



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective September 1, 2023

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

Rhode Island

Policy Forms Impacted	Benefit Period	2023 Overall Rate Increase	2024 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	9.0%	8.3%
LT50, NH50, HCA, LTA and NHA	Lifetime	15.0%	13.0%

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West Virginia

Policy Forms Impacted	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase
LTC04G	10.66%	10.66%	10.66%	10.66%
LTC04I	15.23%	14.81%		
LTC04I7	12.16%	12.16%		
LTC09M	21.84%	19.20%	21.60%	
LTC06UI	8.19%	7.98%	7.36%	
LTC09U	3.95%	9.00%	3.95%	

