



# Brighten Your Members' Lives



**LONG-TERM CARE INSURANCE FOR ASSOCIATION MARKETING**



**YOU WANT YOUR MEMBERS TO ACHIEVE  
THEIR GOALS AND DREAMS.**

**WE'LL HELP LIGHT THE WAY.**



### **Long-Term Care Insurance Can Help**

A long-term care insurance policy provides funds to help pay for the care people need in the setting that's right for them.

And that may help them:

- Remain in the comfort of their homes
- Avoid relying on family members to provide care
- Protect their retirement savings

### **How Long-Term Care Insurance Works**

The purpose of long-term care insurance is to help people protect themselves against the risk of paying the high cost of long-term care services.

Once the insured is eligible to receive benefits, a long-term care insurance policy will pay for covered long-term care services, up to the maximum monthly benefit of the policy.

### **Why Your Members Should Consider It Now**

No one is ever too young to need long-term care insurance. Here are some good reasons your members should consider purchasing a policy now:

- The ability to purchase a long-term care policy is based on their health, so a future change in health status may make them ineligible

- The cost of a long-term care policy is based on the age at the time of purchase, so every year your members wait, the cost may go up
- Members and their spouse or partner can purchase this policy at a premium which is lower than that available to the general public

### **We're Here to Help**

The same long-term care insurance policy isn't right for everyone. Mutual of Omaha Insurance Company offers your members customizable policy options that allow them to select the long-term care benefits that best meet their needs.

Your insurance agent/producer will help your members evaluate their need for long-term care insurance, understand their options and select a policy that's right for them.





## Lives Brightened: A long-term care insurance policy may help your members live the life they always planned.

That may include doing all the things that are important to them today, plus all the things they dreamed of doing in retirement.

But what happens when they're unable to care for themselves? Or they're faced with providing care for a spouse or partner or loved one? What does that do to the plans they've made?

### Some Facts About Long-Term Care

- Long-term care is a term used to describe the services people need when they no longer are able to care for themselves, whether due to an accident, disability, prolonged illness or the simple process of aging
- Long-term care services aren't just for older people. Accidents and prolonged illnesses requiring long-term care happen to people of all ages

- Long-term care services are provided in a variety of settings, including people's homes, assisted living facilities and nursing homes
- Long-term care services may be expensive. Consider the national average costs:

Home Health Aide	Assisted Living Facility	Nursing Home
<b>[\$4,672]</b> per month	<b>[\$3,168]</b> per month	<b>[\$6,721]</b> per month

Costs may vary by state. Source: Long-Term Care Cost-of-Care Study conducted by Univita [2012] (Source available on request.) Home health aide based on services received 8 hours per day, 20 days per month.

## LONG-TERM CARE INSURANCE . . .

Helping association members prepare for the future and brighten their lives.





## Our Mission: **Protecting People's Dreams**

When the unexpected happens, expect us to help.

**Customers trust us during difficult times** – when the need for long-term care arises, when a prolonged illness or injury means you no longer can care for yourself.

And by offering **the right combination of experience, products and service**, we are there during good times, too – the enjoyment of retirement, spending time with family, helping secure **a successful financial future**.

**All of this, we work at every day. All of this, we want for you and your association members.**





## **Mutual of Omaha Insurance Company** **is committed to serving their policyholders.**

Growth in financial strength over the years has helped us earn consistently high ratings from leading, independent ratings agencies and fulfill our promises to policyholders to pay benefits.

We provide insurance policies to members of more than 500 national, state and local organizations. Some of these organizations include:

- National Small Business Association
- National Livestock Producers Association
- American Advertising Federation
- National Association for Female Executives

Ratings provided by A.M. Best, Moody's Investors Service and Standard & Poor's.



- **USA Swimming.** Mutual of Omaha is a proud sponsor of USA Swimming, including members of Team USA who compete in the Summer Olympics. Learn more at [www.mutualofomaha.com/usaswim](http://www.mutualofomaha.com/usaswim).
- **PGA Golf.** Mutual of Omaha sponsors professional golfers. Learn more at [www.mutualofomaha.com/golf](http://www.mutualofomaha.com/golf).

my aha moment  
**aha**

MUTUAL of OMAHA'S  
**WILD KINGDOM**





## Corporate Sponsorships **that Improve Lives**

For nearly a half century, the name Mutual of Omaha has conveyed a commitment to wildlife conservation and education established through the beloved *Mutual of Omaha's Wild Kingdom* television series. Our website *WildKingdom.com* introduces new generations to the importance of caring for the world around us.

Mutual of Omaha also keeps its brand at the forefront of the insurance and financial services industry through our **aha moments** advertising campaign and our sponsorship of USA Swimming and PGA golfers.

- **aha moments.** Our national television, website and social media advertising campaign is all about moments of clarity, those defining instants where real wisdom is gained to change your life. Mutual of Omaha celebrates and honors these moments and the people who act upon them through this brand-building campaign. Learn more at [www.mutualofomaha.com/aha](http://www.mutualofomaha.com/aha).





Your insurance agent/producer will provide ongoing support to you and your members, including a free, professional assessment of their long-term care needs – at no cost or obligation.

Along with our home office representatives, your insurance agent/producer will listen first, then work with you to develop and support the best plan to meet your needs.

We offer a variety of policy options to help people prepare for a long-term care event and its related expenses. Benefits that may help association members get the care they need so they can achieve their dreams and keep their promises to loved ones.

Your insurance agent/producer can walk you through our long-term care insurance policy and explain the premiums available to association members.



## Long-Term Care Insurance

You can help provide the financial protection your members need and want and strengthen your membership with long-term care insurance.

### Advantages to Your Association

- Helps grow your membership by attracting and retaining members
- Helps increase member satisfaction
- Offers valuable benefits to members
- Costs you nothing to administer

### Advantages to Members

- Provides long-term care insurance coverage with a premium which is lower than that available to the general public



- Pays benefits in addition to other coverages members may have
- Offers individual, portable coverage
- Provides professional, personal service from your local insurance agent/producer



### A Simple Process

Your association's representative or board of directors authorizes Mutual of Omaha Insurance Company, to offer long-term care insurance to your membership. We then introduce coverage to your members and educate them about the value of purchasing a long-term care insurance policy.

### Free Administration

We manage the entire process from application and policy issue to customer service and claims.

### Additional Support

- Toll-free telephone numbers for executives and members
- An annual review of your association's participation
- Lists of participating members (to help you retain them)
- Articles and ads for your publications
- Links on your website for members to obtain additional information
- Marketing materials, including brochures, email and flyers



## **MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

1-800-775-6000

*mutualofomaha.com*

MUTUAL of OMAHA'S  
**WILD KINGDOM**



OFFICIAL SPONSOR

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175 1-800-775-6000. Policy form ICC13-LTC13-AG. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent/producer.