

# Real People. Real Stories.

How LTCi impacts people's lives.



## The Advantage of a Cash Benefit

The best way to understand how long-term care insurance can benefit your clients is through stories from our policyholders. Here's how having a policy made a real difference for Bruce and his wife, Beth.

### Bruce's Story

Bruce had always been active. He was a golfer and enjoyed bicycle rides with Beth. But at age 74, he began experiencing leg pain and overall weakness. After numerous doctor's visits, he was diagnosed with ALS — a progressive nervous system disease that causes loss of muscle control. At first, his symptoms were manageable, but as they progressed to include swallowing problems, muscle stiffness and slurred speech, Beth knew he needed more care than she could provide.



### The Claims Process

Beth contacted Mutual of Omaha to discuss the benefits of Bruce's long-term care policy. A Benefit Claim Specialist explained the various care options available, including home health care, assisted living and the cash benefit option. Beth submitted the claim forms, HIPAA authorization and Power of Attorney documentation. The Benefit Claim Specialist then requested an Attending Physician Statement (APS), office notes from Bruce's neurologist and a Benefit Eligibility Assessment (BEA). We were able to determine that Bruce's condition demonstrated a functional decline. He met the policy's 90-day chronically ill requirement and he needed assistance with at least two of the six activities of daily living (ADLs). Bruce was approved for benefits.



### The Benefit of LTCi

Since it was important to Beth to remain her husband's primary caregiver, she elected the cash benefit option, which meant the cash was available immediately with no elimination period to satisfy. She now receives a cash benefit each month, which gives her the flexibility to manage Bruce's care and pay for the services that are best for him. Bruce's long-term care policy also gives Beth peace of mind knowing that if things change, she has the option to switch from cash to a reimbursement benefit at any time.

#### MutualCare® Solutions

The policies in the MutualCare Solutions portfolio include:

**Cash Benefit with No Elimination Period** — Provides the flexibility to pay for any services that support the insured's plan of care. The cash benefit pays a percentage of the policy home health care benefit.

**Mutual of Omaha**

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Mutual of Omaha Insurance Company