

SERFF Tracking Number: UNUM-125857640 State: Arkansas  
Filing Company: Provident Life and Accident Insurance Company State Tracking Number: 40536  
Company Tracking Number: EN-1216 (9-08)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual Long Term Care  
Project Name/Number: /

## Filing at a Glance

Company: Provident Life and Accident Insurance Company

Product Name: Individual Long Term Care SERFF Tr Num: UNUM-125857640 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 40536  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: EN-1216 (9-08) State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Author: Jay Burt Disposition Date: 11/13/2008  
Date Submitted: 10/14/2008 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: 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: 11/13/2008  
State Status Changed: 11/13/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
October 14, 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: EN-1216 (9-08)

The enclosed form is being submitted for your review and approval. This form is intended for presentation and description to the insurance-buying public and is 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 No.: LTC-1216 (9-08)

Form Description: Who is in control of your future?

Form Type: Invitation to Inquire

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X55738, via fax at 423-209-3499 or email [jburt@unum.com](mailto:jburt@unum.com).

Sincerely,

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Jay K. Burt  
 Senior Contract Analyst  
 Unum Long Term Care Contracts, Filing & Compliance

## 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

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

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: One (1) Advertisement Form = \$25.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Provident Life and Accident Insurance Company	\$25.00	10/14/2008	23171937

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	11/13/2008	11/13/2008

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## Disposition

Disposition Date: 11/13/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Long Term Care Pre-enrollment Postcard		Yes

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## Form Schedule

**Lead Form Number:** EN-1216 (9-08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	EN-1216 (9-08)	Advertising	Long Term Care Pre-Initial enrollment Postcard				EN-1216 (9-08) Announcement Postcard (Pre-enrollment).pdf

# Who is in control of your future?



Be prepared with long term care insurance from Unum.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms LTC03, RLTC03, GLTC04, or RGLTC04; in NY, refer to Policy Series LTC03, LTC03F, LTCP03, LTCP03F, LTCT03, LTCT03F, RLTC03, RLTC03F, RLTC03, RLTC03F, 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  
unum.com

EN-1216 (9-08)

Long term care insurance can help cover the cost associated with home care, nursing home care or care in an assisted living facility.

Advantages of long term care insurance include:

- Attractive premiums
- Convenient payroll deduction
- You can take it with you if you leave the company
- You can extend the coverage to your parents

A benefit representative will be onsite from \_\_\_\_ to \_\_\_\_\_. Don't miss this opportunity to enroll.

Please make plans to meet with our enrollment counselor to determine if this insurance is right for you and your family.

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