

SERFF Tracking Number: BNLA-125884939 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 40758
Company Tracking Number: 50420 ETC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 50420 etc
Project Name/Number: 50420 etc/50420 etc

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 50420 etc

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Advertisement

SERFF Tr Num: BNLA-125884939

SERFF Status: Closed

Co Tr Num: 50420 ETC

Co Status:

Author: Lucy Sutton

Date Submitted: 11/04/2008

State: ArkansasLH

State Tr Num: 40758

State Status: Filed-Closed

Reviewer(s): Marie Bennett

Disposition Date: 11/05/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 50420 etc

Project Number: 50420 etc

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/05/2008

State Status Changed: 11/05/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC: 233-61263 FEIN: 36-0770740

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

RE: LONG-TERM CARE ADVERTISING

INVITATION TO INQUIRE

Internet Website Pages

Form Numbers: 50420 (10/03/2008), 50421 (10/03/2008),
50423 (10/03/2008), 50424 (10/03/2008) and
50426 (10/03/2008)

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Dear Insurance Department Personnel:

In accordance with your state's requirements, we are filing the above captioned web pages. This advertising has not been filed in Illinois, our domicile state.

It's a simple direct marketing site designed to create interest in long-term care insurance in general. Visitors can contact a licensed agent for additional information.

Your consideration of this filing is appreciated.

Sincerely,

Lucy Sutton

Enclosures

Company and Contact

Filing Contact Information

Lucy Sutton, Information Coordinator
600 West Chicago Ave
Chicago, IL 60654-2800

l.sutton@banklife.com
(312) 396-6122 [Phone]
(312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company
600 West Chicago Ave
Chicago, IL 60654-2800
(800) 621-3724 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>BNLA-125884939</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Bankers Life and Casualty Company</i> | <i>State Tracking Number:</i> | <i>40758</i> |
| <i>Company Tracking Number:</i> | <i>50420 ETC</i> | | |
| <i>TOI:</i> | <i>LTC06 Long Term Care - Other</i> | <i>Sub-TOI:</i> | <i>LTC06.000 Long Term Care - Other</i> |
| <i>Product Name:</i> | <i>50420 etc</i> | | |
| <i>Project Name/Number:</i> | <i>50420 etc/50420 etc</i> | | |
| Fee Amount: | \$125.00 | | |
| Retaliatory? | No | | |
| Fee Explanation: | \$25 per form | | |
| | 25 x 5 = 125 | | |
| Per Company: | No | | |

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|----------|----------------|---------------|
| Bankers Life and Casualty Company | \$125.00 | 11/04/2008 | 23687240 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Marie Bennett | 11/05/2008 | 11/05/2008 |

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Form Schedule

Lead Form Number: 50420

| Review Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-----------------------|--------------------------------------|---------|----------------------|-------------|-----------------------|
| | 50420 (10/03/2008) | Advertising Home | Initial | | 0 | 50420(10-03-2008).pdf |
| | 50421 (10/03/2008) | Advertising What is LTC? | Initial | | 0 | 50421(10-03-2008).pdf |
| | 50423 (10/03/2008) | Advertising Top 5 Reasons for LTCI | Initial | | 0 | 50423(10-03-2008).pdf |
| | 50424 (10/03/2008) | Advertising Who Pays for LTC? | Initial | | 0 | 50424(10-03-2008).pdf |
| | 50426 (10/03/2008) | Advertising Request More Information | Initial | | 0 | 50426(10-03-2008).pdf |



| | | | | |
|----------------------|------------------------------|--|-----------------------------------|--|
| Home | What is LTC? | Top 5 Reasons for LTCI | Who Pays for LTC? | Request More information |
|----------------------|------------------------------|--|-----------------------------------|--|

Long-Term Care Insurance:

Many will need it, but few understand why.

No one likes to think about long-term care. But chances are, one day, most of us will need it. In fact, according to the U.S. Department of Health and Human Services, **70%** of people age 65 and older will use some form of long-term care services during their lives. ¹

However, long-term care is not just for the elderly—40% of those receiving care are actually adults ages 18 to 64.¹ This often happens because of an unexpected accident, illness or injury, such as:

- Stroke
- Chronic illness
- A car accident
- A fall
- Cognitive impairment, like Alzheimer's disease
- A sports-related injury

The best way to be ready is to prepare for long-term care **before** you actually need it. And long-term care insurance (LTCI) can help. Please browse the topics above to learn more, or talk to a [Bankers insurance agent](#) for an LTCI quote.

¹ "Understanding LTC." National Clearinghouse for Long-Term Care Information. www.longtermcare.gov. Site viewed on 10/17/08.

Have Questions?

Call or e-mail today to make an appointment with a Bankers long-term care insurance agent.

[Get a Quote](#) ➔

Toll-Free: **1-800-257-2800**

 **Test Your Long-Term Care Knowledge.**
Take our Interactive Quiz



Check out our interactive map to learn the cost of care in your state.



| | | | | |
|----------------------|------------------------------|--|-----------------------------------|--|
| Home | What is LTC? | Top 5 Reasons for LTCI | Who Pays for LTC? | Request More information |
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What is Long-Term Care?

Long-term care is the assistance provided to people who are unable to perform the Activities of Daily Living (ADLs) that healthy, fully-functional people normally do on their own on a daily basis. These activities can include eating, bathing and getting dressed. Long-term care is also provided when a person needs supervision due to a cognitive impairment, such as Alzheimer's disease.

Many people think that long-term care means staying in a nursing home. Today, there are more care options available. Long-term care services can be divided into two general types of care: home and community care, or facility care.

Here are some examples of each type of care:

| Home and Community Care | Facility Care |
|-------------------------|--------------------------|
| Home Care | Assisted Living Facility |
| Custodial Care | Nursing Home |
| Homemaker Services | |
| Adult Day Care | |
| Hospice Care | |

Bankers offers a variety of LTCI products to meet your needs. [Talk to a Bankers agent](#) for a quote and to have your questions answered.

Please [click here](#) for a glossary of terms used when talking about long-term care (LTC) and Long-Term Care Insurance (LTCI).

Have Questions?

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Top 5 Reasons to Consider Purchasing Long-Term Care Insurance

Reason #1: Protect your assets. The national average cost for just one year in a nursing home is over **\$76,000** for a private room!¹ Medicare, employer private health insurance and disability insurance generally **do not cover** long-term care and custodial care—these costs are your responsibility to pay.

Reason #2: Stay in your own home. Most LTCI policies cover care from home health aides, which means you can receive the assistance you need while remaining independent and **in your own home** for as long as possible.

Reason #3: Not burden your family with caregiving. There are an estimated 44.4 million caregivers in America—an astonishing **83% are relatives** who provide care at the expense of their own careers, families and free time.²

Reason #4: More choices. LTCI gives you **greater control and flexibility** over your healthcare. You choose the type of care you want and where you wish to receive it based on medical need and your personal preference, not on ability to pay.

Reason #5: Because you're healthy. Some medical conditions can eliminate your chances of *even qualifying* for LTCI. So by the time you need long-term care services, it's **already too late** to consider insurance help. That's why if you're ready to explore how LTCI can help protect you and your family, **start today** by talking to [Bankers insurance agent](#).

1. "Paying for LTC." National Clearinghouse for Long-Term Care Information. www.longtermcare.gov. Site viewed on 10/17/08.

2. "Caregiving in the U.S. 2004." National Alliance for Caregiving and AARP www.caregiving.org.

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Who Pays for Long-Term Care?

You may be planning to rely on government programs, such as Medicare or Medicaid, to pay for your future long-term care needs. However, Medicare provides limited coverage for long-term care services. To qualify for Medicaid, you must spend down most of your hard-earned savings and assets. And neither disability insurance nor major medical insurance typically cover long-term care.

| How Will You Pay for Long-Term Care Services? | |
|---|--|
| Disability Insurance: | No |
| Major Medical Insurance: | No |
| Medicare: | Very limited, only in certain circumstances |
| Medicaid: | Yes, but only after you spend down your assets |
| Long-Term Care Insurance: | YES |

If you plan to rely on personal savings to pay for care, you may be surprised by how much long-term care costs. Find out more about the [current cost of care](#) in your area.

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[Home](#)
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[Top 5 Reasons for LTCI](#)
[Who Pays for LTC?](#)
[Request More information](#)

Think You Know About Long-Term Care?

Test your knowledge with this short quiz.

Long-term care refers to care provided on a regular basis for three months or more for a chronic condition, disability or ongoing illness. For example, it may mean someone provides help with daily activities such as bathing, dressing and preparing meals. Or it could be ongoing skilled care from a nurse or other healthcare professional.

1. Long-term care refers only to care a person in receives in a nursing home.

- True
 False

2. Long-term care insurance only pays for nursing home stays.

- True
 False

3. Health insurance and Medicare pay for long-term care costs.

- True
 False

4. The average length of stay in a nursing home is six months.

- True
 False

5. Most states require that you spend down the majority of your assets and meet income limits before you become eligible for Medicaid benefits.

- True
 False

6. Changes in tax code now allow you to deduct some of the costs of

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your long-term care insurance based on your age and medical expense.

- True
 False

7. Long-term care insurance only pays for skilled nursing care provided by a licensed nurse.

- True
 False

8. It is more cost effective to wait until you're older to purchase long-term care insurance.

- True
 False

9. The 2008 national average annual cost of nursing home care is \$76,000.

- True
 False

| | | | |
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Rate Information

Rate data does NOT apply to filing.