



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective February 1, 2023

***NOTE:** The state of Maine requires a 90-day notification period to all policyholders. Therefore, the effective date for the affected ME policies indicated below will be March 1, 2023.

Alabama

Policy Forms Impacted	2023 Overall Rate Increase
LTC04G	15.00%

Delaware

Policy Forms Impacted	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase
LTC04I	30.00%	15.80%	17.00%	
LTC09M	22.50%	12.60%	15.40%	5.50%
LTC09U	25.90%	16.10%	18.90%	3.00%

Maine

Policy Forms Impacted	Benefit Period	2023 Overall Rate Increase	2024 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	21.0%	0.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	26.2%	26.2%

Reminder: The state of Maine requires a 90-day notification period to all policyholders. Therefore, the effective date for the affected ME policies indicated below will be March 1, 2023.

Nevada

Policy Forms Impacted	Benefit Period	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	14.01%	14.01%	0.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	19.11%	19.11%	19.11%

New Mexico

Policy Forms Impacted	Benefit Period	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	30.0%	0.0%	0.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	30.0%	30.0%	23.9%

Puerto Rico

Policy Forms Impacted	2023 Overall Rate Increase
LTC04I	24.9%
LTC04I7	15.0%
LTC09M	14.5%

LTC04G- DC Situs States

State	2023 Overall Rate Increase
Alaska	10.00%
Hawaii	10.00%
Massachusetts	10.00%
Nebraska	10.00%
New Jersey	10.00%
Pennsylvania	10.00%
South Carolina	10.00%
Virginia	10.00%

LTC06UI

Form	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase	2027 Overall Rate Increase
LTC06UI	0.40%	11.90%	5.00%	23.30%	4.30%

**Note: An average increase of 0.40% will be implemented on March 1, 2023.*