



Built-In Monthly Benefit Gives Your Clients Greater Flexibility



The Situation:

Your clients want the flexibility to receive multiple LTC services in a single day without worrying about a daily cap on benefits.

The Sales Solution:

Mutual of Omaha's LTCi policies contain a built-in monthly benefit that allows them to receive services from various care providers on the same day.

Here's How it Works:

- For example, if a client has a policy with a *daily* benefit of \$100, and receives services that total \$225 on a given day, the policy would pay just \$100 for that day

- However, with a Mutual of Omaha policy that has a *monthly* benefit of \$3,000 (comparable to \$100 per day for 30 days), the insured would receive the entire \$225 for services incurred on that day, leaving a balance of \$2,775 remaining for the rest of the month

Your Competitive Advantage:

Not all LTCi carriers offer a monthly benefit. Others may offer it as an optional rider at an additional cost. But Mutual of Omaha's LTCi policies include a built-in monthly benefit. And that gives you a competitive advantage in the LTCi marketplace.

For more information on Mutual of Omaha's LTCi products, visit yourchoiceforLTC.com.