

SERFF Tracking Number: UNUM-125815272 State: Arkansas
Filing Company: Provident Life and Accident Insurance Company State Tracking Number: 40249
Company Tracking Number: EN-1168 (8-08)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care
Project Name/Number: Advertising /EN-1168 (8-08), EN-1169 (8-08), EN-1170 (8-08)

Filing at a Glance

Company: Provident Life and Accident Insurance Company

Product Name: Individual Long Term Care SERFF Tr Num: UNUM-125815272 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 40249
Sub-TOI: LTC03I.001 Qualified Co Tr Num: EN-1168 (8-08) State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Authors: Jay Burt, Karen Hooke Disposition Date: 10/14/2008
Date Submitted: 09/15/2008 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Advertising Status of Filing in Domicile: Not Filed
Project Number: EN-1168 (8-08), EN-1169 (8-08), EN-1170 (8-08) Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/14/2008
State Status Changed: 10/14/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
September 12, 2008

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: Provident Life and Accident Insurance Company

NAIC #565-68195, FEIN # 62-0331200

Individual 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 Individual Long Term Care products, LTC03, LTCP03, LTCT03, RLTC03 and RLTCP03, marketed by Unum's subsidiary Provident Life and Accident Insurance Company. The policy forms were approved by your department on November 27, 2002.

Form #: EN-1168 (8-08)

Form Description: Brochure

Form Type: Invitation to Inquire

Replaces Form#: LTC-150 (11/04), which was approved on 2/23/05

Form#: EN-1169 (8-08)

Form Description: Enrollment Poster

Form Type: Invitation to Inquire

Replaces Form #: LTC-156 (11/04), which was approved on 2/23/05

Form#: EN-1170 (8-08)

Form Description: Brochure

Form Type: Invitation to Inquire

Replaces Form #: LTC-130 (10/04), which was approved on 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.

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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 or 1-207-575-7376.

Sincerely,

Karen E. Hooke
Advertising Review Analyst II

Company and Contact

Filing Contact Information

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

Filing Company Information

Provident Life and Accident Insurance Company
1 Fountain Square
Chattanooga, TN 37402
(800) 451-8475 ext. [Phone]
CoCode: 68195
Group Code: 565
Group Name:
FEIN Number: 62-0331200
State of Domicile: Tennessee
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: 3 advertisements @ \$25.00 per form
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Provident Life and Accident Insurance Company	\$75.00	09/15/2008	22496882

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/14/2008	10/14/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
AR NAIC Transmittal Form	Supporting Document	Jay Burt	10/14/2008	10/14/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Form Clarification	Note To Reviewer	Jay Burt	10/14/2008	10/14/2008
Clarification	Note To Filer	Stephanie Fowler	10/14/2008	10/14/2008

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Disposition

Disposition Date: 10/14/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR NAIC Transmittal Form	Accepted for Informational Purposes	Yes
Form	ILTC Brochure	Filed	Yes
Form	ILTC Enrollment Poster	Filed	Yes
Form	ILTC Brochure	Filed	Yes

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Amendment Letter

Amendment Date:

Submitted Date: 10/14/2008

Comments:

When this filing was originally submitted, I failed to submit the NAIC Transmittal Form.

I appreciate your time.

Thank You,

Jay K. Burt

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: AR NAIC Transmittal Form

Comment:

AR NAIC Transmittal Form.pdf

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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	ILTC Brochure	Initial			EN-1168 (8-08).pdf
Filed	EN-1169 (8-08)	Advertising	ILTC Enrollment Poster	Initial			EN-1169 (8-08).pdf
Filed	EN-1170 (8-08)	Advertising	ILTC 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 54.¹
- 20 million Americans are expected to need long term care services by 2030.²
- The demand for long term care services is projected to double by 2040.³

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.⁴



- The national average cost for a private room in a nursing home is about \$70,000 a year⁵ and the average stay is 24 to 26 months.⁶
- The national average base rate for a private room in assisted living care is about \$33,300 per year.⁷

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:⁸



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.⁹

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 55.¹⁰



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.¹¹



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. 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, RLTC03, RLTC03F, GLTC04, RGLTC04 or contact your Unum representative.

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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
Rising costs: Average yearly cost for a nursing home is \$70,000; home care is \$36,500. ¹	Pays a monthly benefit to help offset the cost of care.
Demand for choice: 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.
Families changing: More single people, fewer couples having children. ²	Important coverage for those with no one to care for them.
People living longer: People who live past 80 have a greater risk of outliving their savings. ³	Valuable help when longer lives mean a greater chance of needing care.
Not just for the elderly: Nearly 57% of Unum LTC claimants are under age 65; the average is 54. ⁴	If needed, you can use LTC insurance while you are still in the workplace.



Better benefits at work.

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Supporting Document Schedules

Satisfied -Name: AR NAIC Transmittal Form

Review Status:

Accepted for Informational 10/14/2008
Purposes

Comments:

Attachment:

AR NAIC Transmittal Form.pdf

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

1.	Prepared for the State of	ARKANSAS
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2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #
	Provident Life and Accident Insurance Company One Fountain Square Chattanooga, TN 37402	TN		416	62235	01-0278678

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Jay K. Burt Senior Contract Analyst Unum 2211 Congress Street Portland, ME 04122	(207) 575-57386	(423) 209-3499	jburt@unum.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <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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6.	Company Tracking Number	UNUM-125815272
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise
		Group <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance	Individual Long Term Care
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10.	Product Coding Matrix Filing Code	LTC03G.001 Qualified
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18.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

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

LH FFA-1

19. Rate Filing Attachment				
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing				
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1