



About Express

Archive

- ▶ February 2015 (30)
- ▶ January 2015 (34)
- ▶ December 2014 (36)
- ▶ November 2014 (33)
- ▶ October 2014 (42)

Categories

Resources

- ▶ Sign-up for Express

Subscribe

FEBRUARY 16, 2015
LTCi Portfolio to Launch in California
 March 2, 2015

Previous:
[Disability Income Choice at Work – A Step-by-Step Guide](#)

Next:
[New TLA Rates are Something to Be Excited About](#)

Mutual of Omaha is excited to announce a new long-term care insurance portfolio, **MutualCare® Solutions**. This portfolio will be able to support you and your LTCi sales and address the needs of the changing LTCi marketplace. Look for MutualCare® Solutions to have new pricing strategies and various packaging; which will continue to support this valuable product line's longevity and mission to remain a strong member in the long-term care industry.

The two products, MutualCare® Secure Solution and MutualCare® Custom Solution, are valuable options for clients who worry about relying on their families for care, staying home as long as possible, or protecting their retirement nest egg.

New Features with MutualCare® Solutions:

- Cash Benefit
- Calendar Day Elimination Period
- Monthly Benefit
- Customizable Inflation Options
- Sex-distinct rates
- Issue ages 30-79

Compensation

For details about specific commission rules and rates, please refer to the updated commission schedules which can be found on Sales Professional Access. For additional questions, the Distribution Compensation Support Center can be contacted at 800-475-4465.

Underwriting

Additional information is in the MutualCare® Solutions Product and Underwriting Guide (M28379_1114). You can find any other rules, criteria, underwriting guidelines, and uninsurable health conditions you may need to know.

MutualCare® Solutions Marketing Materials and Applications

Effective February 23, approved MutualCare® Solutions marketing materials, including applications, will be available on Sales Professional Access or through your regular ordering channels. On March 2, WinFlex and MutualCare® Solutions software will also be available to download from Sales Professional Access.

Applications for MutualCare® Solutions in California must be dated on or after March 2, 2015.


Please remember to keep your WinFlex or MutualCare® Solutions software up-to-date by downloading the latest version from Sales Professional Access.

If you have any questions, please contact Sales Support at (800) 693-6083 or e-mail sales.support@mutualofomaha.com.

States where MutualCare® Solutions is approved

Alabama	Alaska	Arizona	Arkansas	California	Colorado

Connecticut	Delaware	District of Columbia	Florida	Georgia	Idaho
Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi
Missouri	Nebraska	Nevada	New Hampshire	New Jersey	New Mexico
North Carolina	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania
Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah
Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming

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