



From the Desk of

Michael Sladek

Mutual of Omaha actively monitors our inforce long-term care business, filing rate adjustments when necessary to ensure we keep our promises to policyholders and remain competitive in the marketplace.

We will be implementing the following inforce rate adjustments effective **July 1, 2022**:

Impacted Policy Forms

LTC04I
LTC04G
LTC04I7
LTC09M
LTC06UI
LTC09U
LT50, NH50, HCA, NHA, LTA
HCAQ, NHAQ and LTAQ

Impacted States

Georgia, Minnesota and South Dakota
Georgia, Minnesota and South Dakota
Georgia, Minnesota and South Dakota
Georgia, Minnesota and South Dakota
Georgia, Minnesota and South Dakota
Georgia, Minnesota and South Dakota
Connecticut, Louisiana and Minnesota
Louisiana and Minnesota

For details on yearly rate adjustment percentages, [view the supplemental grid here](#).

Policyholder Notification Process

Policyholders will receive a letter notifying them at least 60 days prior to the premium rate increase effective date as outlined above.

Along with the premium rate increase notification letters, most policyholders will receive an adjustment offer if there are options available. The offer will

provide the policyholder a benefit reduction alternative to help reduce the impact of the premium increase.

Tools Available

Additional resources are available on Sales Professional Access, including:

- Historical rate adjustment information by policy form on the Rate Adjustment page.
- A list of impacted policyholders on the Reports page.

Please share this information with your producers. Any additional information and state approvals will be communicated in our weekly Express newsletter. **For a complete list of affected policy forms as well as additional key information, including quoting best practices, please [review the FAQ](#).**

Long-term care insurance is a core product for Mutual of Omaha, and we intend to remain a key player in this market for years to come.

Should you have any further questions, please contact your Sales Director or Account Executive.



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