency	Mutual knows some providers prefer not to work for a home health care agency; MetLife restricts the type of provider eligible for benefits
<b>Full benefits payable</b>	Pays in addition to another LTC policy	Coverage will not duplicate existing LTC coverage with any existing MetLife LTC policy in force at the time of claim	If more than one Mutual policy is in force, benefits are paid independently of each other; MetLife coordinates policies so there is no duplication of benefits
<b>Home modification, home medical alert and 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 50 times the nursing home 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 – more than double the MetLife benefit
<b>Informal caregiver</b>	Pays up to the lifetime maximum benefit amount for informal care	Pays one times the home health care benefit per month for informal caregiver	Most LTC services are provided on an informal basis; Mutual provides more comprehensive informal caregiver benefits by allowing friends and family to provide care for the insured
<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

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<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>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>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>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
<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>Patient advocacy benefit</b>	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
<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

## Compare Our Rates

Issue Age	Preferred		Standard	
	MetLife VIP2-Ideal	Mutual of Omaha LTC II	MetLife VIP2-Ideal	Mutual of Omaha LTC II
55	\$1,454	\$1,218	\$1,697	\$1,433
60	\$1,857	\$1,505	\$2,167	\$1,770
65	\$2,469	\$2,094	\$2,880	\$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 (MetLife's is 100 days)
- 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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