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# MUTUALLY INVESTED

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## in Long-Term Care Solutions

Mutual of Omaha remains committed to the long-term care insurance marketplace, to providing you a product portfolio that meets the needs of your clients and prospects, and to offering you the tools and resources that make it easy to do business with us. Here's a look at what we've done throughout 2019:

- **Innovative Solutions** – As a leader in the long-term care insurance market, we're always evaluating new solutions, new processes and value-added benefits to help you meet your clients' unique needs.
- **Better Processes** – We've improved the speed on our new business process so your policies get issued faster. In fact, in 2019, policies were issued on average one week faster than a year ago. We've also streamlined internal processes to enable case managers to answer questions and make more informed and quicker processing decisions.
- **Enhanced Underwriting** – We continue to enhance our long-term care underwriting guidelines. In 2019, we introduced parameds and labs for customers 59 years of age and younger if they haven't needed to see a doctor in more than two years and now consider TENs units for cause.

Equally important, we've invited you to take a head-to-toe look at our underwriting operations by hosting bi-monthly, interactive teleconferences with our underwriting leadership. We've also introduced you to key staff members via a series of "From the Desk of an LTC Underwriter" video interviews, performed on-demand underwriting webinars, and continue to answer your pre-screen emails within four hours regardless of the day or time (it's real 24/7 service).

- **New Marketing Materials** – Our long-term care marketing materials have been redesigned to reflect a new look and written with easier to understand language. A new consumer approved video and one page claim process flyer is also now available.
- **Numbers You Need** – We provided you with the latest long-term care insurance facts and figures with a long-term care calculator and a Cost of Care brochure. Look for cost of care materials to be updated again in 2020.
- **Spread the Word** – Our Marketing Solutions Center website ([mutualofomaha.com/solution-center](http://mutualofomaha.com/solution-center)) contains marketing tools to help you promote, train and drive more sales with your producers and throughout your marketing organization; watch for new campaigns in 2020.
- **Extra Credit** – Our popular marketing credits program rewarded you and your producers for your long-term care business in 2019; this program will continue in 2020.
- **More Claims Support** – Our claims area added seasoned claim specialists and care coordinators in 2019, which helped provide your customers an improved customer service experience.