

SERFF Tracking Number: PHYS-125402705 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 37709
Company Tracking Number: PMA2156-0108
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2156-0108/PMA2156-0108

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC SERFF Tr Num: PHYS-125402705 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 37709
Sub-TOI: LTC03I.003 Other Co Tr Num: PMA2156-0108 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett, Harris Shearer
Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 05/22/2008
Date Submitted: 12/27/2007 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA2156-0108 Status of Filing in Domicile: Not Filed
Project Number: PMA2156-0108 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: LTC Advertising is not required to be filed in Nebraska.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 05/22/2008
State Status Changed: 05/22/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
RE: Long Term Care Advertisement – Only Face to Face Use
PMA2156-0108 – Underwriting Process Guide

Attached are copies of the above referenced material for your review and approval.

SERFF Tracking Number: PHYS-125402705 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 37709
Company Tracking Number: PMA2156-0108
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2156-0108/PMA2156-0108

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$25.00	12/27/2007	17253874

SERFF Tracking Number: *PHYS-125402705* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *37709*
Company Tracking Number: *PMA2156-0108*
TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2156-0108/PMA2156-0108*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/22/2008	05/22/2008

SERFF Tracking Number: *PHYS-125402705* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *37709*
Company Tracking Number: *PMA2156-0108*
TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2156-0108/PMA2156-0108*

Disposition

Disposition Date: 05/22/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-125402705* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *37709*
Company Tracking Number: *PMA2156-0108*
TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2156-0108/PMA2156-0108*

Item Type	Item Name	Item Status	Public Access
Form	PMA2156-0108		Yes

SERFF Tracking Number: *PHYS-125402705* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *37709*
 Company Tracking Number: *PMA2156-0108*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
 Product Name: *LTC*
 Project Name/Number: *PMA2156-0108/PMA2156-0108*

Form Schedule

Lead Form Number: PMA2156-0108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PMA2156-0108	Advertising	PMA2156-0108	Initial		0	PMA2156-0108.pdf

How long is the Face-to-Face Assessment and where is it completed?

The Face-to-Face Assessment usually takes 45-60 minutes to complete. The Face-to-Face Assessment will be completed in your home in the room where you are most comfortable.

Will any medical tests be given?

The nurse will take your blood pressure, as well as height and weight readings. However, no blood work or urinalysis is needed, nor will you have to undress.

What will Physicians Mutual do with the information you provide?

The information you give us is completely confidential. We will only use it to review your application, and will not pass it on to any outside parties.

What can you do to help the Face-to-Face Assessment process?

You should have some form of identification, such as a driver's license or Social Security card. Every nurse carries identification and will present it to you upon arrival. Some of the questions the nurse will ask will seem similar to those your insurance agent has already asked.

This is essential because the nurse's experience will allow him or her to ask the appropriate follow-up questions, which will assist Physicians Mutual in evaluating your application.

Please be prepared to discuss and provide the following health information: current and past health conditions, physicians' names and addresses and all information about prescription medications.

For More Information

If you have further questions after reading this brochure, please contact your agent.

[Contact]

[Agent/Producer Name]

[Agent/Producer Contact Info]

For additional information, visit us on the web at www.PhysiciansMutual.com.



We're here when you need us.®

This is a solicitation of insurance.

Physicians Mutual Insurance Company®

**VISTA Care™
Choices**

**Here's what
you can expect**

The Long-Term Care
Insurance Underwriting
Process Guide



PMA2156-0108

Thank You for Choosing Physicians Mutual for your Long-Term Care Needs

We want you to feel comfortable doing business with us. With this brochure, we hope to eliminate any surprises during the underwriting process. Our goal is to evaluate your application and make our decision as quickly as possible, because we know the importance of any insurance decision.

What's Next...

Your application will be submitted to the Home Office to be reviewed by the Underwriting Department. To complete the underwriting of your application, additional information about your medical history will be obtained from various sources as explained below. Once all the necessary information has been received, the underwriter will make a decision on your application on average within three business days.

Attending Physician's Statement (APS)

An Attending Physician's Statement (medical records from your doctor) is an important source of information underwriters may review to assess your insurability.

Physicians Mutual Insurance Company will request copies of your Attending Physician's Statement from your primary care physician and/or specialist at our own expense. To expedite this process, you may want to advise your physician that we will be contacting their office.

It generally takes two to three weeks to receive your medical records, although occasional delays in the process may occur (up to a month or longer). We ask for your patience during this part of the underwriting process.

Long-Term Care Assessment (Telephone interview)

The Long-Term Care Assessment is a phone conversation between a nurse or licensed practical nurse and you, which includes questions covering your medical history, daily activities, physicians' information, medication(s) you're currently taking and your lifestyle. The assessment generally takes less than 20 minutes depending on the extent of your medical history.

Applicants who receive the Long-Term Care Assessment will also participate in an underwriting process which makes an assessment of their cognitive abilities. The assessment consists of a series of questions that attempt to identify symptoms of Alzheimer's disease, dementia and senility which are considered unacceptable long-term care risks. The assessment is brief and the questions are very simple.

How is the telephone interview scheduled?

At Physicians Mutual's request, a nurse or licensed practical nurse will contact you to conduct the interview. If you receive this call at a time that's inconvenient for you, the nurse or licensed practical nurse will reschedule the interview.

What will Physicians Mutual do with the information you provide?

The information you give us is completely confidential. We will only use it to review your application and will not pass it on to any outside parties.

What you can do to help the Long-Term Care Assessment process?

Please be prepared to discuss and provide the following health information: current and past health conditions, doctors' names and addresses and all information about prescription medications.

Face-to-Face Assessment

The Face-to-Face Assessment is a conversation between a nurse and you. The assessment questions include the following: medical history, daily activities, physician's information, medication(s) you're currently taking, lifestyle and mental and functional capacity. The Assessment must be completed without others in the room in order to respect your privacy and ensure the accuracy of the evaluation. This information allows Physicians Mutual to better analyze your personal situation.

A nurse for the Face-to-Face Assessment will visit you in your home. Any applicant who receives a Face-to-Face Assessment will not receive the Long-Term Care Assessment as previously described.

A Face-to-Face Assessment may also be required for applicants whose medical records are incomplete or out-of-date and in cases where an agent does not personally meet with the applicant.

The nurse's role during the Face-to-Face Assessment is to gather information for Physicians Mutual. **They are not involved in the decision on your application.**

How and when is a Face-to-Face Assessment scheduled?

At Physicians Mutual's request, a nurse will contact you within 48-72 hours of the date the Face-to-Face Assessment order is received to arrange an appointment at a time that's convenient for you.

SERFF Tracking Number: *PHYS-125402705* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *37709*
Company Tracking Number: *PMA2156-0108*
TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2156-0108/PMA2156-0108*

Rate Information

Rate data does NOT apply to filing.