

From the Desk of

Tess Grace

As a leading long-term care insurance carrier, Mutual of Omaha has a responsibility to our policyholders and distribution partners to ensure our pricing strategy and product offerings are in line with industry trends, internal claims data and the economic environment.

In 2020, Mutual of Omaha began implementing new rates and benefit option changes to the MutualCare® Solutions Portfolio in approved states. **Effective April 1, 2022, we will be implementing these changes in California.**

Rate Adjustments

Premium adjustments may vary by age, sex and benefit selection. You may view the new rates by referring to the quoting software beginning April 1, 2022.

Cash Benefit Changes

- MutualCare® Custom: 25% of home health care benefit up to initial maximum of \$2,000 per month
- MutualCare® Secure: 25% of home health care benefit up to initial maximum of \$2,000 per month

Partner Premium Allowance Changes

- Both Issued: 15%
- One Issued: 5%

Transition Rules

- Applications for MutualCare® Solutions in California must be **signed and received*** by **March 31, 2022, 11:59 p.m. CT** to receive the old rates.
- Applications **signed and received after April 1, 2022**, will require a new application (MA6012_CA Rev) and will receive the new rates.
- **No exceptions will be made.**

**If your organization has a back-office stop to scrub applications, Mutual of Omaha must still receive applications at the home office on or before March 31, 2022, 11:59 p.m. CT.*

Software, Materials and Forms

- Winflex, MutualCare® Solutions and mobile quote software will be available for download effective April 1, 2022. **To ensure rates are appearing properly, please update your software on or after this date.**
- New paper applications, e-Applications and marketing materials will be available on April 1, 2022.

Thank you for your continued trust in Mutual of Omaha. We look forward to providing LTC solutions for years to come.



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