



Built-In Calendar Day Elimination Period Helps Clients Receive Policy Benefits Sooner



The Situation:

Your client is concerned about the length of time she will have to pay for LTC services out of pocket before her policy benefits begin.

The Sales Solution:

Explain that Mutual of Omaha's elimination period is based on calendar days – not service days like some other companies. And that can help her satisfy the elimination period faster.

Here's How it Works:

- Say your client has a 90-day elimination period and receives home health care services two days a week

- With an elimination period based on *service days*, it would take 45 weeks (two days of service per week) to satisfy the elimination period
- However, with Mutual of Omaha's *calendar-day* elimination period, benefits would begin after 90 days

Your Competitive Advantage:

Some LTCi carriers don't offer a calendar-day elimination period, and others offer it as a rider for an additional cost. But Mutual of Omaha's calendar-day elimination period is built into all of our policies. And that gives you a competitive advantage in the LTCi marketplace.

For more information on Mutual of Omaha's LTCi products, visit yourchoiceforLTC.com.