

Long Term Care

# MutualCare® Solutions Frequently Asked Questions



**Q:** With the new sex-distinct rates, how will rates be calculated for a married couple?

**A:** The male and female rates will be calculated separately and then the 30% partner discount will be applied if both policies are issued. This is not a blended rate. A 15% partner discount will be applied if only one issues.

**Q:** Do both insured's need to be issued a MutualCare® Solutions policy to qualify for the 30% partner discount?

**A:** Yes, in order to receive the 30% premium discount, both policies must be MutualCare® Solutions policies.

**Q:** What is the minimum application requirement to receive the 5% Common Employer discount?

**A:** To receive the Common Employer discount, a minimum of five employee applications must be initially submitted.

**Q:** With Partnership pending in some of the states that are selling MutualCare® Solutions, how will policies be handled if an insured purchases a policy before Partnership is approved?

**A:** Over the next few months we expect the majority of the Partnership states to be approved. Subject to state regulation, a look back will take place. If the policy qualified for Partnership based on what the state approved, the insured will receive a letter advising that their MutualCare® Solutions policy is now Partnership Qualified.

**Q:** Does MutualCare® Solutions offer a five year rate guarantee?

**A:** No, this product does not offer a rate guarantee.

**Q:** Are Mutual Care® Plus and United LTCi Solutions available for sale in the states where the new MutualCare® Solutions product has not yet approved?

**A:** Yes. Communication will go out as states approve MutualCare® Solutions outlining their specific transition rules.

**Q:** Will Mutual of Omaha require paramed exams?

**A:** No. A full physical exam with blood work within the last two years is the requirement.

**Q:** Is Professional Home Health Care available?

**A:** Yes, Professional Home Health Care is available as an optional rider on MutualCare® Custom Solution.

**Q:** Does MutualCare® Solutions offer an Additional Benefit for Injury rider?

**A:** No, MutualCare® Solutions does not offer this rider.

**Q:** Do both partners have to apply at the same time for the Shared Care Benefit rider to be added to coverage?

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**Q:** What is the process when two applications with the same applicants are received from two different agents/producers?

**A:** The application signed date will determine which application will be processed.