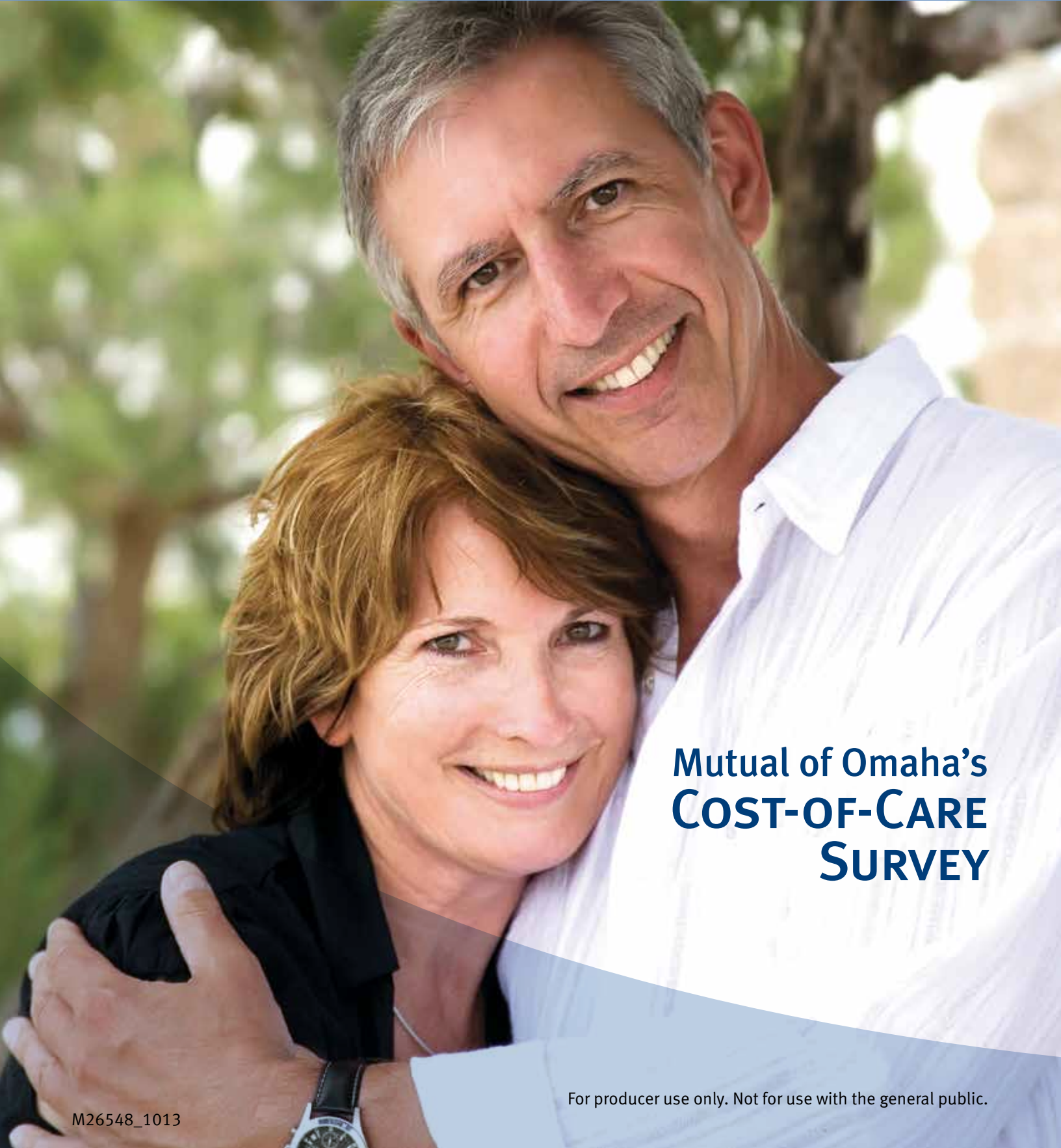


Cost of **Long-Term Care** Services



Mutual of Omaha's **COST-OF-CARE SURVEY**

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MUTUAL OF OMAHA'S COST-OF-CARE SURVEY

To sell LTCi, you have to know what your clients can expect to pay for LTC services in your area. Costs vary widely across the United States. For example, a semi-private room in a nursing home ranges from \$4,171 per month in Dallas to \$10,481 per month in New York City. Costs for other LTC services, including assisted living and home health care, also vary based on the area of the country. Armed with this important information, you're able to help your clients select an appropriate LTCi policy. Without it, you're simply shooting in the dark.

ABOUT THIS SURVEY

At Mutual of Omaha, our commitment to the LTCi market means we give you the essential tools you need. That's why we commissioned Univita, a leading provider of LTC data, to develop a cost-of-care survey on our behalf.

In 2012, Univita conducted telephone interviews with more than 5,000 LTC providers in over 147 regions across the United States and provided cost-of-care averages for three of the most common types of LTC services:

- Nursing home (private and semi-private room)
- Assisted living facility (one-bedroom unit)
- Home health care (home health aide)

The result is this handy booklet, which contains cost-of-care data for all 50 states plus the District of Columbia. In some states, an average cost for each service is shown for the entire state. In many other states, costs also are listed for major cities. All to help you better serve your clients.

LTC Cost of Care
NATIONAL



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$250	\$7,505	\$90,054
Semi-Private Room:	\$221	\$6,629	\$79,546

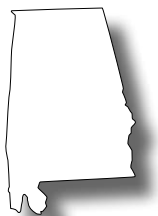
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$106	\$3,168	\$38,011

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$154	\$3,072	\$36,864

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care ALABAMA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Birmingham-Hoover	\$186	\$5,570	\$66,840
Huntsville	\$203	\$6,078	\$72,940
Mobile	\$190	\$5,695	\$68,340
Montgomery	\$195	\$5,862	\$70,340
Remainder of the State	\$190	\$5,699	\$68,384
Semi-Private Room:			
Birmingham-Hoover	\$173	\$5,194	\$62,325
Huntsville	\$184	\$5,534	\$66,409
Mobile	\$174	\$5,219	\$62,632
Montgomery	\$179	\$5,374	\$64,493
Remainder of the State	\$172	\$5,162	\$61,945

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Birmingham-Hoover	\$108	\$3,245	\$38,943
Huntsville	\$84	\$2,520	\$30,240
Mobile	\$109	\$3,266	\$39,190
Montgomery	\$78	\$2,347	\$28,160
Remainder of the State	\$87	\$2,612	\$31,344

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Birmingham-Hoover	\$137	\$2,741	\$32,896
Huntsville	\$123	\$2,458	\$29,498
Mobile	\$109	\$2,187	\$26,240
Montgomery	\$122	\$2,446	\$29,349
Remainder of the State	\$127	\$2,537	\$30,446

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care ALASKA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:	\$927	\$27,803	\$333,630
Semi-Private Room:	\$803	\$24,075	\$288,900

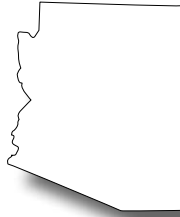
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:	\$156	\$4,699	\$56,390

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:	\$186	\$3,728	\$44,736

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care ARIZONA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Phoenix-Mesa-Glendale	\$278	\$8,328	\$99,931
Remainder of the State	\$219	\$6,563	\$78,750
Semi-Private Room:			
Phoenix-Mesa-Glendale	\$228	\$6,852	\$82,226
Remainder of the State	\$183	\$5,490	\$65,880

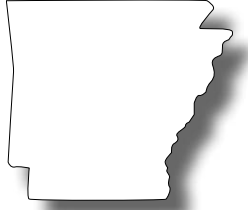
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Phoenix-Mesa-Glendale	\$88	\$2,632	\$31,587
Remainder of the State	\$125	\$3,763	\$45,150

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Phoenix-Mesa-Glendale	\$153	\$3,060	\$36,720
Remainder of the State	\$128	\$2,560	\$30,720

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care ARKANSAS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Fayetteville-Fort Smith	\$180	\$5,399	\$64,793
Little Rock-Conway	\$187	\$5,609	\$67,303
Remainder of the State	\$164	\$4,926	\$59,110
Semi-Private Room:			
Fayetteville-Fort Smith	\$153	\$4,591	\$55,097
Little Rock-Conway	\$147	\$4,415	\$52,976
Remainder of the State	\$146	\$4,390	\$52,681

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Fayetteville-Fort Smith	\$96	\$2,881	\$34,572
Little Rock-Conway	\$120	\$3,594	\$43,130
Remainder of the State	\$94	\$2,830	\$33,960

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Fayetteville-Fort Smith	\$138	\$2,769	\$33,231
Little Rock-Conway	\$120	\$2,400	\$28,800
Remainder of the State	\$134	\$2,688	\$32,256

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care CALIFORNIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Fresno	\$239	\$7,160	\$85,919
LA, Long Beach, Santa Ana	\$303	\$9,103	\$109,234
Sacramento, Arden Arcade, Roseville	\$366	\$10,978	\$131,740
San Diego, Carlsbad, San Marcos	\$267	\$8,009	\$96,108
San Francisco, Oakland, Fremont	\$393	\$11,798	\$141,573
Remainder of the State	\$338	\$10,151	\$121,812
Semi-Private Room:			
Fresno	\$221	\$6,636	\$79,636
LA, Long Beach, Santa Ana	\$238	\$7,134	\$85,609
Sacramento, Arden Arcade, Roseville	\$259	\$7,767	\$93,209
San Diego, Carlsbad, San Marcos	\$221	\$6,626	\$79,510
San Francisco, Oakland, Fremont	\$258	\$7,747	\$92,959
Remainder of the State	\$280	\$8,395	\$100,745

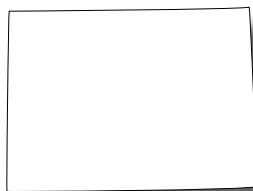
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Fresno	\$84	\$2,523	\$30,272
LA, Long Beach, Santa Ana	\$131	\$3,933	\$47,201
Sacramento, Arden Arcade, Roseville	\$108	\$3,229	\$38,748
San Diego, Carlsbad, San Marcos	\$108	\$3,237	\$38,847
San Francisco, Oakland, Fremont	\$111	\$3,329	\$39,943
Remainder of the State	\$132	\$3,950	\$47,398

Home Health Care			
	Per Day	Per Month	Per Year
Fresno	\$155	\$3,103	\$37,234
LA, Long Beach, Santa Ana	\$151	\$3,023	\$36,278
Sacramento, Arden Arcade, Roseville	\$175	\$3,493	\$41,920
San Diego, Carlsbad, San Marcos	\$165	\$3,296	\$39,552
San Francisco, Oakland, Fremont	\$195	\$3,904	\$46,848
Remainder of the State	\$163	\$3,258	\$39,098

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care COLORADO



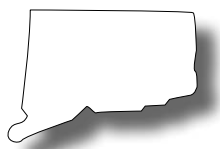
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Colorado Springs	\$239	\$7,158	\$85,900
Denver-Aurora-Broomfield	\$245	\$7,361	\$88,327
Remainder of the State	\$242	\$7,266	\$87,187
Semi-Private Room:			
Colorado Springs	\$194	\$5,828	\$69,937
Denver-Aurora-Broomfield	\$215	\$6,439	\$77,273
Remainder of the State	\$265	\$7,948	\$95,376

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Colorado Springs	\$116	\$3,476	\$41,713
Denver-Aurora-Broomfield	\$123	\$3,704	\$44,453
Remainder of the State	\$133	\$3,982	\$47,780

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Colorado Springs	\$171	\$3,424	\$41,088
Denver-Aurora-Broomfield	\$171	\$3,425	\$41,100
Remainder of the State	\$256	\$5,111	\$61,333

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
CONNECTICUT



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Bridgeport-Stamford-Norwalk	\$427	\$12,814	\$153,773
Hartford	\$420	\$12,589	\$151,068
Remainder of the State	\$408	\$12,243	\$146,915
Semi-Private Room:			
Bridgeport-Stamford-Norwalk	\$383	\$11,497	\$137,968
Hartford	\$393	\$11,783	\$141,390
Remainder of the State	\$372	\$11,168	\$134,014

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Bridgeport-Stamford-Norwalk	\$221	\$6,630	\$79,560
Hartford	\$180	\$5,394	\$64,725
Remainder of the State	\$132	\$3,963	\$47,560

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Bridgeport-Stamford-Norwalk	\$175	\$3,495	\$41,940
Hartford	\$161	\$3,213	\$38,554
Remainder of the State	\$144	\$2,880	\$34,560

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care DELAWARE



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$270	\$8,094	\$97,129
Semi-Private Room:	Full State	\$250	\$7,505	\$90,062

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$161	\$4,818	\$57,821

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$183	\$3,653	\$43,840

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care

DISTRICT OF COLUMBIA



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full District	\$322	\$9,661	\$115,933
Semi-Private Room:	Full District	\$277	\$8,311	\$99,733

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full District	\$178	\$5,340	\$64,080

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full District	\$165	\$3,307	\$39,680

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
FLORIDA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Cape Coral-Ft Meyers	\$289	\$8,661	\$103,932
Jacksonville	\$234	\$7,009	\$84,106
Miami-Ft Lauderdale-Pompano Beach	\$302	\$9,046	\$108,554
Orlando-Kissimmee-Sanford	\$241	\$7,240	\$86,879
Tampa-St Petersburg-Clearwater	\$265	\$7,954	\$95,445
Remainder of the State	\$230	\$6,903	\$82,840
Semi-Private Room:			
Cape Coral-Ft Meyers	\$243	\$7,278	\$87,335
Jacksonville	\$216	\$6,469	\$77,633
Miami-Ft Lauderdale-Pompano Beach	\$257	\$7,716	\$92,595
Orlando-Kissimmee-Sanford	\$223	\$6,698	\$80,370
Tampa-St Petersburg-Clearwater	\$230	\$6,893	\$82,713
Remainder of the State	\$214	\$6,411	\$76,928

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Cape Coral-Ft Meyers	\$92	\$2,764	\$33,164
Jacksonville	\$114	\$3,432	\$41,180
Miami-Ft Lauderdale-Pompano Beach	\$87	\$2,621	\$31,448
Orlando-Kissimmee-Sanford	\$99	\$2,968	\$35,621
Tampa-St Petersburg-Clearwater	\$85	\$2,555	\$30,658
Remainder of the State	\$94	\$2,815	\$33,781

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Cape Coral-Ft Meyers	\$164	\$3,273	\$39,273
Jacksonville	\$148	\$2,968	\$35,627
Miami-Ft Lauderdale-Pompano Beach	\$124	\$2,481	\$29,777
Orlando	\$138	\$2,762	\$33,145
Tampa-St Petersburg-Clearwater	\$135	\$2,705	\$32,465
Remainder of the State	\$161	\$3,227	\$38,720

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
GEORGIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Atlanta-Sandy Springs-Marietta	\$210	\$6,303	\$75,641
Remainder of the State	\$184	\$5,530	\$66,358
Semi-Private Room:			
Atlanta-Sandy Springs-Marietta	\$187	\$5,610	\$67,316
Remainder of the State	\$173	\$5,176	\$62,107

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Atlanta-Sandy Springs-Marietta	\$112	\$3,373	\$40,470
Remainder of the State	\$93	\$2,774	\$33,284

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Atlanta-Sandy Springs-Marietta	\$140	\$2,807	\$33,683
Remainder of the State	\$131	\$2,613	\$31,360

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
HAWAII



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$361	\$10,823	\$129,882
Semi-Private Room:	Full State	\$342	\$10,254	\$123,042

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$211	\$6,326	\$75,906

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$174	\$3,488	\$41,856

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care IDAHO



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$234	\$7,016	\$84,195
Semi-Private Room:	Full State	\$220	\$6,589	\$79,065

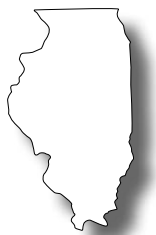
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$107	\$3,217	\$38,604

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$140	\$2,790	\$33,485

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care ILLINOIS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Chicago-Joliet-Naperville	\$199	\$5,970	\$71,640
Remainder of the State	\$168	\$5,047	\$60,567
Semi-Private Room:			
Chicago-Joliet-Naperville	\$175	\$5,236	\$62,829
Remainder of the State	\$147	\$4,403	\$52,835

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Chicago-Joliet-Naperville	\$153	\$4,583	\$54,996
Remainder of the State	\$98	\$2,925	\$35,100

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Chicago-Joliet-Naperville	\$158	\$3,151	\$37,809
Remainder of the State	\$149	\$2,987	\$35,840

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care INDIANA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Evansville-Terra Haute	\$214	\$6,417	\$77,004
Ft Wayne	\$235	\$7,059	\$84,703
Indianapolis-Carmel	\$332	\$9,949	\$119,386
South Bend-Mishawaka	\$230	\$6,913	\$82,954
Remainder of the State	\$251	\$7,519	\$90,225
Semi-Private Room:			
Evansville-Terra Haute	\$185	\$5,563	\$66,759
Ft Wayne	\$192	\$5,764	\$69,171
Indianapolis-Carmel	\$202	\$6,063	\$72,754
South Bend-Mishawaka	\$174	\$5,225	\$62,700
Remainder of the State	\$183	\$5,477	\$65,725

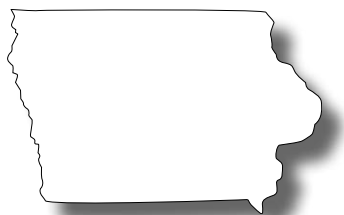
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Evansville-Terra Haute	\$113	\$3,403	\$40,836
Ft Wayne	\$95	\$2,841	\$34,097
Indianapolis-Carmel	\$96	\$2,880	\$34,559
South Bend-Mishawaka	\$99	\$2,966	\$35,595
Remainder of the State	\$97	\$2,896	\$34,756

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Evansville-Terra Haute	\$138	\$2,752	\$33,024
Ft Wayne	\$178	\$3,560	\$42,720
Indianapolis-Carmel	\$150	\$2,996	\$35,956
South Bend-Mishawaka	\$154	\$3,080	\$36,960
Remainder of the State	\$153	\$3,067	\$36,800

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care IOWA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Des Moines-West Des Moines	\$172	\$5,153	\$61,840
Remainder of the State	\$272	\$8,149	\$97,793
Semi-Private Room:			
Des Moines-West Des Moines	\$158	\$4,733	\$56,800
Remainder of the State	\$167	\$5,008	\$60,100

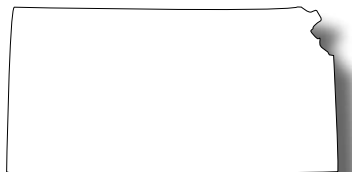
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Des Moines-West Des Moines	\$84	\$2,507	\$30,080
Remainder of the State	\$94	\$2,820	\$33,841

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Des Moines-West Des Moines	\$190	\$3,790	\$45,480
Remainder of the State	\$171	\$3,413	\$40,960

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care KANSAS



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Wichita	\$196	\$5,871	\$70,455
	Remainder of the State	\$178	\$5,346	\$64,151
Semi-Private Room:	Wichita	\$169	\$5,059	\$60,705
	Remainder of the State	\$165	\$4,951	\$59,413

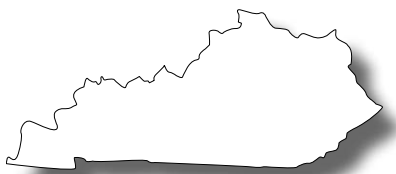
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Wichita	\$123	\$3,695	\$44,337
	Remainder of the State	\$114	\$3,406	\$40,871

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Wichita	\$149	\$2,987	\$35,840
	Remainder of the State	\$163	\$3,267	\$39,200

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care KENTUCKY



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Lexington	\$222	\$6,661	\$79,928
Louisville-Jefferson County	\$248	\$7,426	\$89,115
Remainder of the State	\$205	\$6,163	\$73,953
Semi-Private Room:			
Lexington	\$203	\$6,081	\$72,976
Louisville-Jefferson County	\$208	\$6,241	\$74,888
Remainder of the State	\$188	\$5,638	\$67,655

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Lexington	\$78	\$2,350	\$28,202
Louisville-Jefferson County	\$104	\$3,134	\$37,610
Remainder of the State	\$90	\$2,686	\$32,227

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Lexington	\$145	\$2,905	\$34,855
Louisville-Jefferson County	\$133	\$2,656	\$31,872
Remainder of the State	\$141	\$2,816	\$33,792

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care LOUISIANA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Baton Rouge	\$184	\$5,508	\$66,097
New Orleans-Metairie	\$175	\$5,259	\$63,108
Shreveport	\$151	\$4,525	\$54,297
Remainder of the State	\$143	\$4,283	\$51,401
Semi-Private Room:			
Baton Rouge	\$155	\$4,654	\$55,844
New Orleans-Metairie	\$152	\$4,552	\$54,627
Shreveport	\$142	\$4,260	\$51,125
Remainder of the State	\$132	\$3,951	\$47,413

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Baton Rouge	\$119	\$3,573	\$42,870
New Orleans-Metairie	\$102	\$3,073	\$36,874
Shreveport	\$83	\$2,496	\$29,957
Remainder of the State	\$96	\$2,886	\$34,630

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Baton Rouge	\$147	\$2,944	\$35,328
New Orleans-Metairie	\$132	\$2,631	\$31,573
Shreveport	\$119	\$2,375	\$28,505
Remainder of the State	\$108	\$2,167	\$26,007

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care MAINE



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$347	\$10,403	\$124,840
Semi-Private Room:	Full State	\$293	\$8,790	\$105,480

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$151	\$4,545	\$54,537

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$167	\$3,335	\$40,025

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care MARYLAND



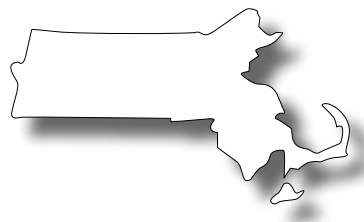
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Baltimore-Towson	\$366	\$10,985	\$131,823
Remainder of the State	\$286	\$8,587	\$103,040
Semi-Private Room:			
Baltimore-Towson	\$329	\$9,879	\$118,545
Remainder of the State	\$268	\$8,045	\$96,544

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Baltimore-Towson	\$123	\$3,680	\$44,160
Remainder of the State	\$129	\$3,884	\$46,608

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Baltimore-Towson	\$154	\$3,086	\$37,029
Remainder of the State	\$156	\$3,111	\$37,333

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
MASSACHUSETTS



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Boston-Cambridge	\$365	\$10,942	\$131,300
Springfield	\$332	\$9,972	\$119,659
Remainder of the State	\$382	\$11,469	\$137,663
Semi-Private Room:			
Boston-Cambridge	\$341	\$10,220	\$122,640
Springfield	\$316	\$9,479	\$113,749
Remainder of the State	\$354	\$10,632	\$127,584

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Boston-Cambridge	\$129	\$3,867	\$46,400
Springfield	\$129	\$3,871	\$46,457
Remainder of the State	\$145	\$4,340	\$52,083

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Boston-Cambridge	\$196	\$3,926	\$47,114
Springfield	\$191	\$3,813	\$45,760
Remainder of the State	\$182	\$3,640	\$43,680

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
MICHIGAN



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Detroit-Warren-Livonia	\$274	\$8,226	\$98,715
Grand Rapids	\$260	\$7,810	\$93,720
Remainder of the State	\$248	\$7,444	\$89,331
Semi-Private Room:			
Detroit-Warren-Livonia	\$234	\$7,022	\$84,262
Grand Rapids	\$234	\$7,008	\$84,095
Remainder of the State	\$223	\$6,688	\$80,258

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Detroit-Warren-Livonia	\$104	\$3,133	\$37,590
Grand Rapids	\$78	\$2,340	\$28,074
Remainder of the State	\$86	\$2,570	\$30,845

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Detroit-Warren-Livonia	\$146	\$2,928	\$35,131
Grand Rapids	\$150	\$3,004	\$36,053
Remainder of the State	\$155	\$3,094	\$37,131

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
MINNESOTA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Minneapolis-St Paul	\$258	\$7,740	\$92,876
Remainder of the State	\$130	\$3,904	\$46,847
Semi-Private Room:			
Minneapolis-St Paul	\$234	\$7,034	\$84,410
Remainder of the State	\$114	\$3,425	\$41,094

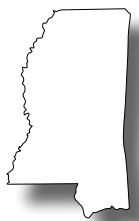
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Minneapolis-St Paul	\$123	\$3,696	\$44,352
Remainder of the State	\$87	\$2,615	\$31,377

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Minneapolis-St Paul	\$193	\$3,858	\$46,293
Remainder of the State	\$283	\$5,667	\$68,000

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care MISSISSIPPI



Nursing Home				
	Per Day	Per Month	Per Year	
Private Room:	Gulfport-Biloxi	\$215	\$6,435	\$77,220
	Jackson	\$197	\$5,920	\$71,046
	Remainder of the State	\$214	\$6,405	\$76,861
Semi-Private Room:	Gulfport-Biloxi	\$203	\$6,098	\$73,170
	Jackson	\$189	\$5,684	\$68,211
	Remainder of the State	\$188	\$5,650	\$67,798

Assisted Living Facility				
	Per Day	Per Month	Per Year	
One-Bedroom Unit:	Gulfport-Biloxi	\$149	\$4,483	\$53,790
	Jackson	\$82	\$2,458	\$29,500
	Remainder of the State	\$87	\$2,620	\$31,438

Home Health Care				
	Per Day	Per Month	Per Year	
Home Health Aide:	Gulfport-Biloxi	\$123	\$2,453	\$29,440
	Jackson	\$125	\$2,506	\$30,080
	Remainder of the State	\$169	\$3,380	\$40,560

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care MISSOURI



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:				
	Kansas City	\$173	\$5,197	\$62,365
	Springfield	\$171	\$5,124	\$61,484
	St Louis	\$190	\$5,687	\$68,238
	Remainder of the State	\$141	\$4,241	\$50,895
Semi-Private Room:				
	Kansas City	\$153	\$4,575	\$54,906
	Springfield	\$152	\$4,548	\$54,571
	St Louis	\$161	\$4,817	\$57,798
	Remainder of the State	\$137	\$4,117	\$49,404

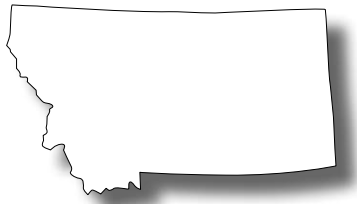
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:				
	Kansas City	\$98	\$2,943	\$35,324
	Springfield	\$73	\$2,195	\$26,335
	St Louis	\$88	\$2,642	\$31,706
	Remainder of the State	\$107	\$3,217	\$38,604

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:				
	Kansas City	\$162	\$3,248	\$38,976
	Springfield	\$139	\$2,773	\$33,280
	St Louis	\$153	\$3,050	\$36,608
	Remainder of the State	\$137	\$2,743	\$32,914

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care MONTANA



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$205	\$6,145	\$73,848
Semi-Private Room:	Full State	\$183	\$5,487	\$65,844

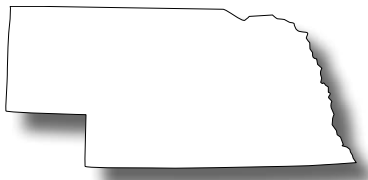
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$113	\$3,383	\$40,591

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$165	\$3,307	\$39,680

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care NEBRASKA



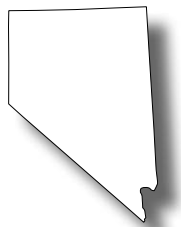
Nursing Home				
	Per Day	Per Month	Per Year	
Private Room:	Omaha	\$224	\$6,723	\$80,670
	Remainder of the State	\$202	\$6,056	\$72,677
Semi-Private Room:	Omaha	\$170	\$5,087	\$61,048
	Remainder of the State	\$180	\$5,400	\$64,805

Assisted Living Facility				
	Per Day	Per Month	Per Year	
One-Bedroom Unit:	Omaha	\$101	\$3,021	\$36,255
	Remainder of the State	\$91	\$2,744	\$32,933

Home Health Care				
	Per Day	Per Month	Per Year	
Home Health Aide:	Omaha	\$147	\$2,938	\$35,258
	Remainder of the State	\$156	\$3,120	\$37,440

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
NEVADA



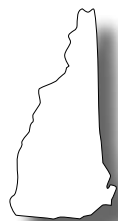
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Las Vegas-Paradise	\$222	\$6,674	\$80,091
Remainder of the State	\$250	\$7,508	\$90,094
Semi-Private Room:			
Las Vegas-Paradise	\$210	\$6,311	\$75,734
Remainder of the State	\$220	\$6,611	\$79,334

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Las Vegas-Paradise	\$105	\$3,145	\$37,740
Remainder of the State	\$99	\$2,967	\$35,606

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Las Vegas-Paradise	\$159	\$3,181	\$38,174
Remainder of the State	\$157	\$3,147	\$37,760

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
NEW HAMPSHIRE



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$304	\$9,114	\$109,368
Semi-Private Room:	Full State	\$272	\$8,171	\$98,051

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$161	\$4,821	\$57,851

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$186	\$3,724	\$44,684

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care NEW JERSEY



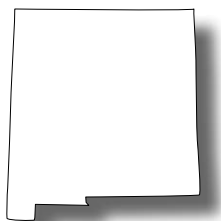
Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$332	\$9,969	\$119,625
Semi-Private Room:	Full State	\$305	\$9,145	\$109,745

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$161	\$4,833	\$57,998

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$164	\$3,276	\$39,314

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
NEW MEXICO



Nursing Home				
	Per Day	Per Month	Per Year	
Private Room:	Albuquerque	\$229	\$6,855	\$82,260
	Remainder of state	\$211	\$6,325	\$75,900
Semi-Private Room:	Albuquerque	\$187	\$5,619	\$67,428
	Remainder of the State	\$200	\$6,000	\$72,000

Assisted Living Facility				
	Per Day	Per Month	Per Year	
One-Bedroom Unit:	Albuquerque	\$117	\$3,510	\$42,120
	Remainder of the State	\$109	\$3,262	\$39,138

Home Health Care				
	Per Day	Per Month	Per Year	
Home Health Aide:	Albuquerque	\$146	\$2,912	\$34,944
	Remainder of the State	\$144	\$2,880	\$34,560

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care NEW YORK



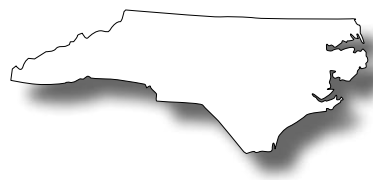
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Albany-Schenectady-Troy	\$314	\$9,416	\$112,993
Buffalo-Niagara Falls	\$303	\$9,101	\$109,215
New York City-Long Island	\$370	\$11,107	\$133,281
Poughkeepsie	\$383	\$11,490	\$137,881
Syracuse	\$297	\$8,901	\$106,816
Remainder of the State	\$409	\$12,267	\$147,201
Semi-Private Room:			
Albany-Schenectady-Troy	\$313	\$9,391	\$112,690
Buffalo-Niagara Falls	\$293	\$8,775	\$105,302
New York City-Long Island	\$349	\$10,481	\$125,769
Poughkeepsie	\$353	\$10,594	\$127,130
Syracuse	\$274	\$8,206	\$98,469
Remainder of the State	\$386	\$11,571	\$138,846

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Albany-Schenectady-Troy	\$134	\$4,006	\$48,076
Buffalo-Niagara Falls	\$107	\$3,198	\$38,382
New York City-Long Island	\$183	\$5,498	\$65,979
Poughkeepsie	\$148	\$4,450	\$53,398
Syracuse	\$122	\$3,653	\$43,835
Remainder of the State	\$132	\$3,956	\$47,478

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Albany-Schenectady-Troy	\$181	\$3,622	\$43,462
Buffalo-Niagara Falls	\$152	\$3,040	\$36,480
New York City-Long Island	\$153	\$3,052	\$36,627
Poughkeepsie	\$181	\$3,611	\$43,337
Syracuse	\$174	\$3,488	\$41,856
Remainder of the State	\$179	\$3,578	\$42,944

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care NORTH CAROLINA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Charlotte-Gastonia	\$223	\$6,684	\$80,210
Greensboro-High Point	\$246	\$7,381	\$88,566
Raleigh-Cary	\$252	\$7,554	\$90,648
Remainder of the State	\$203	\$6,102	\$73,229
Semi-Private Room:			
Charlotte-Gastonia	\$205	\$6,161	\$73,935
Greensboro-High Point	\$209	\$6,271	\$75,246
Raleigh-Cary	\$201	\$6,032	\$72,384
Remainder of the State	\$188	\$5,628	\$67,537

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Charlotte-Gastonia	\$101	\$3,031	\$36,377
Greensboro-High Point	\$99	\$2,978	\$35,740
Raleigh-Cary	\$163	\$4,895	\$58,746
Remainder of the State	\$159	\$4,778	\$57,330

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Charlotte-Gastonia	\$143	\$2,862	\$34,347
Greensboro-High Point	\$139	\$2,773	\$33,280
Raleigh-Cary	\$146	\$2,913	\$34,960
Remainder of the State	\$142	\$2,834	\$34,011

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
NORTH DAKOTA



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$191	\$5,741	\$68,896
Semi-Private Room:	Full State	\$165	\$4,953	\$59,431

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$93	\$2,799	\$33,584

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$181	\$3,627	\$43,520

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care OHIO



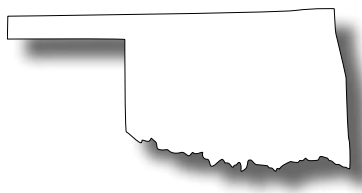
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Akron	\$228	\$6,842	\$82,109
Cincinnati-Middletown	\$258	\$7,738	\$92,851
Cleveland-Elyria	\$227	\$6,810	\$81,720
Columbus	\$203	\$6,098	\$73,178
Toledo	\$214	\$6,413	\$76,960
Remainder of the State	\$218	\$6,540	\$78,480
Semi-Private Room:			
Akron	\$206	\$6,195	\$74,334
Cincinnati-Middletown	\$250	\$7,499	\$89,986
Cleveland-Elyria	\$219	\$6,559	\$78,711
Columbus	\$183	\$5,478	\$65,733
Toledo	\$191	\$5,738	\$68,853
Remainder of the State	\$192	\$5,757	\$69,087

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Akron	\$110	\$3,288	\$39,455
Cincinnati-Middletown	\$109	\$3,270	\$39,243
Cleveland, Elyria	\$99	\$2,976	\$35,712
Columbus	\$59	\$1,762	\$21,148
Toledo	\$120	\$3,590	\$43,080
Remainder of the State	\$94	\$2,832	\$33,986

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Akron	\$136	\$2,729	\$32,753
Cincinnati-Middletown	\$157	\$3,147	\$37,760
Cleveland-Elyria	\$140	\$2,795	\$33,540
Columbus	\$147	\$2,947	\$35,368
Toledo	\$136	\$2,728	\$32,736
Remainder of the State	\$148	\$2,960	\$35,520

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
OKLAHOMA



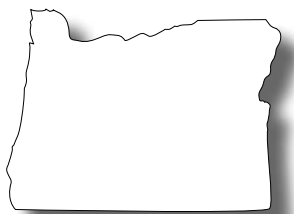
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Oklahoma City	\$158	\$4,749	\$56,982
Tulsa	\$170	\$5,086	\$61,036
Remainder of the State	\$156	\$4,680	\$56,160
Semi-Private Room:			
Oklahoma City	\$134	\$4,014	\$48,163
Tulsa	\$140	\$4,202	\$50,425
Remainder of the State	\$146	\$4,391	\$52,695

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Oklahoma City	\$94	\$2,820	\$33,840
Tulsa	\$71	\$2,125	\$25,499
Remainder of the State	\$92	\$2,752	\$33,025

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Oklahoma City	\$149	\$2,987	\$35,840
Tulsa	\$204	\$4,080	\$48,960
Remainder of the State	\$155	\$3,093	\$37,120

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
OREGON



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Portland	\$262	\$7,869	\$94,424
Remainder of the State	\$234	\$7,013	\$84,150
Semi-Private Room:			
Portland	\$244	\$7,323	\$87,870
Remainder of the State	\$214	\$6,406	\$76,874

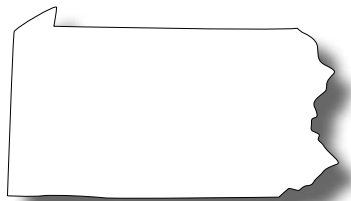
Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Portland	\$100	\$2,995	\$35,940
Remainder of the State	\$112	\$3,349	\$40,184

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Portland	\$173	\$3,451	\$41,417
Remainder of the State	\$154	\$3,070	\$36,845

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care PENNSYLVANIA



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Philadelphia-Camden	\$330	\$9,901	\$118,817
Pittsburgh	\$302	\$9,058	\$108,698
Remainder of the State	\$261	\$7,820	\$93,838
Semi-Private Room:			
Philadelphia-Camden	\$291	\$8,718	\$104,614
Pittsburgh	\$270	\$8,113	\$97,357
Remainder of the State	\$246	\$7,388	\$88,660

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Philadelphia-Camden	\$102	\$3,056	\$36,671
Pittsburgh	\$76	\$2,284	\$27,407
Remainder of the State	\$104	\$3,112	\$37,346

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Philadelphia-Camden	\$143	\$2,853	\$34,232
Pittsburgh	\$172	\$3,445	\$41,336
Remainder of the State	\$155	\$3,109	\$37,313

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
RHODE ISLAND



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$312	\$9,362	\$112,344
Semi-Private Room:	Full State	\$263	\$7,899	\$94,789

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$117	\$3,505	\$42,065

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$175	\$3,497	\$41,966

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care SOUTH CAROLINA



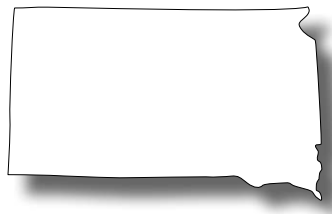
Nursing Home				
		Per Day	Per Month	Per Year
Private Room:				
	Charleston	\$179	\$5,356	\$64,272
	Columbia	\$197	\$5,915	\$70,975
	Greenville	\$210	\$6,306	\$75,669
	Remainder of the State	\$206	\$6,199	\$74,384
Semi-Private Room:				
	Charleston	\$166	\$4,974	\$59,687
	Columbia	\$179	\$5,363	\$64,356
	Greenville	\$184	\$5,532	\$66,382
	Remainder of the State	\$190	\$5,688	\$68,255

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:				
	Charleston	\$70	\$2,087	\$25,041
	Columbia	\$57	\$1,719	\$20,632
	Greenville	\$122	\$3,671	\$44,052
	Remainder of the State	\$106	\$3,182	\$38,184

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:				
	Charleston	\$139	\$2,778	\$33,338
	Columbia	\$135	\$2,696	\$32,358
	Greenville	\$133	\$2,662	\$31,942
	Remainder of the State	\$154	\$3,080	\$36,960

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
SOUTH DAKOTA



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$205	\$6,140	\$73,686
Semi-Private Room:	Full State	\$195	\$5,835	\$70,023

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$103	\$3,076	\$36,911

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$190	\$3,792	\$45,504

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care TENNESSEE



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:				
	Knoxville	\$191	\$5,721	\$68,649
	Memphis	\$196	\$5,870	\$70,440
	Nashville	\$233	\$6,982	\$83,786
	Remainder of the State	\$205	\$6,142	\$73,702
Semi-Private Room:				
	Knoxville	\$170	\$5,096	\$61,147
	Memphis	\$170	\$5,099	\$61,183
	Nashville	\$201	\$6,035	\$72,419
	Remainder of the State	\$183	\$5,480	\$65,760

Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:				
	Knoxville	\$94	\$2,831	\$33,970
	Memphis	\$90	\$2,713	\$32,552
	Nashville	\$115	\$3,459	\$41,513
	Remainder of the State	\$96	\$2,870	\$34,438

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:				
	Knoxville	\$139	\$2,773	\$33,280
	Memphis	\$130	\$2,600	\$31,200
	Nashville	\$143	\$2,867	\$34,400
	Remainder of the State	\$130	\$2,512	\$31,104

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

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LTC Cost of Care TEXAS



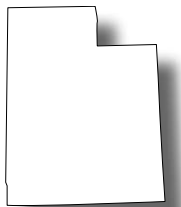
Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Austin-Round Rock	\$224	\$6,719	\$80,623
Dallas-Ft Worth	\$213	\$6,381	\$76,568
El Paso	\$152	\$4,545	\$54,540
Houston-Sugar Land	\$246	\$7,374	\$88,488
McAllen-Edinburg	\$254	\$7,614	\$91,365
Remainder of the State	\$157	\$4,718	\$56,612
Semi-Private Room:			
Austin-Round Rock	\$162	\$4,847	\$58,162
Dallas-Ft Worth	\$139	\$4,171	\$50,049
El Paso	\$135	\$4,050	\$48,600
Houston-Sugar Land	\$150	\$4,494	\$53,928
McAllen-Edinburg	\$146	\$4,381	\$52,573
Remainder of the State	\$125	\$3,755	\$45,065

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Austin-Round Rock	\$147	\$4,395	\$52,740
Dallas-Ft Worth	\$85	\$2,562	\$30,746
El Paso	\$55	\$1,638	\$19,651
Houston-Sugar Land	\$76	\$2,273	\$27,276
McAllen-Edinburg	\$75	\$2,250	\$27,000
Remainder of the State	\$95	\$2,849	\$34,188

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Austin-Round Rock	\$150	\$3,000	\$36,000
Dallas-Ft Worth	\$139	\$2,778	\$33,331
El Paso	\$112	\$2,240	\$26,880
Houston-Sugar Land	\$142	\$2,831	\$33,969
McAllen-Edinburg	\$124	\$2,480	\$29,760
Remainder of the State	\$148	\$2,958	\$35,497

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
UTAH



Nursing Home				
	Per Day	Per Month	Per Year	
Private Room:	Salt Lake City	\$294	\$8,827	\$105,923
	Remainder of the State	\$194	\$5,827	\$69,925
Semi-Private Room:	Salt Lake City	\$196	\$5,869	\$70,424
	Remainder of the State	\$158	\$4,732	\$56,784

Assisted Living Facility				
	Per Day	Per Month	Per Year	
One-Bedroom Unit:	Salt Lake City	\$95	\$2,852	\$34,226
	Remainder of the State	\$95	\$2,850	\$34,198

Home Health Care				
	Per Day	Per Month	Per Year	
Home Health Aide:	Salt Lake City	\$158	\$3,168	\$38,016
	Remainder of the State	\$218	\$4,373	\$52,480

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care VERMONT



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Full State	\$286	\$8,573	\$102,870
Semi-Private Room:	Full State	\$258	\$7,765	\$93,180

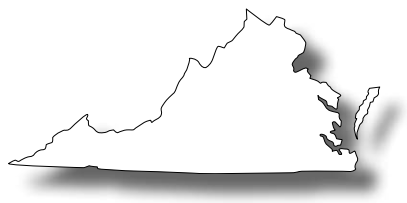
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$100	\$3,008	\$36,090

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$186	\$3,712	\$44,544

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care VIRGINIA



Nursing Home				
	Per Day	Per Month	Per Year	
Private Room:	Richmond	\$228	\$6,854	\$82,244
	Virginia Beach	\$216	\$6,486	\$77,830
	Remainder of the State	\$213	\$6,380	\$76,561
Semi-Private Room:	Richmond	\$206	\$6,176	\$74,112
	Virginia Beach	\$195	\$5,850	\$70,202
	Remainder of the State	\$197	\$5,913	\$70,961

Assisted Living Facility				
	Per Day	Per Month	Per Year	
One-Bedroom Unit:	Richmond	\$98	\$2,931	\$35,176
	Virginia Beach	\$93	\$2,781	\$33,369
	Remainder of the State	\$103	\$3,101	\$37,210

Home Health Care				
	Per Day	Per Month	Per Year	
Home Health Aide:	Richmond	\$156	\$3,120	\$37,440
	Virginia Beach	\$138	\$2,760	\$33,120
	Remainder of the State	\$129	\$2,574	\$30,887

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LTC Cost of Care
WASHINGTON



Nursing Home			
	Per Day	Per Month	Per Year
Private Room:			
Seattle-Tacoma	\$312	\$9,353	\$112,237
Spokane	\$228	\$6,834	\$82,006
Remainder of the State	\$287	\$8,620	\$103,445
Semi-Private Room:			
Seattle-Tacoma	\$273	\$8,175	\$98,103
Spokane	\$219	\$6,577	\$78,919
Remainder of the State	\$250	\$7,496	\$89,954

Assisted Living Facility			
	Per Day	Per Month	Per Year
One-Bedroom Unit:			
Seattle-Tacoma	\$127	\$3,810	\$45,720
Spokane	\$110	\$3,290	\$39,480
Remainder of the State	\$110	\$3,314	\$39,770

Home Health Care			
	Per Day	Per Month	Per Year
Home Health Aide:			
Seattle-Tacoma	\$194	\$3,888	\$46,656
Spokane	\$172	\$3,440	\$41,280
Remainder of the State	\$161	\$3,227	\$38,720

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care WEST VIRGINIA



Nursing Home		Per Day	Per Month	Per Year
Private Room:	Full State	\$252	\$7,569	\$90,828
Semi-Private Room:	Full State	\$242	\$7,271	\$87,254

Assisted Living Facility		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$105	\$3,164	\$37,971

Home Health Care		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$130	\$2,602	\$31,232

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care WISCONSIN



Nursing Home				
		Per Day	Per Month	Per Year
Private Room:	Madison	\$236	\$7,071	\$84,851
	Milwaukee-Waukesha	\$279	\$8,380	\$100,564
	Remainder of the State	\$251	\$7,544	\$90,523
Semi-Private Room:	Madison	\$219	\$6,560	\$78,721
	Milwaukee-Waukesha	\$254	\$7,624	\$91,490
	Remainder of the State	\$227	\$6,806	\$81,670

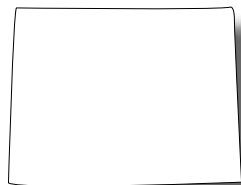
Assisted Living Facility				
		Per Day	Per Month	Per Year
One-Bedroom Unit:	Madison	\$101	\$3,016	\$36,195
	Milwaukee-Waukesha	\$129	\$3,866	\$46,388
	Remainder of the State	\$106	\$3,166	\$37,992

Home Health Care				
		Per Day	Per Month	Per Year
Home Health Aide:	Madison	\$167	\$3,347	\$40,160
	Milwaukee-Waukesha	\$171	\$3,416	\$40,987
	Remainder of the State	\$183	\$3,659	\$43,904

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

MUTUAL OF OMAHA INSURANCE COMPANY

LTC Cost of Care WYOMING



Nursing Home		Per Day	Per Month	Per Year
Private Room:	Full State	\$209	\$6,284	\$75,412
Semi-Private Room:	Full State	\$191	\$5,737	\$68,846

Assisted Living Facility		Per Day	Per Month	Per Year
One-Bedroom Unit:	Full State	\$140	\$4,206	\$50,475

Home Health Care		Per Day	Per Month	Per Year
Home Health Aide:	Full State	\$171	\$3,413	\$40,960

Note: Home health care costs based on services received eight hours per day, 20 days per month. Costs are rounded to the nearest whole dollar amount, and any discrepancies may be the result of rounding.

LONG-TERM CARE SERVICES DEFINED

The following information will help you explain the different levels of LTC services to your clients.

Nursing home

Residents in nursing homes require constant care. These facilities provide a wide range of services, including nursing care, 24-hour supervision, assistance with the activities of daily living and rehabilitation services such as physical, occupational and speech therapy. Family members typically seek nursing home care as a last resort when they can no longer care for a loved one.

Assisted living facility

People who choose assisted living don't need around-the-clock care. Assisted living facilities allow them to live independently – typically in their own apartments or rooms – while enjoying support services provided by the facility. These services include meals, assistance with personal care, help with medications, housekeeping and laundry, on-site staff for emergencies and social programs.

Home health care

The majority of long-term care services are provided in people's homes, either in the home of the person needing care or in the home of a family member. There are two different levels of home health care services:

- Home health aid – a skilled professional who provides services like nursing care and physical therapy

Source: U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov/LTC



Long-term care insurance is underwritten by

MUTUAL OF OMAHA INSURANCE COMPANY

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