



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

January 1, 2024.

Georgia & Alabama

Policy Forms	2024 Non-Lifetime	2024 Lifetime
Impacted Increase	Benefit Period Increase	Benefit Period
• LT50	13.1%	15.0%
• NH50	13.1%	15.0%
• HCA	13.1%	15.0%
• LTA	13.1%	15.0%
• NHA	13.1%	15.0%

Indiana

Policy Forms	2024 Non-Lifetime	2024 Lifetime
Impacted Increase	Benefit Period Increase	Benefit Period
• LT50	10.0%	22.0%
• NH50	10.0%	22.0%
• HCA	10.0%	22.0%
• LTA	10.0%	22.0%

- NHA 10.0% 22.0%

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

Tools Available

Additional resources are available on [Sales Professional Access](#), including:

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