



# Your Home

It's Where You Plan to Stay



As you get older, there's a good chance you may need a little help with life's everyday activities – things you'd always been able to do for yourself. No doubt, your family would step in to help. But what if your kids don't live close enough to stop in every day? Or they can't miss work to take you to get groceries or to a doctor's appointment? You love your home and want to continue living independently as long as you can. And you certainly don't want to have to go to a nursing home. *Right?*

## Staying in Your Home...Where You Want to Be

If you're like most people, you may think long-term care means a nursing home. In fact, there are a variety of long-term care services that may actually help keep you out of a nursing home by allowing you to get the care you need in the comfort of your own home. So if home is where you plan to stay, it's important to be prepared for the day when you can no longer manage there on your own. You need to know who you can count on for help, where you might go to hire professional home care services and how you will pay for that care. And while home care is less expensive than a nursing home, it can still be costly. Based on national average costs, you might expect to pay \$36,864 per year for a home health aide.\*

\*Source: Mutual of Omaha's Cost-of-Care Survey conducted by Univita, 2012

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company. Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent/producer or write to the company.

**This is a solicitation of insurance.** An insurance agent/producer may contact you by telephone to provide additional information.

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The cost of long-term care services differs greatly depending on where you live. Your Mutual of Omaha insurance agent/producer can show you average costs in your area.

## Reality Check

If you need help someday:

- How will you manage to stay in your home?
- Do you have a family member who can provide the help you need?
- Will you have to hire professional home care services?
- Do you have the funds available to pay for some of those services?

## Keeping Connections Strong

A long-term care insurance policy may help ensure the connection to your home remains strong. It provides benefits for covered stay-at-home services. And that means you'll have help paying for the care you need in the place you want to be...your home.

*Connecting You  
to What  
Matters Most*

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