

# Skilled Nursing Facility Rider

## Help Your Clients Pay for Skilled Nursing Care



### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our **skilled nursing facility rider** offers an added measure of financial protection if your clients need skilled nursing care, intermediate care, or custodial care in a skilled nursing facility.

After an inpatient hospital stay, or observation stay, some clients may need continued care and recovery in a skilled nursing facility, especially for your Medicare-aged clients.\*

When clients need skilled nursing care, the costs can be overwhelming and create a financial burden. Clients want to focus on their recovery. Our rider pays a daily benefit to help offset expenses and protect your clients financially.

### Key Selling Points

- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Flexible coverage — clients select a daily benefit from \$100 to \$500 (in \$10 increments)
- ✓ This coverage is available for all issue ages
- ✓ Benefits are paid directly to your clients to spend as they choose
- ✓ **The rider covers skilled nursing care, intermediate care, or custodial care in a skilled nursing facility**

### How the Plan Works

Requires a covered hospital stay of at least two days to qualify for benefits

Benefit period ends with 60 consecutive days of not being confined in a hospital or skilled nursing facility. The daily benefit resets after this time.

Care in a skilled nursing facility must begin within 30 days of hospital discharge

Clients can choose which days — and how many days — to cover per confinement, with three options available:

- Coverage for confinement days 1-20
- Coverage for confinement days 21-100
- Coverage for confinement days 1-100

Learn More

The details above provide a summary of the Hospital Protection plan's skilled nursing facility rider. For more information on benefits, costs, limitations and exclusions, please visit:

**Sales Professional Access at**  
[mutualofomaha.com/sales\\_professionals](https://mutualofomaha.com/sales_professionals)



### For Example, if a Client Covers:

#### Days 1-20

They'll be covered for 20 days per confinement with no elimination period.

#### Days 21-100

They'll have a 20-day elimination period. Then the rider covers 80 days per confinement.

#### Days 1-100

The client is covered for 100 days per confinement with no elimination period.

\*UpToDate, "Medical Care in Skilled Nursing Facilities (SNFs) in the United States," <https://www.uptodate.com/contents/medical-care-in-skilled-nursing-facilities-snfs-in-the-united-states>. Accessed April 2025.

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