



Compare Mutual of Omaha's LTC Product with Physicians Mutual

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

Compare Our Features

Product Feature	Mutual of Omaha LTC II	Physicians Mutual Vista Care Choices	What this Means for Your Clients
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
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
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
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
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
International travel	Pays on an indemnity basis	Pays for expenses incurred	Mutual pays the full daily benefit amount, regardless of the cost of care; Physicians' benefit is limited to expenses incurred
Waiver of premium	Applies immediately after satisfying the elimination period	Requires benefit eligibility for six months	Applies as soon as the elimination period is satisfied; Physicians' waiver does not apply until after six months
Two-person household discount	Available	Not available	Physicians requires insureds to be married; Mutual allows two adults living together for at least 12 months to qualify for a discount when both apply for coverage
Informal care	Included in the policy	Not available	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

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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

Compare Our Rates

Issue Age	Preferred		Standard	
	Physicians Mutual Vista Care Choices	Mutual of Omaha LTC II	Physicians Mutual Vista Care Choices	Mutual of Omaha LTC II
55	\$1,637	\$1,218	\$1,926	\$1,433
60	\$2,002	\$1,505	\$2,356	\$1,770
65	\$2,580	\$2,094	\$3,035	\$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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