

SERFF Tracking Number: LFCR-125941265 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41089
Company Tracking Number: CRN201009-104137
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: CRN201009-104137 website 12-08
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: CRN201009-104137 website 12-08 SERFF Tr Num: LFCR-125941265 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 41089

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: CRN201009-104137

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 12/19/2008

Date Submitted: 12/12/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

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: 12/19/2008

State Status Changed: 12/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

LONG TERM CARE FILING

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Michael Lewis, Senior Compliance Analyst - michael.lewis@lifecareassurance.com

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Advertising

P.O. Box 4243 (818) 867-2380 [Phone]
Woodland Hills, CA 91365-4243 (818) 867-2508[FAX]

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
Long Term Care Administrative Office Group Code: 435 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850

SERFF Tracking Number: LFCA-125941265 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: \$25 / FORM TIMES 14 FORMS
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$350.00	12/12/2008	24509777

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/19/2008	12/19/2008

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Disposition

Disposition Date: 12/19/2008

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	COVER 12-9-08		Yes
Form	Landing Webpage		Yes
Form	Retaining Key Employee Webpage		Yes
Form	State not available webpage		Yes
Form	State selector webpage		Yes
Form	Cost of Care Webpage		Yes
Form	FAQ Webpage		Yes
Form	How Does LTC Fit Webpage		Yes
Form	Reasons to Consider Webpage		Yes
Form	Who Pays Webpage		Yes
Form	Employee Benefits Webpage		Yes
Form	Retirement Planning Webpage		Yes
Form	Protecting Business Webpage		Yes
Form	Business Final Webpage		Yes
Form	Executive Carve Out Webpage		Yes

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Form Schedule

Lead Form Number: CRN201009-104137

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CRN201009-104137	Advertising	Landing Webpage	Initial		0	CRN201009-104137 Landing Page final 12-5-08.pdf
	CRN201007-107496	Advertising	Retaining Key Employee Webpage	Initial		0	CRN201007-107496 Retaining Key Employee final 12-5-08.pdf
	CRN201008-109066	Advertising	State not available webpage	Initial		0	CRN201008-109066 State Not Available final 12-5-08.pdf
	CRN201008-109068	Advertising	State selector webpage	Initial		0	CRN201008-109068 State Selector final 12-5-08.pdf
	CRN201009-104138	Advertising	Cost of Care Webpage	Initial		0	CRN201009-104138 Cost of Care final 12-5-08.pdf
	CRN201009-104140	Advertising	FAQ Webpage	Initial		0	CRN201009-104140 FAQ final 12-5-08.pdf
	CRN201009-104141	Advertising	How Does LTC Fit Webpage	Initial		0	CRN201009-104141 How Does LTC Fit final 12-5-

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			08.pdf
CRN20100	Advertising Reasons to Consider Initial 9-104143 Webpage		0
			CRN201009-104143 Reasons to Consider final 12-5-08.pdf
CRN20100	Advertising Who Pays Webpage Initial 9-104145		0
			CRN201009-104145 Who Pays final 12-5-08.pdf
CRN20100	Advertising Employee Benefits Initial 9-107328 Webpage		0
			CRN201009-107328 Employee Benefits final 12-5-08.pdf
CRN20100	Advertising Retirement Planning Initial 9-107541 Webpage		0
			CRN201009-107541 Retirement Planning final 12-5-08.pdf
CRN20100	Advertising Protecting Business Initial 9-109469 Webpage		0
			CRN201009-109469 Protecting Business final 12-5-08.pdf
CRN20101	Advertising Business Final Initial 0-106499 Webpage		0
			CRN201010-106499 Business final 12-5-08.pdf
CRN20101	Advertising Executive Carve Out Initial 0-106502 Webpage		0
			CRN201010-106502 Executive Carve Out final 12-5-08.pdf

Long Term Care Insurance

The need for long term care can happen to anyone ... at any time. Normally, the need for long term care results from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could trigger the need.

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What is it?

Long term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs): bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. The goal of long term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

You may wish to stay in your home and stay as independent as long as possible. Long term care insurance is one option that helps provide more independence and control over health care decisions.

Who needs it?

Long term care insurance is one option to help you plan for the high cost of future care. Long term care insurance can help relieve the emotional and financial strains a long term care need can place on you and your family. And, it can give you peace of mind knowing that you have a plan in place to help protect your assets, preserve your estate, and retain more control and choice over your future care.

What is covered?

Long term care insurance from MassMutual helps pay for the care needed when someone is unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based settings, an assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long-term conditions.

Long term care insurance helps provide you with more independence and control over your health care decisions.

Prefer to speak with someone about long term care insurance?

- [Talk to a Financial Professional.](#)

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

The purpose of this material is the solicitation of insurance.

Related Information

[Reasons to Consider Long Term Care \(PDF\)](#)

[How Long Term Care Fits Into Your Insurance Plan \(PDF\)](#)

[Who Pays for Care? \(PDF\)](#)

[Cost of Care \(PDF\)](#)

[Frequently Asked Questions \(PDF\)](#)

- [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Contact Us

- [Request Contact](#)
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Product Performance & Financial Documents

Check out unit values, product and underlying fund prospectuses, and semi/annual reports.

Need Retirement Plan Performance?

- [Log in to The JourneySM](#)

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Attracting & Retaining Key Employees: Long Term Care Insurance

Long term care insurance for employees and their extended family members helps provide valuable coverage and encourages loyalty. For employers, it helps reduce employee turnover and attract superior talent.

What is it?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

How is it used?

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help you remain independent and stay in your home, if possible; have more choices and control over your care; relieve family members from caring for you; and help safeguard your future and your family should a long term care need arise.

What are the benefits?

Long term care insurance can help individuals plan for potential high costs associated with long term care needs.

What are the different types of long term care insurance that can help in attracting and retaining key employees?

- **Executive Carve-Out**
Offered to executives as an employer-sponsored benefit.
- **Individual Coverage**
An individual long term care policy may be appropriate for you or your employees.

Prefer to speak to someone about long term care insurance?

- [Talk to a Financial Professional.](#)

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

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CRN201007-107496

The section of our Web Site you are attempting to access is currently unavailable to residents of the state selected. For more information about long term care insurance please [contact a financial professional](#).

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Long Term Care Insurance

Please indicate your state of residence using the menu below.

Select a state

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Product Performance & Financial Documents

Check out unit values, product and underlying fund prospectuses, and semi/annual reports.

Need Retirement Plan Performance?

- [Log in to The JourneySM](#)

National average annual cost of care for 2007

Long term care services can be very expensive. The national average cost for a year in a private nursing home room is \$77,745, and that can be almost double in some areas of the country. Home care can also add up. The national average cost to have a home health aide come into your home for 8 hours a day is \$4,623 a month or \$55,480 a year.¹ With home care, you also have ordinary home and living expenses.

You want a more secure financial future; MassMutual can help you get there.

Long term care costs on the rise*

<u>Year</u>	<u>National Average Annual Cost of Nursing Home Room</u>
2007	\$77,745
2010	\$94,500
2015	\$120,608
2020	\$153,930
2025	\$196,458

<u>Year</u>	<u>National Average Annual Cost of Home Care</u>
2007	\$55,480
2010	\$64,225
2015	\$81,969
2020	\$104,616
2025	\$133,519

<u>Year</u>	<u>National Average Annual Cost of Assisted Living</u>
2007	\$35,628
2010	\$41,244
2015	\$52,639
2020	\$67,182
2025	\$85,743

*Based on 2007 costs for a private nursing home room, a home health aide to provide 8 hours of care per day, and a one-bedroom apartment or a private room with a private bath. Assumes 5% inflation per year. MetLife Mature Market Institute. The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2007.

Footnote:

1. MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2007.

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The purpose of this material is the solicitation of insurance.

CRN201009-104138

Long term care insurance – frequently asked questions

1. What is long term care?

Long term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs): bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating. The goal of long term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

2. Who needs long term care services?

The need for long term care can happen to anyone... at any time. It could be you, your spouse, a parent, or even a sibling. Normally, the need for long term care results from a lengthy, chronic illness. However, something as unexpected as an accident or injury could trigger the need for long term care.

3. How much do long term care services cost?

Long term care services can be very expensive. The national average cost to have a home health aide for 8 hours a day is \$4,623 a month or \$55,480 a year. With home care, you also have ordinary home and living expenses. The national average cost for a year in a private nursing home room is \$77,745, and can be almost double in some areas of the country.¹

4. Why should I consider long term care insurance?

Long term care insurance from MassMutual is one option to help you plan for the high cost of future care. Long term care insurance can help provide you with more independence and control over your health care decisions.

5. Why should I choose MassMutual?

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Because the long-term interest of our policyholders is one of our top priorities, maintaining the financial strength and stability of the company is critical to meeting future obligations. With over \$456 billion in assets under management at the end of 2007, MassMutual has a long history of claims-paying ability, financial strength, and integrity.

¹MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2007.

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CRN201009-104140

How does long term care insurance fit in to your insurance plan?

You probably have health, homeowners and auto insurance to help protect you from everyday risks. Now is the time to also consider long term care insurance to help protect you and your family from the high cost of long term care.

Type of Insurance

Health or Major Medical
Disability
Homeowners
Auto
Life
Medicare Supplement
Long Term Care

Risk Covered

Hospitalization and acute care
Lost income when unable to work
Personal property damage or theft
Auto accident, liability and theft
Death
Fills in gaps left by Medicare plans
Need for custodial and skilled care, asset protection

Long term care insurance provides three levels of care: custodial, intermediate and skilled. Coverage for long term care health needs can be provided in home or community based settings or in assisted living or nursing home facilities. We can help you design a policy to fit your lifestyle.

For further information on Medicare and Medicaid plans, please use the links below.

Medicare

[General Overview of Medicare Program](#)

[Medicare and Long-Term Care](#)

[Online access to your own Medicare information](#)

Medicaid

[General Overview of Medicaid Program](#)

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CRN201009-104141

Reasons to consider long term care insurance

Long term care insurance is one option to help you plan for the high cost of future care. Long term care insurance can help relieve the emotional and financial strains a long term care need can place on you and your family. And, it can give you peace of mind knowing that you have a plan in place to help protect your assets, preserve your estate and retain more control and choice over your future care. In addition, premiums paid by an individual for a tax qualified policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid are generally not considered part of taxable income.

Here are some reasons to consider long term insurance

1) To help protect your assets and your estate – including your home

Paying for long term care services out of your pocket could quickly deplete your savings and assets. Long term care services can be very expensive. The national average cost to have a home health aide for 8 hours a day is \$4,623 a month or \$55,480 a year. The national average cost for a year in a private nursing home room is \$77,745, and can be almost double in some areas of the country.*

* Source: MetLife Mature Market Institute, The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2007. The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2007.

2) To help maintain your spouse's standard of living, financial security, and peace of mind

If you spend down your savings to pay for your ongoing care, would your spouse still be able to live comfortably?

3) To help relieve family and friends from providing your care

With most adult children working full-time and living further away from their parents, it may be difficult for family members to provide your care.

4) To help preserve your independence, allowing you to live where you wish

Once you spend down your savings to pay for care, you may be able to qualify for Medicaid. However, Medicaid does not pay for care at home and may limit facility care to certain locations. A customized long-term care policy can provide you with more choices.

5) To have more choices and control over your future care

Long term care insurance helps give you more independence and control over health care decisions and, with some policies, where your care takes place, such as at home, in the community, or in a facility.

Long term care checklist

Use this checklist to help start the process of thinking about your long term care options. You can print it out and take it with you to meet with your MassMutual agent.

- Talk to my children, family, and friends about preparing for my future care.
- Start a discussion with my parents about their goals and plans for long term care services.
- Find out about my spouse's wishes for his/her long term care needs.
- Determine if staying in my home to receive care is important to me.
- Learn more about the costs of long term care in my area so that I can prepare for this potential future expense.
- Research local resources for home care, community-based care, and facility care to better understand the types of care available.
- Gather important financial documents and information about any existing insurance.
- See if my state has a Partnership Program for Long Term Care, a program that was developed to help consumers have more options to pay for long term care services.

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

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CRN201009-104143

Who pays for care?

People often begin paying for long term care services on their own, but find that their savings will only cover care for a limited amount of time. Long term care typically isn't covered by traditional health insurance plans. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid,* to help you. Medicare provides limited coverage for skilled care only after a hospital stay, does not cover chronic conditions and you usually must be at least 65 to be eligible. Medicaid pays for skilled and custodial care only after you meet the requirements for income and assets.

Having a plan in place to pay for care is important – and the financial professionals at MassMutual can help.

*For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

How Will You Pay For Care?

<u>Type of Coverage</u>	<u>Home Care</u>	<u>Nursing Home Care</u>
Health Insurance	No	No
Disability Insurance	No	No
Medicare	Yes, only if certain limited conditions are met	Yes, only for a limited time
Medicaid	Yes, on a limited basis	Yes, after you spend down assets
Long Term Care Insurance	Yes*	Yes

Source: "Medicare & You 2007." U.S. Department of Health and Human Services. 01/07.

*Depending on the type of policy purchased.

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CRN201009-104145

Employee Benefits: Long Term Care Insurance

Today's employees are looking for ways to enhance their quality of life and receive added value from their employers. By making long term care insurance available to your employees, you can help them preserve their assets, and help protect themselves and their loved ones from the financial and emotional stress that comes with providing ongoing care.

What is it?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

How is it used?

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help someone remain independent and stay in his or her home, if possible; have more choices and control over his or her care; relieve family members from caring for him or her; and help safeguard his or her future and family should a long term care need arise.

What are the benefits?

Long term care insurance can help individuals plan for potential high costs associated with long term care needs.

What are the different types of long term care insurance that can help you provide valuable benefits to your employees?

- **Individual Coverage**

An individual long term care policy may be appropriate for you or your employees.

Prefer to speak to someone about long term care insurance?

- **Talk to a Financial Professional.**

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The purpose of this material is the solicitation of insurance.

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Retirement Planning: Long Term Care Insurance

You may have retirement plans and life insurance for the future and perhaps disability insurance while you work. As part of a complete financial strategy, long term care insurance can help you protect your retirement savings and assets; have more choices and control over your care; remain independent and stay in your home, if possible; and relieve family members from caring for you.

What is it?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

How is it used?

Long term care insurance helps pay for the ongoing costs of long term care, reducing the need to use personal assets or retirement funds for long term care expenses.

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help you remain independent and stay in your home, if possible; have more choices and control over your care; relieve family members from caring for you; and help safeguard your future and your family should a long term care need arise.

What are the benefits?

Long term care insurance can help protect your family and your business from the high cost of care, and it can help relieve the emotional and financial strains you family may experience while caring for you.

Learn more about how long term care insurance products can help meet the retirement planning needs of your organization.

- **Individual Coverage**

An individual long term care policy may be appropriate for you or your employees.

Prefer to speak to someone about long term care insurance products?

- **Talk to a Financial Professional.**

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Protecting Your Business: Long Term Care Insurance

When you run your own business, everyone is counting on you. Your family depends on the income your business provides. You may have employees to think about. You are the driving force that makes your business successful. If you were to need long term care, would you be able to maintain your business?

What is it?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

How is it used?

Having long term care insurance is part of smart business planning. By not having a plan, business owners are putting at risk the financial futures of their business partners, their employees, and their own families.¹

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help you remain independent and stay in your home, if possible; have more choices and control over your care; relieve family members from caring for you; and help safeguard your future and your family should a long term care need arise.

What are the benefits?

Long term care insurance can help protect your family and your business from the high cost of care, and it can help relieve the emotional and financial strains you family may experience while caring for you.

- **Individual Coverage**

An individual long term care policy may be appropriate for you or your employees.

Prefer to speak to someone about long term care insurance?

- **Talk to a Financial Professional.**

¹"Taking Care of 'Small' Business: LIFE Foundation Offers Five Insurance Tips to Help Small Business Owners Make Sure Their Businesses are Secure." The Life and Health Insurance Foundation for Education. Press Release. 03/21/07.

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

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CRN201009-109469

Long Term Care Insurance

Your employees are looking for ways to enhance their quality of life and receive added value from their employer. Long term care insurance can help provide your employees with valuable coverage and encourage loyalty. It can also help you reduce employee turnover and attract superior talent.

What is it?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

How is it used?

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help you remain independent and stay in your home, if possible; have more choices and control over your care; relieve family members from caring for you; and help safeguard your future and your family should a long term care need arise.

What are the benefits?

Benefits include guaranteed renewal*, and portable coverage. Discounts on premiums may also be available. Also, the cost of qualified individual long term care insurance premiums paid by your company may be fully deductible as a regular business expense.¹

* Premiums may change subject to the appropriate regulatory authority of the state in which the policy was issued.

What are the different types of long term care insurance that can help your business?

- **Executive Carve-Out**
Offered to executives as an employer-sponsored benefit.
- **Individual Coverage**
An individual long term care policy may be appropriate for you or your employees.

Prefer to speak to someone about long term care insurance?

- [Talk to a Financial Professional.](#)

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Related Information

[Annual Cost of Care - 2007 \(PDF\)](#)

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Long Term Care Insurance: Executive Carve-Out

You can help retain your key people and attract new talent by making employer-paid long term care insurance available to your executives. Our product can help provide your top executives with peace of mind - knowing they have a plan in place to help protect their assets, preserve their estate, and relieve their families from the emotional and financial strains of care giving.

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Give your firm a competitive advantage; make long term care insurance available to your key employees.

You know that hiring and training new executives can be expensive and smart companies try to retain their executives by making benefits available that help improve their executives' quality of life. Individual long term care insurance for your key executives and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care needs.

There are several key benefits to a long term care insurance policy. Typically, individual long term care insurance policies made available through an employer will qualify for a discount on premiums. In addition, the policy is guaranteed renewable* and fully portable.

The cost of tax-qualified individual long term care insurance premiums paid by your company may be fully deductible as a regular business expense, and executives will not be taxed on the long term care benefits paid under the insurance.¹

* Premiums may change subject to the appropriate regulatory authority of the state in which the policy was issued.

Prefer to speak to someone about offering your executives long term care insurance?

- [Talk to a Financial Professional.](#)

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SERFF Tracking Number: LFCR-125941265 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41089
Company Tracking Number: CRN201009-104137
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: CRN201009-104137 website 12-08
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125941265 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41089
Company Tracking Number: CRN201009-104137
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: CRN201009-104137 website 12-08
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: COVER 12-9-08

12/10/2008

Comments:

Attachment:

AR Cover 12-9-08.pdf



December 9, 2008

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

CRN201009-104137	Landing Webpage
CRN201007-107496	Retaining Key Employee Webpage
CRN201008-109066	State Not Available Webpage
CRN201008-109068	State Selector Webpage
CRN201009-104138	Cost of Care Webpage
CRN201009-104140	FAQ Webpage
CRN201009-104141	How Does LTC Fit Webpage
CRN201009-104143	Reasons to Consider Webpage
CRN201009-104145	Who Pays Webpage
CRN201009-107328	Employee Benefits Webpage
CRN201009-107541	Retirement Planning Webpage
CRN201009-109469	Protecting Business Webpage
CRN201010-106499	Business final Webpage
CRN201010-106502	Executive Carve Out Webpage

Dear Mr. Shearer,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an “invitation to inquire”. Please note that all bracketed material in these pieces is meant to be variable.

Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Thank you for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Michael Lewis
Senior Compliance Analyst
(800) 366-5463, ext. 2380
Michael.Lewis@LifeCareAssurance.com
Attachments

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Long Term Care Administrative Office
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