

Sales Idea: Care Coordination

A built-in benefit that provides real value for families.



The need for long-term care services can come on slowly, or it can happen overnight. No matter when it happens, families often struggle to find appropriate care for their loved one. A care coordinator can help.

The Need

Arranging for long-term care services is no easy task. The insured often isn't in a position to research care options, leaving the job to frazzled family members.

Today's Reality

When a loved one needs help with everyday activities, families often have to act quickly. Faced with countless options to consider and immediate decisions to make, it's not easy to know who to trust or where to turn for help.

The Solution

When your clients purchase an Indexed Universal Life policy with a Long-Term Care Rider from United of Omaha Life Insurance Company, it contains a care coordination benefit that helps families manage their loved one's long-term care needs. When a claim is initiated, a care coordinator is assigned. This licensed health-care professional - typically a registered nurse - becomes the family's point of contact and works closely with them to arrange for services and ensure care needs are met.

Here's how it works:

- The insured or a trusted family member calls the toll-free number in the policy rider to initiate a claim.
- A care coordinator contacts the insured or the family member to assess the need for long-term care services.
- The care coordinator then develops a personalized plan of care and helps to arrange for services.
- The care coordinator continues to monitor the insured's progress and the quality of care received.

Learn more

You'll find details about the Long-Term Care Rider on our Indexed Universal Life products on our LTC Rider support site.

Go to
MutualofOmaha.com/LTC-Rider

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The Care Coordination Benefit Explained

- There's no elimination period to satisfy for care coordination services. This means the insured has immediate access to the services of a care coordinator.
- The insured is not required to use care coordination services; however, some policy benefits are available only upon the recommendation of a care coordinator, including benefits that can help them remain safely at home:
 - Caregiver training
 - Durable medical equipment
 - Home modifications
 - Medical alert system
- A care coordinator also is required in order to access the alternate care benefit of the policy.

Sales Tip: Don't Overlook Care Coordination

Take the important step to educate your clients on how the rider works when they need to make a claim. Be sure to highlight the care coordination benefit and explain how this policy feature can be a lifeline when insureds and their families don't know where else to turn. Having an advocate with them every step of the way allows you to easily demonstrate the value of owning an Indexed Universal Life policy with a Long-Term Care Rider.

