

SERFF Tracking Number: LAFA-125681665 State: Arkansas
Filing Company: The Lafayette Life Insurance Company State Tracking Number: 39202
Company Tracking Number:
TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: GLP2003 Insert Pages
Project Name/Number: /

Filing at a Glance

Company: The Lafayette Life Insurance Company

Product Name: GLP2003 Insert Pages SERFF Tr Num: LAFA-125681665 State: ArkansasLH
TOI: L04G Group Life - Term SERFF Status: Closed State Tr Num: 39202
Sub-TOI: L04G.103 Renewable - Single Life - Co Tr Num: State Status: Approved-Closed
Fixed/Indeterminate Premium
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Katrina Donnoe Disposition Date: 06/06/2008
Date Submitted: 06/04/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 05/28/2008
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer, Association,
Trust
Filing Status Changed: 06/06/2008
State Status Changed: 06/06/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
June 4, 2008

Arkansas Department of Insurance

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RE: The Lafayette Life Insurance Company
NAIC Number 65242
FEIN: 35-0457540

Forms: GLC2003 - Section [19] Long Term Care Insurance Benefit (Revised 04/08)
GLP2003 - Section [19] Long Term Care Insurance Benefit (Revised 04/08)

Dear Examining Officer:

We are filing the above-referenced group life policy and certificate sections for approval in your state.

These forms are revised policy and certificate pages for Group Term Life Insurance. They are designed to accompany policy and certificate forms, GLP2003 and GLC2003, which were approved by your Department on 2/11/2003.

The only changes made to these Sections are revisions to the eligibility provisions. Specifically, requirement #2 of the provision has been changed to read, "the Employee is age 55 or older, or is retiring by virtue of having satisfied the normal attained age or service requirement under the [Policyholder's/Participating Employer's] retirement plan, whichever occurs earlier.][and"

In addition, new requirements #3 and #4 have been added to the provision.

To the best of our knowledge and belief, the forms comply with the rules and regulations of your state. We are hopeful that upon your receipt and review of this letter, the attached forms may be approved for use.

We look forward to hearing from you at your earliest convenience and thank you for your time and consideration in reviewing this submission. If you have any questions or require more information regarding this matter, please do not hesitate to contact me at the number shown below.

Sincerely,

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Kate Donnoe, FLMI, AIRC, AIAA, ACS
 Senior Compliance Analyst
 800-443-8793, Ext. 3327

Company and Contact

Filing Contact Information

Kate Donnoe, Group Compliance Analyst kdonnoe@llic.com
 1905 Teal Rd (800) 443-8793 [Phone]
 Lafayette, IN 47906 (765) 477-3212[FAX]

Filing Company Information

The Lafayette Life Insurance Company CoCode: 65242 State of Domicile: Indiana
 PO Box 7007 Group Code: 836 Company Type: Life and Annuity
 Lafayette, IN 47903 Group Name: State ID Number:
 (800) 443-8793 ext. 3417[Phone] FEIN Number: 35-0457540

Filing Fees

Fee Required? Yes
 Fee Amount: \$70.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lafayette Life Insurance Company	\$70.00	06/04/2008	20662517

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/06/2008	06/06/2008

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Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Form	LTC Benefit Insert Pages		Yes
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Form Schedule

Lead Form Number: GLP2003 04/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GLP2003 04/08	Policy/Cont	LTC Benefit Insert ract/Fratern Pages al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			Policy Section 19 - LTC Benefit Rev. 04-08.pdf
	GLC2003 04/08	Certificate	LTC Benefit Insert Amendmen Pages t, Insert Page, Endorseme nt or Rider	Initial			Certificate Section 19 - LTC Benefit Rev. 04- 08.pdf

SECTION [19] – LONG TERM CARE INSURANCE BENEFIT

LONG TERM CARE INSURANCE BENEFIT

This LONG TERM CARE INSURANCE BENEFIT provides an Employee an opportunity to purchase an individual Long Term Care Insurance Policy when the Employee retires meeting the eligibility requirements of this Section. The individual Long Term Care Insurance Policy is provided without payment of premium for [ninety (90) days] of coverage to the Employee. After [ninety (90) days,] premium must be paid to continue the Long Term Care Insurance Policy.

ELIGIBILITY

An Employee who is covered for Basic Life Insurance may be eligible to receive an individual Long-Term Care Insurance Policy. The individual Long Term Care Insurance Policy will provide all of the terms, provisions, exclusions, limitations and administrative details to which the Employee will be subject.

An Employee will be eligible if:

- [1. the Employee is Actively at Work on the Employee's retirement date;][and
2. the Employee is age 55 or older, or is retiring by virtue of having satisfied the normal attained age or service requirement under the [Policyholder's/Participating Employer's] retirement plan, whichever occurs earlier.][and
3. the Company receives notification from the Employee within six months after his or her retirement date. If notification is received more than six months after such date, Evidence of Insurability will be required to obtain coverage;][and
4. the Employee has not already purchased an individual long term care insurance policy from the Company prior to his or her retirement date. If he or she has previously purchased a long term care insurance policy from The Lafayette Life Insurance Company, he or she will not be eligible for additional long term care insurance coverage under this provision.]

RECEIPT OF POLICY AND RELATED DOCUMENTS

An eligible Employee, within [ninety (90) days] of the Company's receipt of notice of the Employee's retirement, will receive:

- [1. a Long-Term Care Insurance Policy;][
2. an Outline of Coverage,][and
3. a Long-Term Care Shopper's Guide.]

NOTICE TO THE EMPLOYEE

The individual Long Term Care Insurance Policy may not cover all the associated costs with long term care, which may be incurred during the period of coverage. The Employee is advised to periodically review the individual Long Term Care Insurance Policy in relationship to the changes in the cost of long term care and carefully review the individual Long Term Care Insurance Policy limitations. NOTE: THE INDIVIDUAL LONG TERM CARE INSURANCE POLICY IS NOT A MEDICARE SUPPLEMENT POLICY.

PREMIUMS

[Ninety (90) day] free look and [ninety (90) day] free coverage – The individual Long Term Care Insurance Policy provides for [[ninety (90)] days] of individual Long Term Care Insurance coverage at no premium from the Employee. If the Employee decides to keep the individual Long Term Care Insurance Policy, the first premium will be due on the [[ninety-first (91)] day] from the effective date of the individual Long Term Care Insurance Policy. If the Employee does not want to purchase the individual Long Term Care Insurance Policy for a period beyond the first [ninety (90) days], the Employee should not make the first required premium payment whereupon all coverage will cease.

The individual Long Term Care Insurance Policy is not part of this Policy issued to the [Policyholder/Participating Employer].

DEFINITIONS

Long Term Care Insurance Policy – means an individual contract of insurance that will be issued to an Employee pursuant to this Section. The policy provides reimbursement for certain services that are required by a person who is disabled due to sickness, injury, illness or aging as set forth in the individual Long Term Care Insurance Policy and subject to its terms, provisions, exclusions, limitations and administrative details.

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