



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

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

### Compare Our Features

Product Feature	Mutual of Omaha LTC II	Prudential LTC3	What this Means for Your Clients
<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>	Independence support benefit offers a lifetime amount of 50 times the maximum daily benefit	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 Prudential benefit
<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>Spouse survivorship option</b>	No claims-related restrictions	No claims can be incurred within the first 10 policy years	With Prudential's plan, if an insured files a claim during the first 10 policy years, the survivorship option is no longer valid
<b>Full benefits payable</b>	Pays in addition to other LTC coverage	Coverage will not duplicate other LTC coverage	If more than one Mutual policy is in force, benefits are paid independently of each other; Prudential coordinates policies so there is no duplication of benefits
<b>Care consultation</b>	Available at no cost	Subject to a calendar year limit	Mutual does not charge for the use of a care coordinator and does not limit the extent of use or amount of time used
<b>Restoration of benefits</b>	Can occur an unlimited number of times	Permitted once per lifetime	Mutual provides an opportunity for greater maximum benefits because we do not restrict the number of times the policy can be restored to full benefits
<b>Zero-day elimination period</b>	Offered as an option	Not available	Without this option, the Prudential insured will have a waiting period and incur out-of-pocket expenses before benefits begin
<b>Bed reservation benefit</b>	Available for 31 days	Available for 21 days	If the insured leaves the nursing home for any reason, including going to a hospital, Mutual will reserve the nursing home bed 10 days per year longer than Prudential
<b>Homemaker services</b>	Can be provided by a trusted family member	Excludes family members except by cash benefit rider	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

Product Feature	Mutual of Omaha LTC II	Prudential LTC3	What this Means for Your Clients
<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>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>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>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>Preferred rates</b>	Available with lifetime benefit plan	Not available with lifetime benefit plan	Mutual's preferred rates for a lifetime benefit period provide a more competitive rate; Prudential does not offer the preferred rate with lifetime benefits

## Compare Our Rates

Issue Age	Preferred		Standard	
	Prudential LTC by Design*	Mutual of Omaha LTC II	Prudential LTC by Design	Mutual of Omaha LTC II
55	NA	\$1,218	\$1,453	\$1,433
60	NA	\$1,505	\$1,734	\$1,770
65	NA	\$2,094	\$2,369	\$2,464

Rates are based on the following:

- tax-qualified coverage
- lifetime benefit period (preferred rates not available with Prudential's 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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