

SERFF Tracking Number: UNUM-125807241 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 40251  
Company Tracking Number: EN-1168 (8-08)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long Term Care  
Project Name/Number: Advertising /EN-1170 (8-08), EN-1168 (8-08), EN-1169 (8-08)

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: UNUM-125807241 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: EN-1168 (8-08)

Co Status:

Authors: Jay Burt, Karen Hooke

Date Submitted: 09/12/2008

State Tr Num: 40251

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 10/13/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Advertising

Project Number: EN-1170 (8-08), EN-1168 (8-08), EN-1169 (8-08)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/13/2008

State Status Changed: 10/13/2008

Corresponding Filing Tracking Number:

Filing Description:

September 10, 2008

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

Julie Benafield Bowman

Commissioner of Insurance

State of Arkansas

Department of Insurance

1200 West 3rd Street

Little Rock, AR 72201-1904

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Re: Unum Life Insurance Company of America, NAIC #565-62235  
FEIN # 01-0278678 License #7700440  
Group Long Term Care Advertising  
Form Number(s): EN-1168 (8-08); EN-1169 (8-08); EN-1170 (8-08)

The enclosed forms are submitted for your review and approval. These forms have been updated and replace previously approved forms LTC-150 (11/04); LTC-156 (11/04); and LTC-130 (10/04). These forms are intended for presentation and description to the insurance-buying public and are designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

Form #	Form Description	Form Type	Replaces Form #	Approved On
EN-1168 (8-08)	Brochure	Invitation to Inquire	LTC-150 (11/04)	2/23/05
EN-1169 (8-08)	Enrollment Poster	Invitation to Inquire	LTC-156 (11/04)	2/23/05
EN-1170 (8-08)	Brochure	Invitation to Inquire	LTC-130 (10/04)	2/23/05

We would like you to consider the sources and statistical information as "bracketed" or "variable" text that can be updated or removed to reflect the most up-to-date sources without being refiled. Should revisions be made to the body of this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at [khooke@unum.com](mailto:khooke@unum.com) or 1-207-575-7376.

Sincerely,

Karen E. Hooke  
Advertising Review Analyst II

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## Company and Contact

### Filing Contact Information

Jay Burt, Senior Contract Analyst jkburt@unum.com  
 2211 Congress Street (207) 575-5738 [Phone]  
 Portland, ME 04122 (423) 209-3499[FAX]

### Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? No  
 Fee Explanation: 3 advertising forms = \$75.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$75.00	09/12/2008	22459793

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/13/2008	10/13/2008

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## **Disposition**

Disposition Date: 10/13/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR Transmittal Form	Accepted for Informational Purposes	Yes
Form	GLTC Brochure	Filed	Yes
Form	GLTC enrollment poster	Filed	Yes
Form	GLTC Brochure	Filed	Yes

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## Form Schedule

**Lead Form Number:** EN-1168 (8-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	EN-1168 (8-08)	Advertising	GLTC Brochure	Initial			EN-1168 (8-08).pdf
Filed	EN-1169 (8-08)	Advertising	GLTC enrollment poster	Initial			EN-1169 (8-08).pdf
Filed	EN-1170 (8-08)	Advertising	GLTC Brochure	Initial			EN-1170 (8-08).pdf



# Who controls your future?

Be prepared with long term care insurance from Unum.

## The power of choice

Maria and Steven know firsthand what it's like to be part of the "sandwich" generation. They are working parents, soccer parents and caregivers for an elderly parent. While it's been a labor of love, they don't want their children to be faced with that burden someday. They want the financial freedom to choose where they receive care – and who will provide it.

## What is long term care?

Whether it's due to a motorcycle accident or a serious illness, it is the type of care you would need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

## Your life, your choice

- Fishing or golf?
- Motor home or long-awaited cruise?
- A house at the beach – or close to the grandchildren?

These are the choices to make in retirement.

You don't want to worry that you'll have to choose between depleting your retirement savings or liquidating your assets if you need a period of long term care.

## Who's at risk?

Long term care (LTC) insurance is not just for the elderly.

- More than half of long term care claims submitted to Unum are for people under age 65. The average age for those claimants is 54.<sup>1</sup>
- 20 million Americans are expected to need long term care services by 2030.<sup>2</sup>
- The demand for long term care services is projected to double by 2040.<sup>3</sup>

## What is the cost of care?

The cost can vary greatly by geographical area, but here's a nationwide snapshot:

The national average hourly rate for a home health aide is \$25. Based on this rate, four hours of home health aide services daily would total about \$36,500 a year.<sup>4</sup>



- The national average cost for a private room in a nursing home is about \$70,000 a year<sup>5</sup> and the average stay is 24 to 26 months.<sup>6</sup>
- The national average base rate for a private room in assisted living care is about \$33,300 per year.<sup>7</sup>

## How to apply

Your benefit enrollment is coming soon. To learn more about Unum long term care insurance, watch for information from your employer.

## Savings concerns

One recent study showed that adults are concerned about the health costs associated with aging:<sup>8</sup>



**41%** of adults polled indicated they do not think they will have enough money to cover their expenses as they age.



**56%** of those between ages 45-54 do not think they will have enough money to finance their own potential long term care needs as they age.



**39%** of adults older than age 55 stated they were also concerned about financing potential long term care needs.



### Won't my other insurance pay for long term care?

***Unfortunately, no.***

- Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long-term help with daily living.
- Medicaid only helps with long term care expenses after you have depleted virtually all of your assets, including your home. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.<sup>9</sup>

Only long term care insurance can cover those costs and allow you to maintain as much of your assets as possible.

## Do I need to be in a nursing home to use my LTC insurance?

All Unum plans include a home health option. This allows you to use your benefit to pay for an aide to come to your home, so you can remain in your residence as long as possible.

For an extra premium, some plans allow you to pay a family member or friend to take care of you.

You can also use your LTC benefit for other assistance you need, such as paying someone to:

- Mow your lawn
- Help you shop for groceries
- Take you to doctor's visits

### Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

In 2007, 63% of the people who bought group LTC insurance were under age 55.<sup>10</sup>



## Why buy coverage at work?

- ✓ 1. You get more affordable rates when you buy this coverage through your employer. You can extend your coverage to your parents.
- ✓ 2. Depending on your plan, you may be able to pay your premiums through convenient payroll deduction.
- ✓ 3. Your employer has selected coverage from Unum, the leading provider of group LTC insurance for employees in the U.S.<sup>11</sup>



## Additional help for caregivers

Even if you don't need long term care in the immediate future, you may be a caregiver for someone you love. Your plan includes LTC Connect® service, which gives you access to counselors who can help you find long term care providers in your area, a support group, or other assistance you may need. It also provides discounts for medical equipment such as walkers, hearing aids, wheelchairs, etc.

- 1 Unum internal data from 2006 inforce block of nearly 1 million policyholders, October 2007.
- 2 "Long Term Care Financing: Are Americans Prepared?" Testimony before the U.S. Senate Special Committee on Aging, March 9, 2006. And, the American Association for Long Term Care Insurance, "2008 LTCI Sourcebook," February 2008.
- 3 RTI International, "The NIC Compendium Project: A Guide to Long-Term Care Projection and Simulation Models," April 2008.
- 4 The Honolulu Advertiser, "Long Term Care Insurance Can Protect Assets," July 26, 2007.
- 5 Georgetown University, Long Term Care Financing Project, "National Spending for Long Term Care Fact Sheet," January 2007. The base rate usually covers the room, meals, housekeeping, laundry, and personal assistance with activities of daily living; a person may pay more for additional services such as therapies or medications.
- 6 The Honolulu Advertiser, "Long Term Care Insurance Can Protect Assets," July 26, 2007.
- 7 Georgetown University, Long Term Care Financing Project, "National Spending for Long Term Care Fact Sheet," January 2007. The base rate usually covers the room, meals, housekeeping, laundry, and personal assistance with activities of daily living; a person may pay more for additional services such as therapies or medications.
- 8 Wall Street Journal Online/Harris Interactive, "Personal Finance Poll of U.S. Adults," February 2006. Available online at: [www.harrisinteractive.com/news/allnewsbydate.asp?NewsID=1014](http://www.harrisinteractive.com/news/allnewsbydate.asp?NewsID=1014). Date accessed: June 19, 2008.
- 9 America's Health Insurance Plans, "New Survey Finds One in Four Baby Boomers Erroneously Believe They Have Coverage for Long-Term Care Expenses," November 5, 2007.
- 10 American Association for Long Term Care Insurance, "2008 LTCI Sourcebook," February 2008.
- 11 U.S. Group Long-Term Care Insurance: 2007 Annual Review, LIMRA International, 2008.

This is not intended to be a complete description of the individual and group long term care policies underwritten by Provident Life and Accident Insurance Company, Unum Life Insurance Company of America, and First Unum Life Insurance Company. Some coverage options may not be available in all states. These policies have exclusions and limitations that may affect benefits payable. For costs and complete details of coverage, refer to Policy Series LTC03, RLTC03, GLTC04, RGLTC04, in NY refer to Policy Series LTC03, LTC03F, LTCP03, LTCP03F, LTCT03, LTCT03F, RLTC03, RLTC03F, RLTCP03, RLTCP03F, GLTC04, RGLTC04 or call your Unum representative.

Underwritten by:

Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402  
Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

In NY, underwritten by:

First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016

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**For employee information**

EN-1168 (8-08)

# Who's in **control** of **your future?**

Long term care insurance  
can give you the power to:

- Choose where you will receive care and who will provide it
- Remain independent as long as possible
- Free your children from the burden of caregiving
- Retain more of your financial assets for those you love

And a plan purchased through the workplace can make it more affordable.  
Watch for more information on this important benefit.

▶▶▶ Learn more:

**Date:**

**Time:**

**Location:**

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122  
Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402  
In New York: First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Series LTC03, RLTC03, GLTC04, RGLTC04, in NY refer to Policy Series LTC03, LTC03F, LTCP03, LTCP03F, LTCT03, LTCT03F, RLTC03, RLTC03F, RLTCP03, RLTCP03F, GLTC04, RGLTC04 or contact your Unum representative.

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and marketing brand of Unum Group and its insuring subsidiaries.

EN-1169 (8-08)

## Why would I need long term care (LTC) insurance?

If these trends impact your future	Long term care coverage can help
<b>Rising costs:</b> Average yearly cost for a nursing home is \$70,000; home care is \$36,500. <sup>1</sup>	Pays a monthly benefit to help offset the cost of care.
<b>Demand for choice:</b> More people want the freedom to choose care at home, rather than in a facility, if possible.	Most LTC insurance plans now include a benefit for caregiving at home.
<b>Families changing:</b> More single people, fewer couples having children. <sup>2</sup>	Important coverage for those with no one to care for them.
<b>People living longer:</b> People who live past 80 have a greater risk of outliving their savings. <sup>3</sup>	Valuable help when longer lives mean a greater chance of needing care.
<b>Not just for the elderly:</b> Nearly 57% of Unum LTC claimants are under age 65; the average is 54. <sup>4</sup>	If needed, you can use LTC insurance while you are still in the workplace.



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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** AR Transmittal Form

**Review Status:**

Accepted for Informational 10/13/2008  
Purposes

**Comments:**

**Attachment:**

AR NAIC Transmittal Form.pdf

**Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)**

<b>1.</b>	<b>Prepared for the State of</b>	<b>ARKANSAS</b>
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<b>2.</b>	<b>Department Use Only</b>	
	<b>State Tracking ID</b>	

<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>
	Unum Life Insurance Company of America 2211 Congress Street Portland, Maine 04122	Maine		565	62235	01-0278678

<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>
	Jay K. Burt Unum Life Ins. Co. of America 2211 Congress St. M456 Portland, ME 04122	800-974-2266 X55738	423-209-3572	jburt@unum.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> <b>Review &amp; Approval</b> <input type="checkbox"/> File & Use <input type="checkbox"/> Informational  <input type="checkbox"/> Combination (please explain): _____  <input type="checkbox"/> Other (please explain) : _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>EN-1168 (8-08)</b>
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> Resubmission    Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise  <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> <b>Small and Large</b>  <input checked="" type="checkbox"/> <b>Employer</b> <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance</b>	<b>Long Term Care</b>
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<b><u>LTC03G.001</u></b>
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<b>18.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>	<b>EN-1168 (8-08)</b>	
<b>This filing corresponds to rate filing company tracking number</b>		

	<b>Document Name</b>	<b>Form Number</b>		<b>Replaced Form Number</b>
	<b>Description</b>			<b>Previous State Filing Number</b>
01	<b>GLTC Brochure</b>	<b>EN-1168 (8-08)</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
02	<b>GLTC Enrollment Poster</b>	<b>EN-1169 (8-08)</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
03	<b>GLTC Brochure</b>	<b>EN-1170 (8-08)</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
04			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
05			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
06			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
07			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
08			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
09			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
10			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	

LH FFA-1