Filing at a Glance

Company: Penn Treaty Network America Ins Co

Product Name: FA-SEMINAR	SERFF Tr Num: PNNT-125256673	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 36655
Sub-TOI: LTC03I.001 Qualified	Co Tr Num:	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Melanie Glassic, Anita Small, Marissa Shannon	Disposition Date: 05/08/2008
	Date Submitted: 08/08/2007	Disposition Status: Filed
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: 05/08/2008	
State Status Changed: 05/08/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

FA-L-SEMINAR

FA-NL-SEMINAR

Company and Contact

Filing Contact Information

Heather Bleamer, Sr. Compliance Analyst
3440 Lehigh Street
Allentown, PA 18103

hbleamer@penntreaty.com
(800) 222-3469 [Phone]
(484) 232-6638[FAX]

Filing Company Information

Penn Treaty Network America Ins Co
3440 Lehigh Street
P.O. Box 7066
Allentown, PA 18103
(800) 222-3469 ext. [Phone]

CoCode: 63282
Group Code: 810
Group Name:
FEIN Number: 23-2603386

State of Domicile: Pennsylvania
Company Type: Long Term Care
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Penn Treaty Network America Ins Co	$0.00	08/08/2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
599955	$25.00	06/22/2007

SERFF Tracking Number:	*PNNT-125256673*	*State:*	*Arkansas*
Filing Company:	*Penn Treaty Network America Ins Co*	*State Tracking Number:*	*36655*
Company Tracking Number:			
TOI:	*LTC03I Individual Long Term Care*	*Sub-TOI:*	*LTC03I.001 Qualified*
Product Name:	*FA-SEMINAR*		
Project Name/Number:	*/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/08/2008	05/08/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
SEMINAR	Supporting Document	Marissa Shannon	01/02/2008	01/02/2008
SEMINAR	Supporting Document	Marissa Shannon	01/02/2008	01/02/2008
SEMINAR	Supporting Document	Marissa Shannon	12/31/2007	12/31/2007

Disposition

Disposition Date: 05/08/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*PNNT-125256673*	*State:*	*Arkansas*
Filing Company:	*Penn Treaty Network America Ins Co*	*State Tracking Number:*	*36655*
Company Tracking Number:			
TOI:	*LTC03I Individual Long Term Care*	*Sub-TOI:*	*LTC03I.001 Qualified*
Product Name:	*FA-SEMINAR*		
Project Name/Number:	*/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	SUBMISSION LETTER		Yes
Supporting Document *(revised)*	SEMINAR		Yes
Supporting Document	SEMINAR		No
Supporting Document	SEMINAR		No
Supporting Document	SEMINAR		No

Amendment Letter

Amendment Date:

Submitted Date: 01/02/2008

Comments:

I apologize but I forgot to attach the highlighted presentations in a pdf version for you, sorry for all the amendments as I am new .

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: SEMINAR

Comment: Revised Seminar

consumer seminar-licensed-PTNA FINAL-HIGHLIGHTED.pdf

consumer seminar-unlicensed-PTNA FINAL-HIGHLIGHTED.pdf

Amendment Letter

Amendment Date:

Submitted Date: 01/02/2008

Comments:

Please see the attached "highlighted" revised seminar to reflect changes made.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: SEMINAR

Comment: Revised Seminar

consumer seminar-licensed-PTNA FINAL-HIGHLIGHTED.ppt

consumer seminar-unlicensed-PTNA FINAL-HIGHLIGHTED.ppt

Amendment Letter

Amendment Date:

Submitted Date: 12/31/2007

Comments:

Please see the attached advertising.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: SEMINAR

Comment: Revised Seminar

consumer seminar-licensed-PTNA FINAL.pdf

consumer seminar-unlicensed-PTNA FINAL.pdf

Supporting Document Schedules

Review Status:

Satisfied -Name: SUBMISSION LETTER 08/08/2007

Comments:

Attachment:

_AR_ Consumer Seminar Submission.pdf

Review Status:

Satisfied -Name: SEMINAR 01/02/2008

Comments:

Revised Seminar

Attachments:

consumer seminar-licensed-PTNA FINAL-HIGHLIGHTED.pdf

consumer seminar-unlicensed-PTNA FINAL-HIGHLIGHTED.pdf

Penn Treaty Network America Insurance Company℠

(Penn Treaty Network America Life Insurance Company℠ in California)

American Network Insurance Company

August 8, 2007

Harris Shearer
Forms and Advertising Examiner
Life and Health Division
State of Arkansas
Department of Insurance
1200 West Third Street
Corner of Third and Cross Street
Little Rock, AR 72201-1904

RE: NAIC NUMBER 63282/Penn Treaty Network America Insurance Company℠

SUBMISSION – Invitation to Inquire
Consumer Seminar Presentation – FA-L-SEMINAR
Consumer Seminar Presentation – FA-NL-SEMINAR

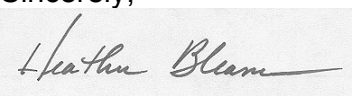
Dear Mr. Shearer:

Attached please find a copy of the captioned advertising which has been developed for use by Financial Advisors. This consumer seminar presentation is intended to generate interest in Penn Treaty's PersonaLTC, through which currently available long-term care insurance products will be offered. This presentation is being filed with the Department for review and approval. Please note that the only differences between the two presentations are the 1st and last pages.

Also enclosed are the required filing fees and forms.

Our Company appreciates the Department's time and consideration. Should you have any questions, please do not hesitate to contact me directly.

Sincerely,



Heather Bleamer, Senior Analyst
Compliance Department
Phone: (800) 222-3469, Ext. 6647
Fax: (484) 232-6638
E-Mail Address: hbleamer@penntreaty.com

Enclosures

(AR) Consumer Seminar Sub

<<Broker/Dealer Name>>

Welcome & Introductions

Penn Treaty Network America Insurance Company℠

- Welcome!
- <<FA NAME>>
  - Financial advisor for <<20>> years

FA-L-SEMINAR(Rev)

- Most of you probably already know me, but for those of you who don't, my name is <<FA NAME>> and I've been a financial advisor for X years. [FA elaborate per their wishes.]

Note: The presenter is a Licensed Agent appointed by Penn Treaty.

- We're here today to talk about the new retirement and how it is more important than ever to plan ahead so that you can enjoy a financially sound retirement.

The new retirement

PENN TREATY
personaLTC.

- **What does it look like?**
  - Active!
    - Hobbies: traveling, golfing, volunteer work, gardening, book clubs, etc.
    - Quality time with family and friends
  - Lasts much longer than previous generations enjoyed
    - Retire at 65 and live into your 80s or 90s = 20, 30, or more years
- **What does it take to enjoy this new retirement?**
  - Money!

- Notes

The new retirement

PENN TREATY
personaLTC.

What's one of the biggest risks in this new active, longer retirement?

- Outliving your savings

How do you make sure that doesn't happen?

- Build a large nest egg
- Invest wisely
- Insure against threats

The long-term care threat

PENN TREATY
personaLTC.

One of the greatest financial threats facing older adults is the cost of long-term care[1]

- Simple fact, the longer we live, the greater the chance we will require long-term care.
- Six in ten people over age 65 will need long-term care[2] which means you probably know someone who is currently receiving long-term care.
- The cost of long-term care can be so great it could put a lifetime of retirement savings at risk.[3]

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PENN TREATY NETWORK AMERICA 5

- Long-term care costs are high enough to undermine a lifetime of saving in just a few years
  - The nationwide average annual cost of a nursing home stay is approximately $75,000[1]
  - Costs continue to rise every year

[1] "Aging Services: The Facts," American Association of Homes and Services for the Aging," www.aahsa.org, November 30, 2007.

What is long-term care?

PENN TREATY
personaLTC.

Assistance with everyday living activities, including dressing, bathing, eating, etc.

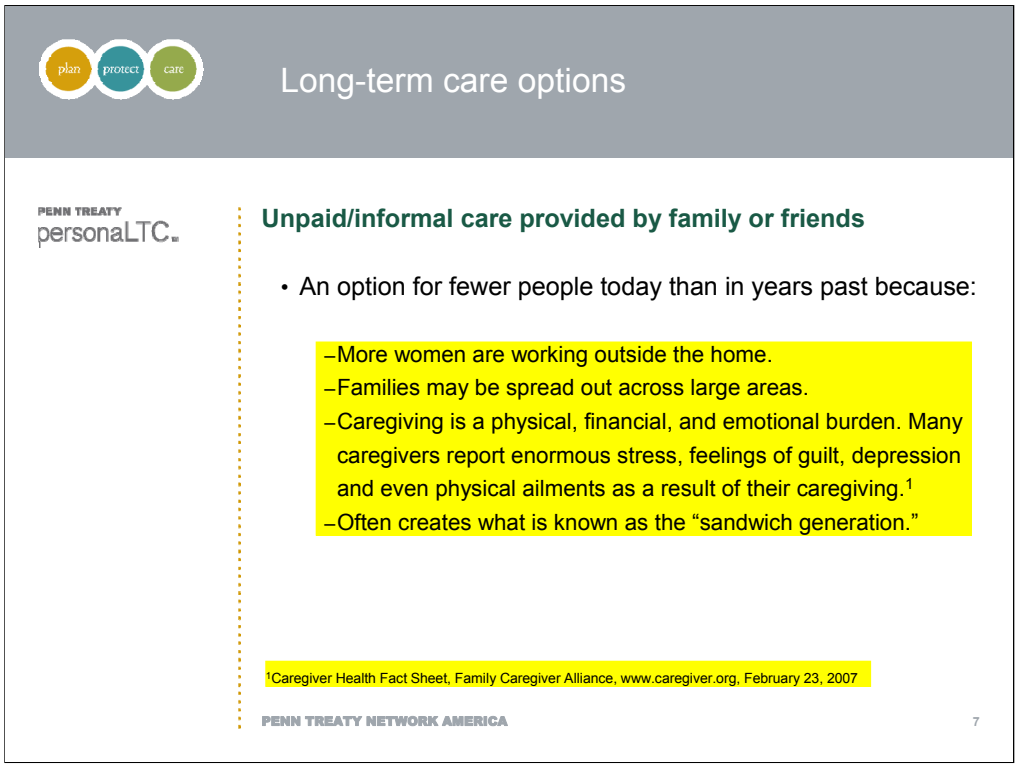
Can be provided in a variety of settings:

- Your own home
- Assisted living facility
- Adult day care facility
- Nursing facility

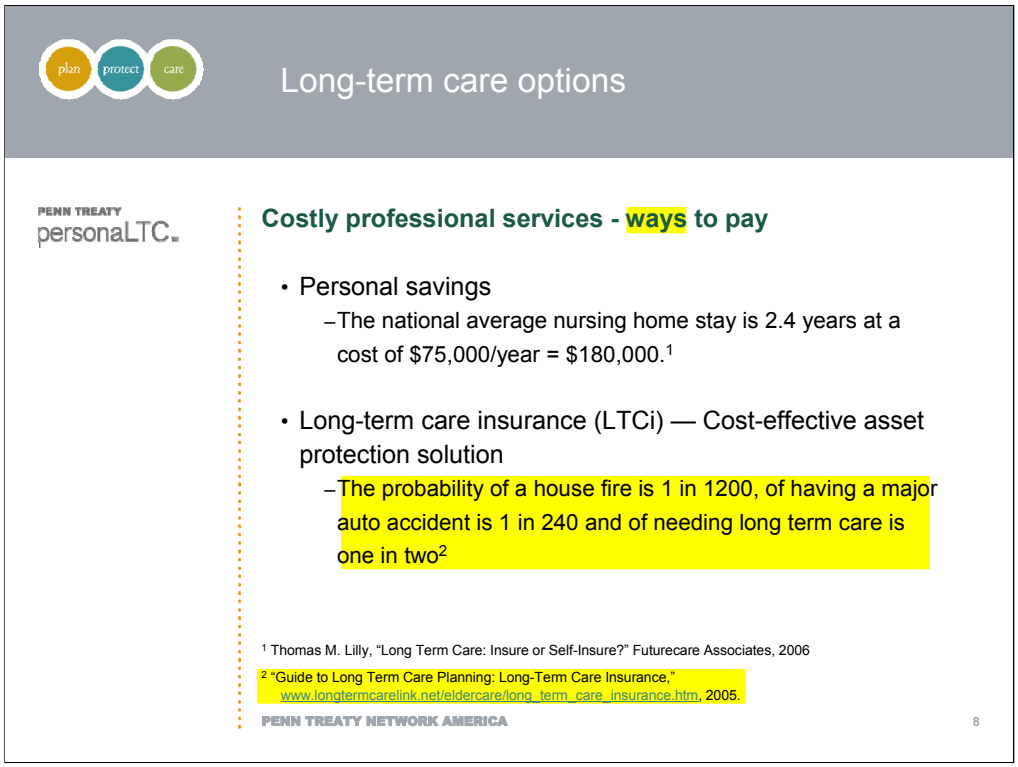
A long-term care need could be brought on by many conditions such as:

- Heart disease
- Diabetes
- Hip fracture
- Alzheimer's disease

- Notes



- Should you require long-term care, what are your options? Many people rely on family or friends as primary option.
- Important to consider the burden that caregiving places on them.
- Sandwich generation are those who simultaneously care for an elderly relative while raising children and grandchildren.



- Since non-professional care provided by family or friends may not be a good option, many require costly professional services for which there are two common ways to pay:
  - Paying out-of-pocket
    - With the national current long-term care costs averaging $6,000 a month, you could go through hundreds of thousands of dollars in just a few years
    - These costs are rising every year
    - And that's just for the direct costs of care—you will still need to cover living expenses and other costs on your own
    - Even the very wealthy need to insure against the loss of assets
  - Long-term care insurance makes sense for many people

The solution

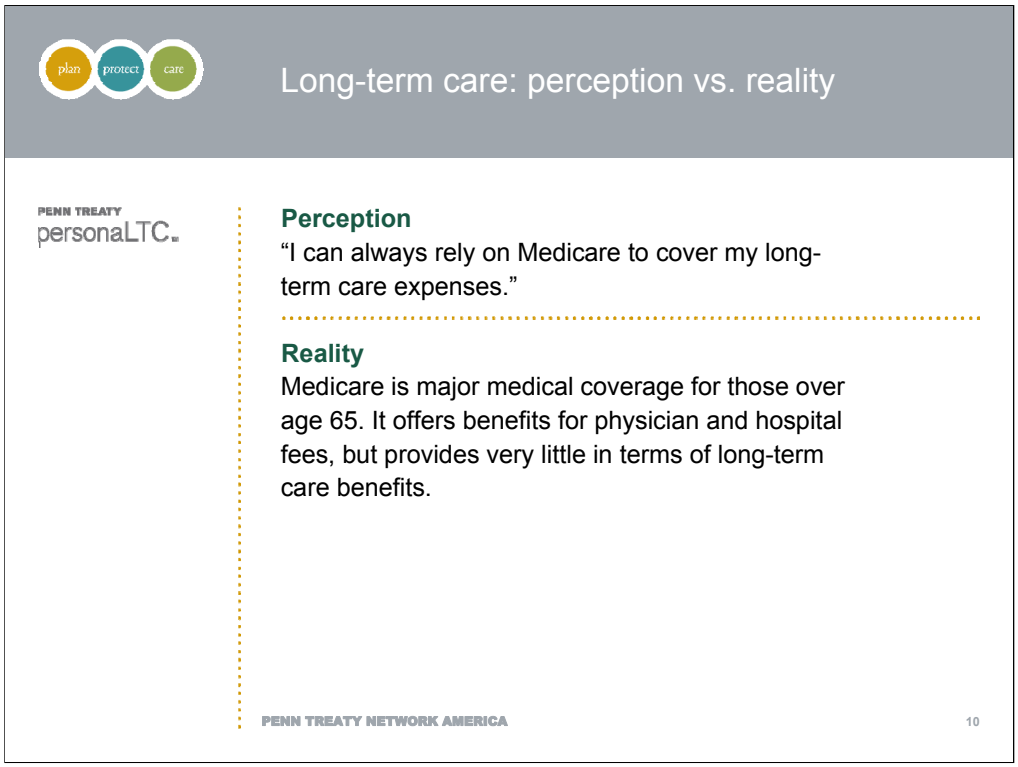
PENN TREATY
personaLTC.

Long-term care insurance

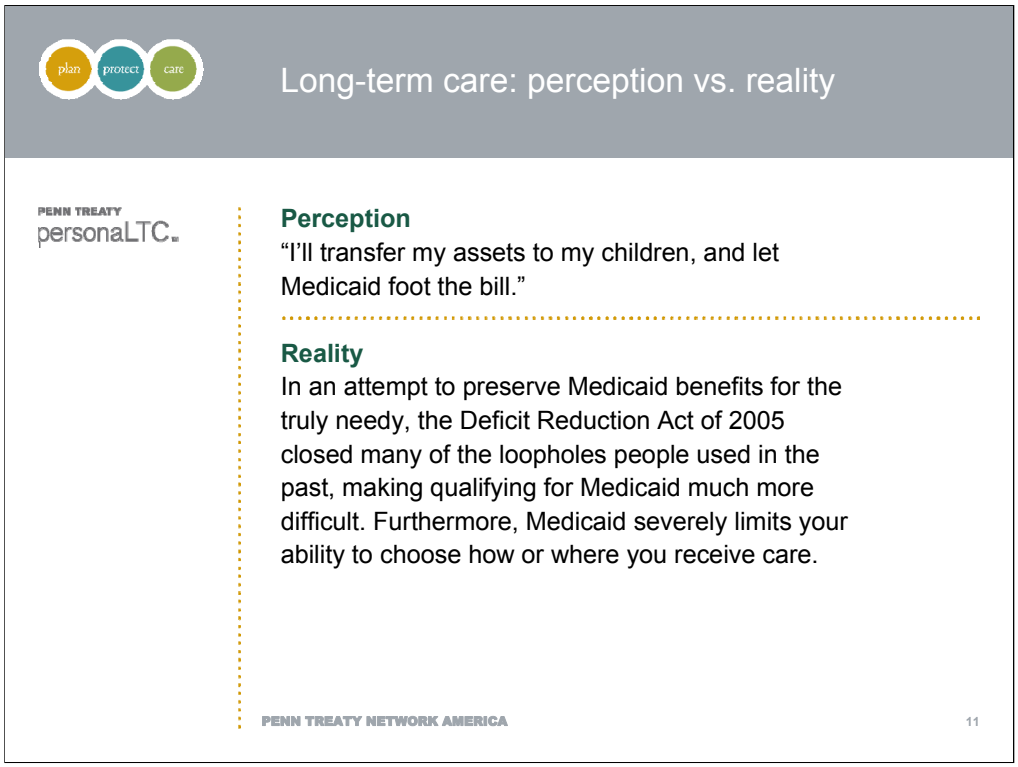
- May help protect you and your family financially
- Helps to ensure you won't have to rely on loved ones
- Helps you maintain control of your health care choices
- Offers peace of mind of knowing where to turn when care is needed

This is the missing piece in many financial plans

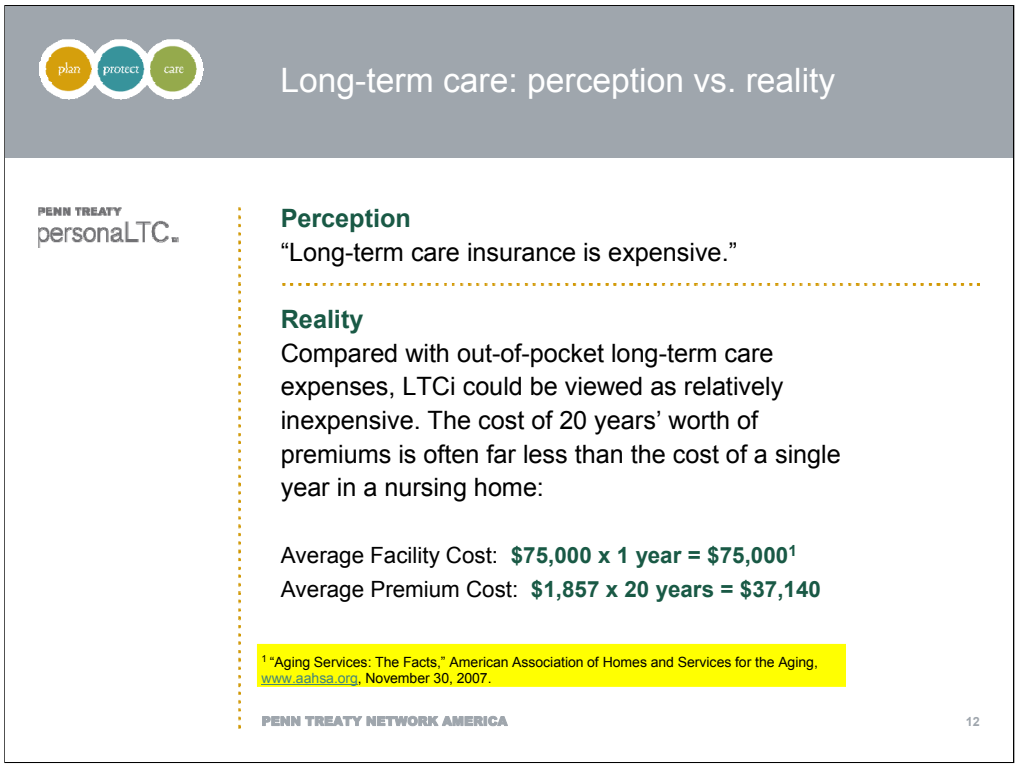
- Why? Because for many, perceptions don't match reality.



- Generally, Medicare does not pay for long-term care. Medicare and Medicare supplement insurance are designed to pay for physician and hospital expenses.
- Medicare does cover medically necessary skilled nursing facility care. However, you must meet certain conditions to get this coverage-- and it lasts only 100 days. The conditions you must meet include:
  - Being covered by Medicare Part A and having days left in your benefit period available to use
  - Having a qualifying hospital stay of 3 consecutive days or more
  - A doctor's determination that you need daily skilled care
  - You must enter the skilled nursing facility within 30 days of that hospital stay



- Medicaid is a resource for individuals who cannot afford to pay for their own care
- It requires people to spend down their assets to state-defined levels
  - Each state has its own benefits and establishes its own eligibility standards, including minimum income thresholds
- The Deficit Reduction Act of 2005 severely restricted the loopholes that some people used in the past to hide or transfer assets in an effort to qualify for Medicaid
- Federal law now requires the state to recover Medicaid-paid benefits from the beneficiary's estate, so even if you did get your care expenses covered, your heirs would eventually have to pay
- Even if you qualify for Medicaid, benefits for home care and assisted living facilities are virtually nonexistent, leaving you with little or no control over your care



- Premiums are based on age and health at the time you apply
- Generally, the younger and healthier you are, the lower your premiums
- Premiums may periodically be raised for everyone in the same class, but your individual premium cannot go up due to a change in your age or health
- The cost of 20 years' worth of long-term care insurance premiums may be far less than the cost of a single year of nursing home care
  - For example, the national average annual cost for a private room in a nursing home is roughly $75,000. LTCi policies purchased last year through Penn Treaty Network America by those between the ages of 50 and 59 cost an average of $1,857 per year. Over 20 years, that's a total insurance cost of $37,140.

Long-term care: perception vs. reality

PENN TREATY
personaLTC.

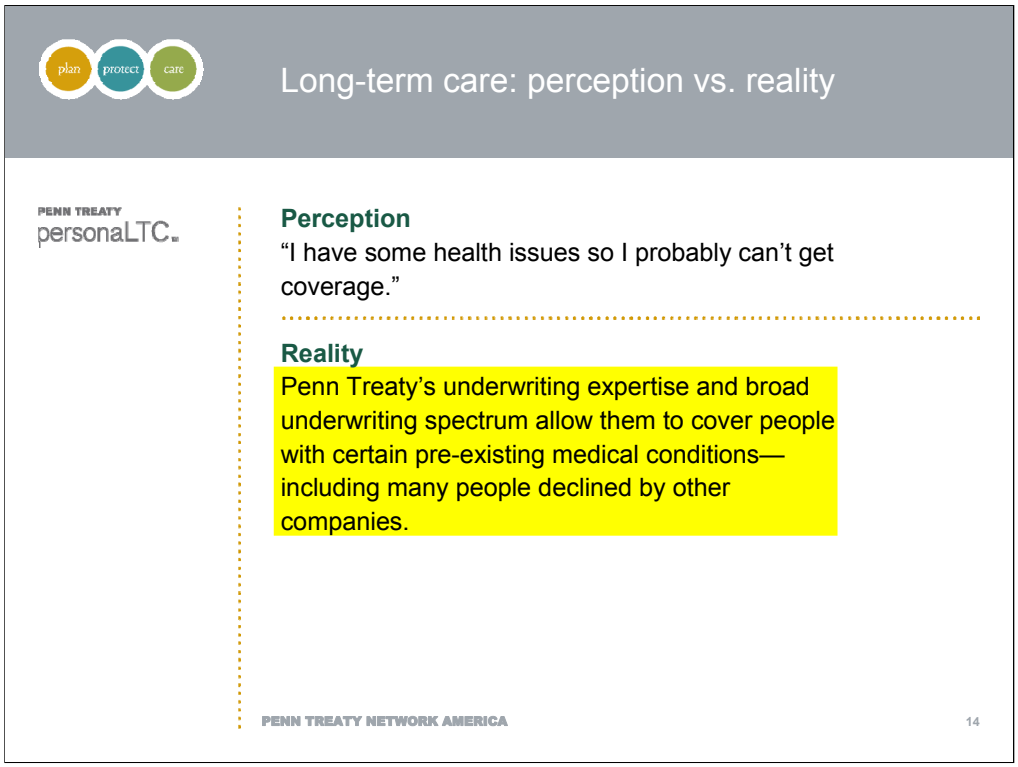
Perception

"Long-term care insurance is nursing home insurance. I don't ever want to go there."

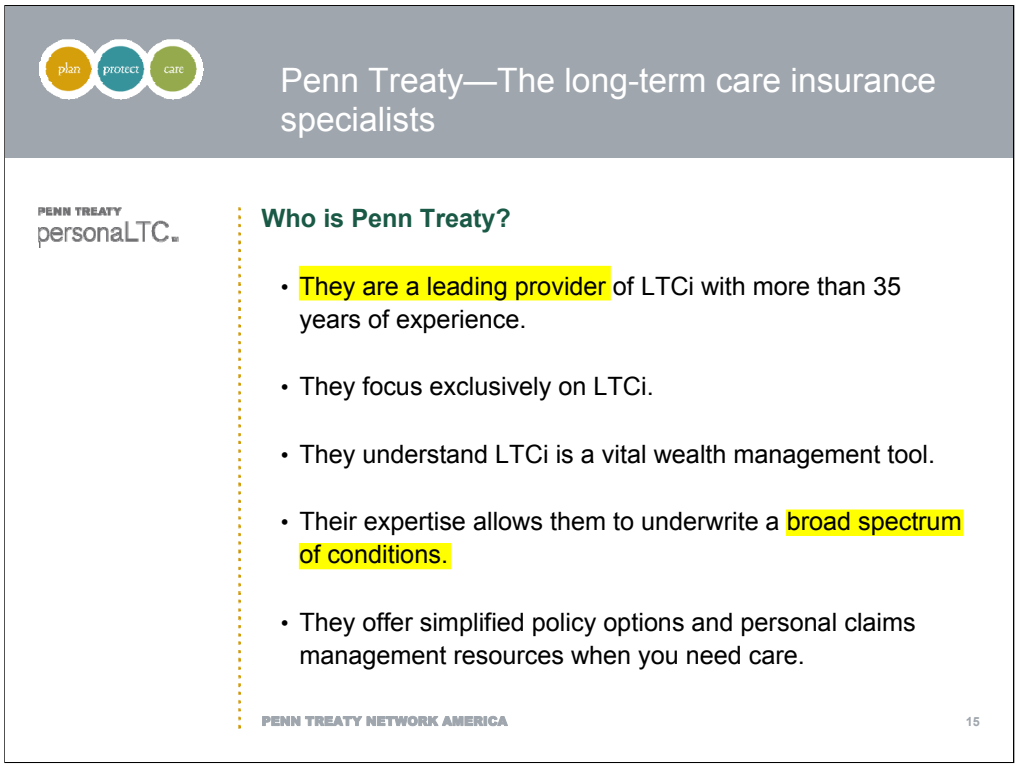
Reality

Today's comprehensive long-term care insurance policies cover a wide spectrum of long-term care services, including home health care.

- LTCi can help you stay in your home longer, preserving your independence.



[This slide leads into the next slide, which introduces Penn Treaty and provides some justification for the Reality statement.]



- No other insurance company has the long-term care insurance expertise of Penn Treaty
- Penn Treaty has been selling long-term care insurance for more than 35 years
- In 1972, Penn Treaty helped pioneer the industry with their first nursing home policy, followed about 10 years later with their home health care product
- Penn Treaty understands why long-term care insurance is such a vital wealth management tool
- If you do need care, Penn Treaty has built a reputation for efficient claims processing, using care coordinators to assist with finding local resources and designing complete care programs

PersonaLTC™

PENN TREATY
personaLTC.

Penn Treaty's policies are built on three factors:

- *Your age* — Generally, the younger you are, the lower your premiums.
- *Your health* — Healthy individuals may qualify for more benefits and a wider range of care services at lower costs.
- *Your benefits* — PersonaLTC™ lets you choose simple options to best match your wealth management goals and budget.

PENN TREATY NETWORK AMERICA 16

- Age, health and benefit options are the three drivers of long-term care insurance costs
- Because of their unique underwriting expertise, Penn Treaty not only provides protection to healthy individuals but also to people who might be considered "high risk" by other companies
- Even if you have certain pre-existing medical conditions, including Parkinson's, MS, osteoporosis and diabetes, you may still be able to qualify for coverage

PersonaLTC™

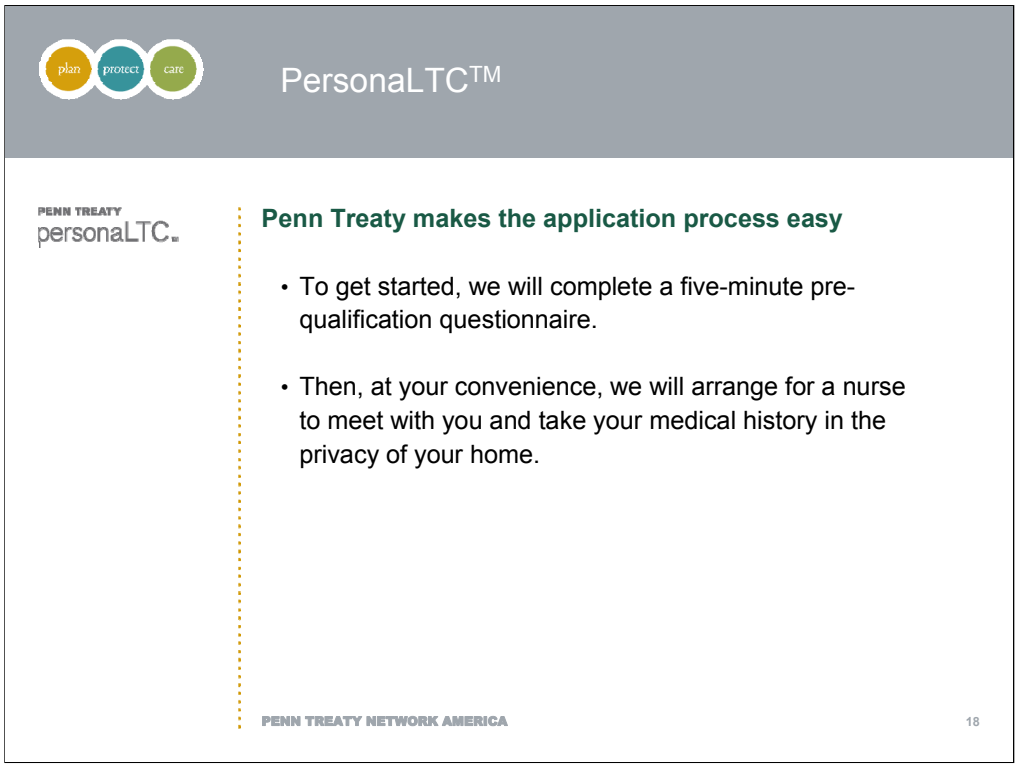
PENN TREATY
personaLTC.

PersonaLTC™ keeps it simple

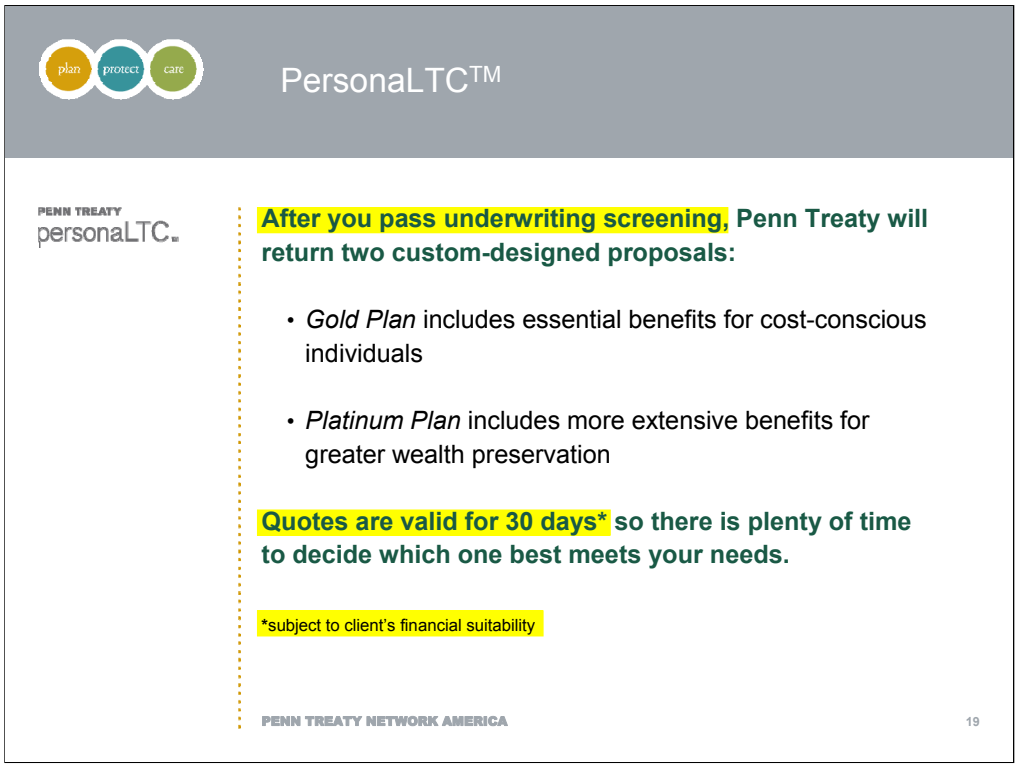
- How much does the policy pay per day?
- How long does the policy pay?
- How long before payments begin? (deductible or elimination period)
- How can coverage keep pace with inflation?

PENN TREATY NETWORK AMERICA 17

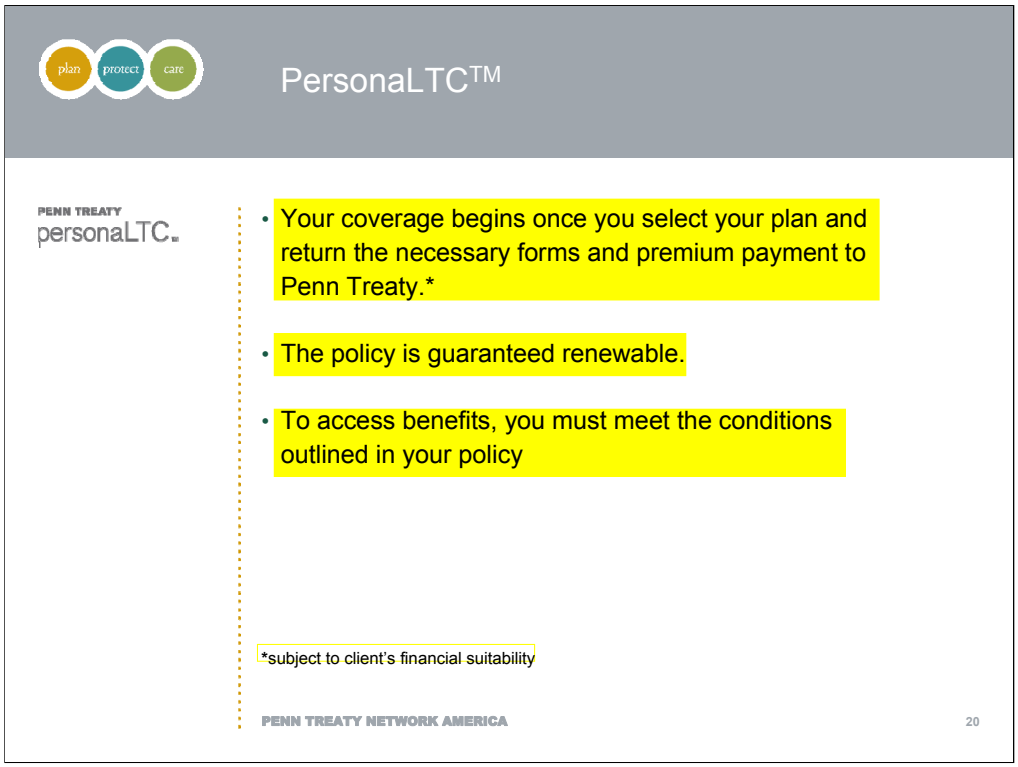
- Many companies make long-term care insurance overly complicated. It doesn't have to be.
- Penn Treaty's PersonaLTC™ keeps it simple by focusing on just four key attributes:
  - How much does the policy pay?
    - > Actual expenses are reimbursed up to a daily maximum; up to $350 a day is available
  - How long does the policy pay?
    - > One to five years is typical, but longer terms are available
  - How long before payments begin?
    - > The elimination period is the period of time an insured person must pay for expenses before insurance payments begin, typically 100 days, but other periods are available
  - How will coverage keep pace with inflation?
    - > The typical inflation protection option increases the daily benefit 5% compounded annually for the life of the policy, protecting against escalating care expenses



- A health evaluation is a standard requirement of all LTCi providers. Penn Treaty makes it easy by sending a nurse to your home to determine your health status.
  - This eliminates the need to discuss personal medical histories with your advisor
  - This helps to protect your privacy



- Once your eligibility has been confirmed, Penn Treaty will develop a long-term care policy based on your unique situation, taking into account your age and health.
- Healthy individuals will receive an easy-to-read, 1-page proposal with coverage that includes in-home, assisted living and nursing home care at two levels:
  - The Gold Plan is a cost-effective solution that includes essential benefits
  - The Platinum Plan includes a full complement of long-term care benefit options for individuals seeking greater choice and more flexible wealth preservation strategies
- You'll have up to 30 days to review your quotes with your financial advisor before making your decision



- Penn Treaty has the right to increase premium rates.
- Conditions that must be met to access benefits include:
  - A licensed health care practitioner certifies that you require Human Assistance with two or more "Activities of Daily Living" for a period of at least 90 days or that you have cognitive impairment. ADLs are bathing, dressing, transferring, eating, continence and toileting. Cognitive impairment is problems with attention, memory, or other loss of intellectual capacity that requires supervision to help or protect the impaired person. Cognitive Impairment may be caused by Alzheimer's disease or a stroke.
  - You've met your elimination period or deductible

PENN TREATY
personaLTC.

Questions and Answers

PersonaLTC™ is just that simple!

PENN TREATY
personaLTC.

Let's set up an appointment today.

[Directions on completing lead card, etc. and FA contact information here.]

<<Broker/Dealer Name>>

Welcome & Introductions

Penn Treaty Network America Insurance Company℠

- Welcome!
- <<FA NAME>>
  - Financial advisor for <<20>> years
- <<LTC specialist NAME>>
  - Long-term care insurance specialist with Penn Treaty

FA-NL-SEMINAR(Rev)

- Most of you probably already know me, but for those of you who don't, my name is <<FA NAME>> and I've been a financial advisor for X years. [FA elaborate per their wishes.]
- My associate <<LTC specialist NAME>> also joins us today. <<LTC specialist NAME>> is a long-term care insurance specialist. <<He/She>> works for Penn Treaty Network America Insurance Company, which specializes in long-term care insurance. <<He/She>> helps financial advisors like me educate my clients about long-term care insurance. Please welcome <<LTC specialist NAME>>

Note: The presenter is a Licensed Agent appointed by Penn Treaty.

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The new retirement

PENN TREATY
personaLTC.

- **What does it look like?**
  - Active!
    - Hobbies: traveling, golfing, volunteer work, gardening, book clubs, etc.
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PENN TREATY NETWORK AMERICA 5

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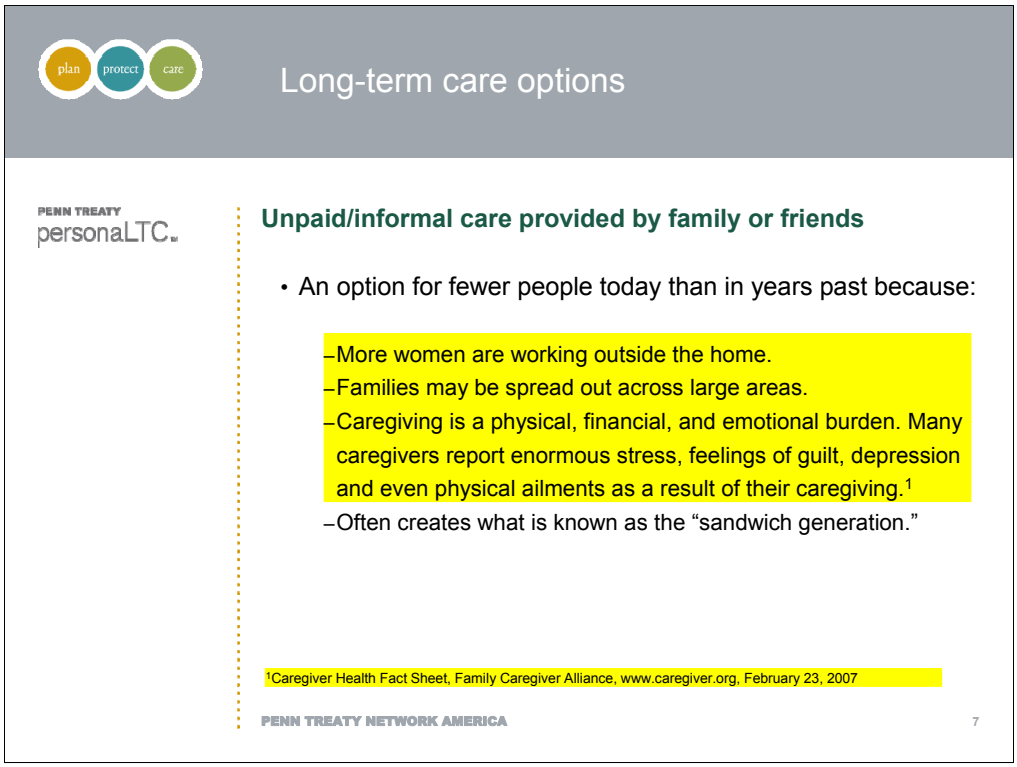

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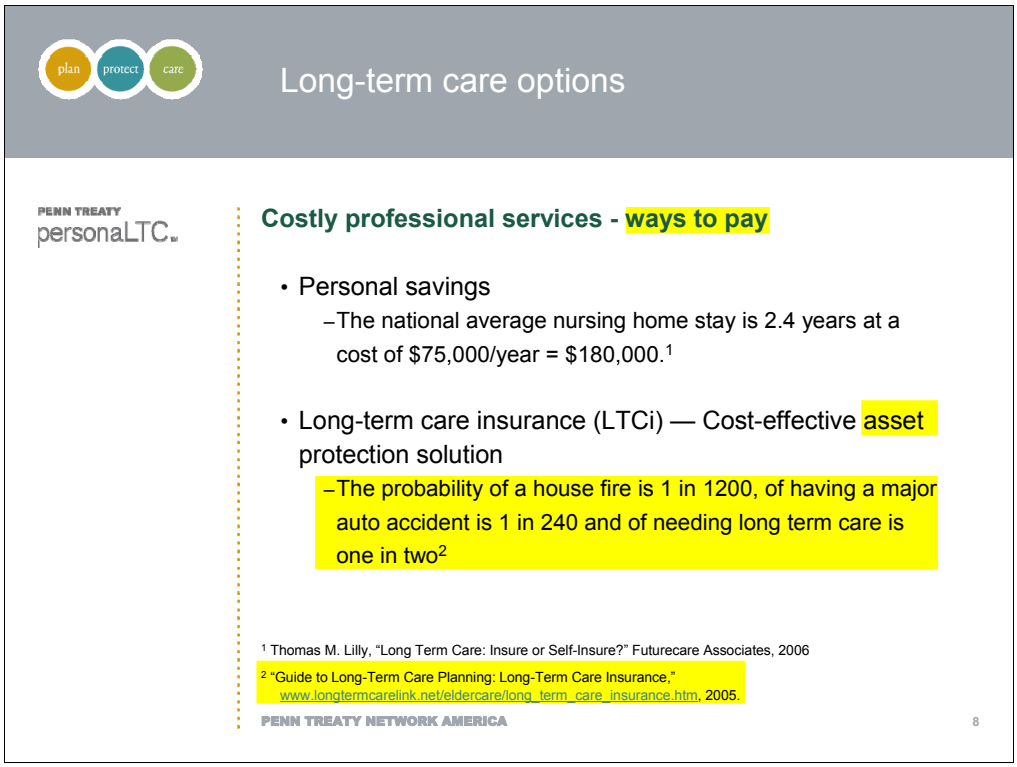

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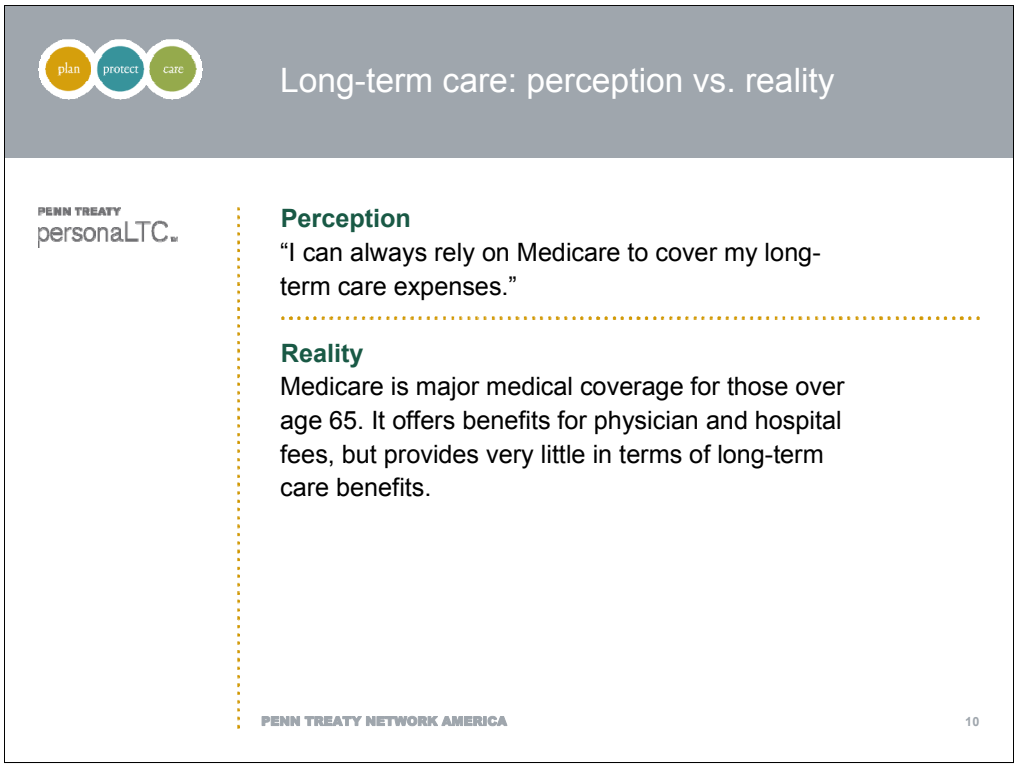

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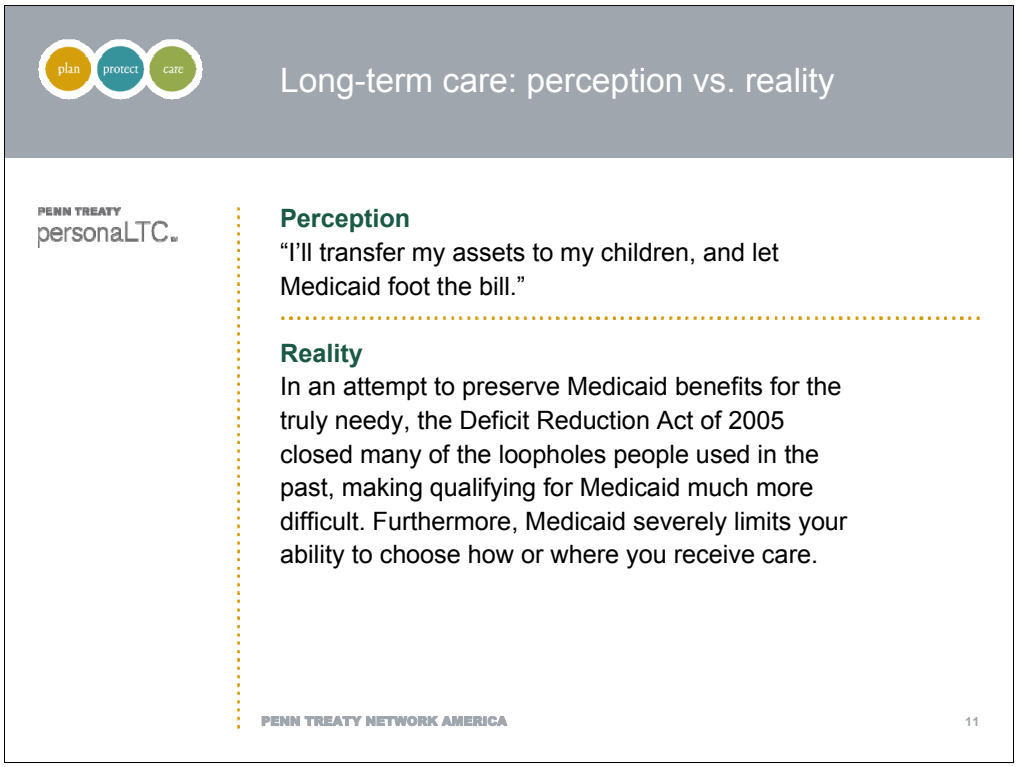

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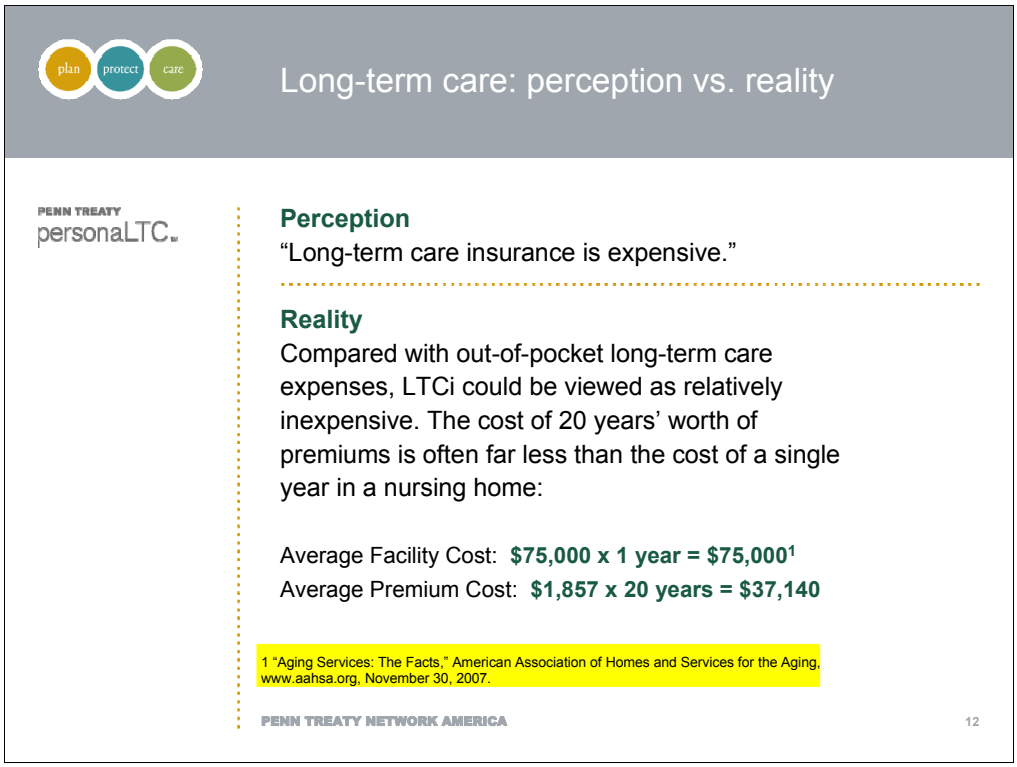
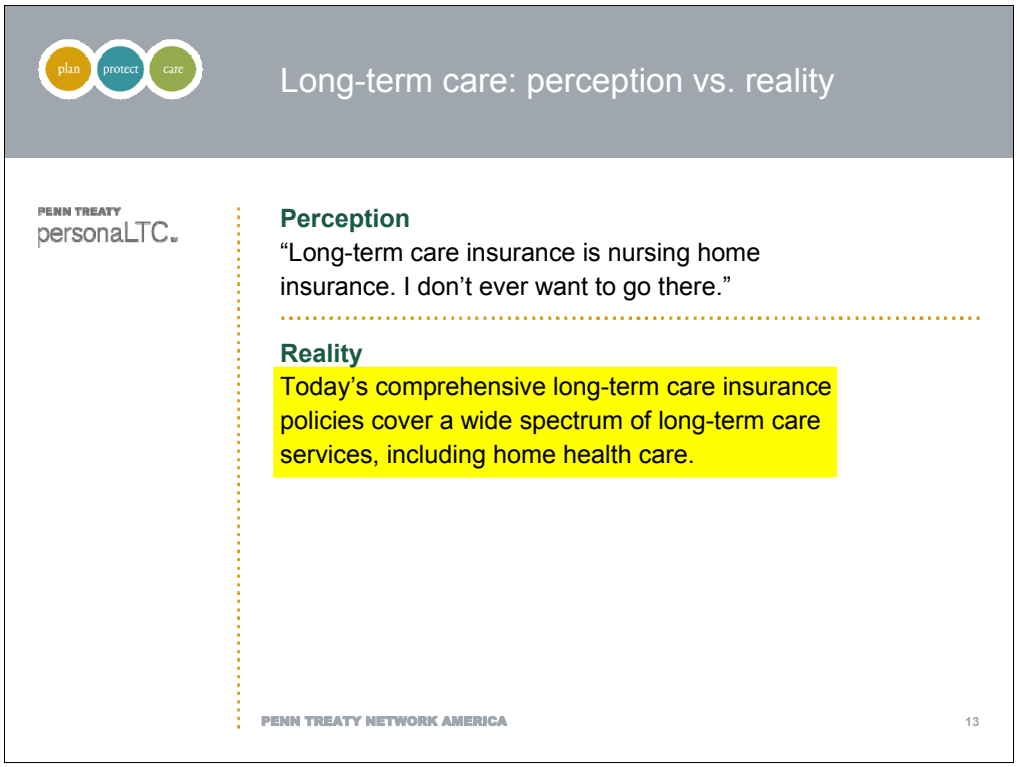
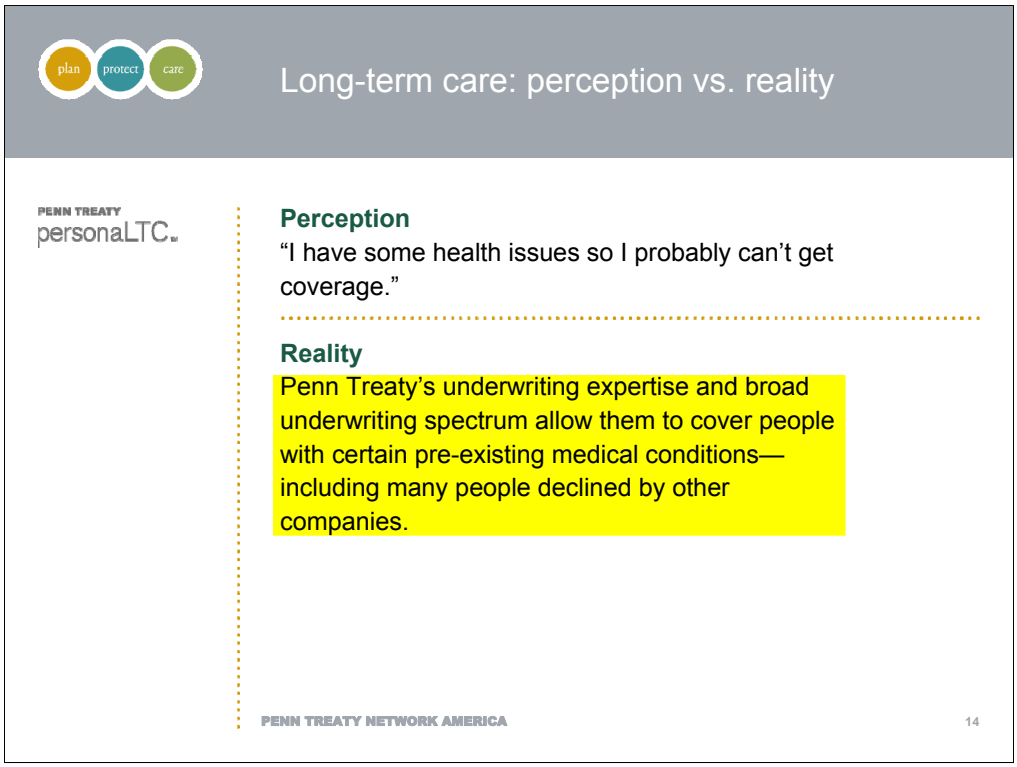
- The Deficit Reduction Act of 2005 severely restricted the loopholes that some people used in the past to hide or transfer assets in an effort to qualify for Medicaid
- Federal law now requires the state to recover Medicaid-paid benefits from the beneficiary's estate, so even if you did get your care expenses covered, your heirs would eventually have to pay
- Even if you qualify for Medicaid, benefits for home care and assisted living facilities are virtually nonexistent, leaving you with little or no control over your care



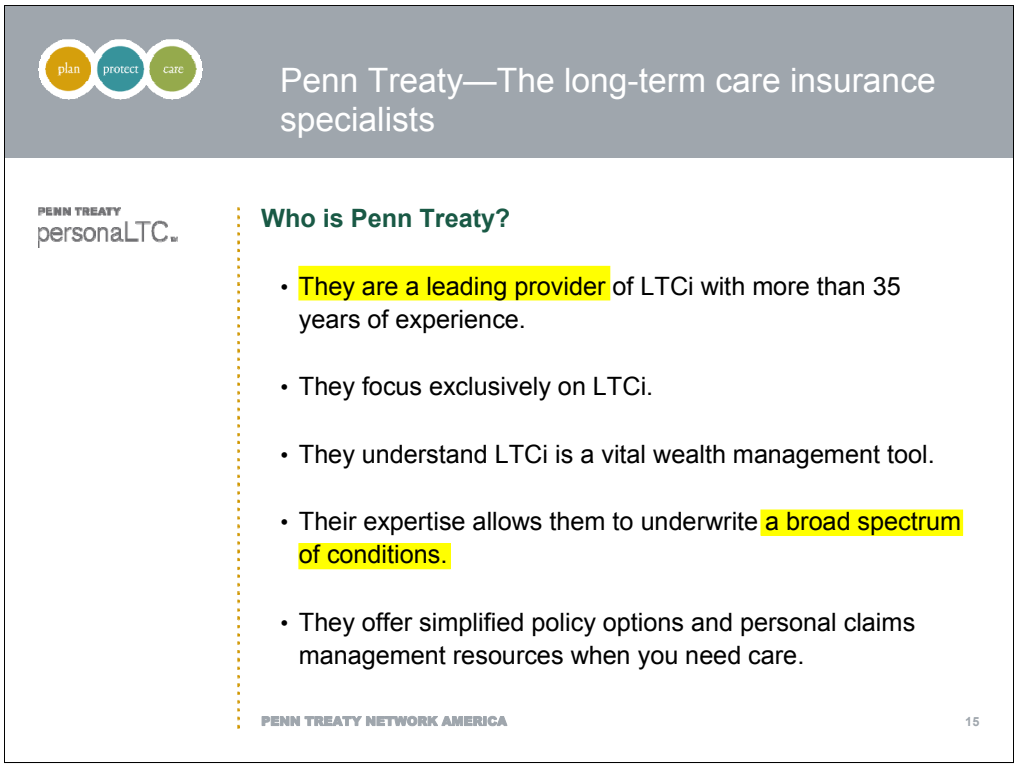
- Premiums are based on age and health at the time you apply
- Generally, the younger and healthier you are, the lower your premiums
- Premiums may periodically be raised for everyone in the same class, but your individual premium cannot go up due to a change in your age or health
- The cost of 20 years' worth of long-term care insurance premiums may be far less than the cost of a single year of nursing home care
  - For example, the national average annual cost for a private room in a nursing home is roughly $75,000. LTCi policies purchased last year through Penn Treaty Network America by those between the ages of 50 and 59 cost an average of $1,857 per year. Over 20 years, that's a total insurance cost of $37,140.



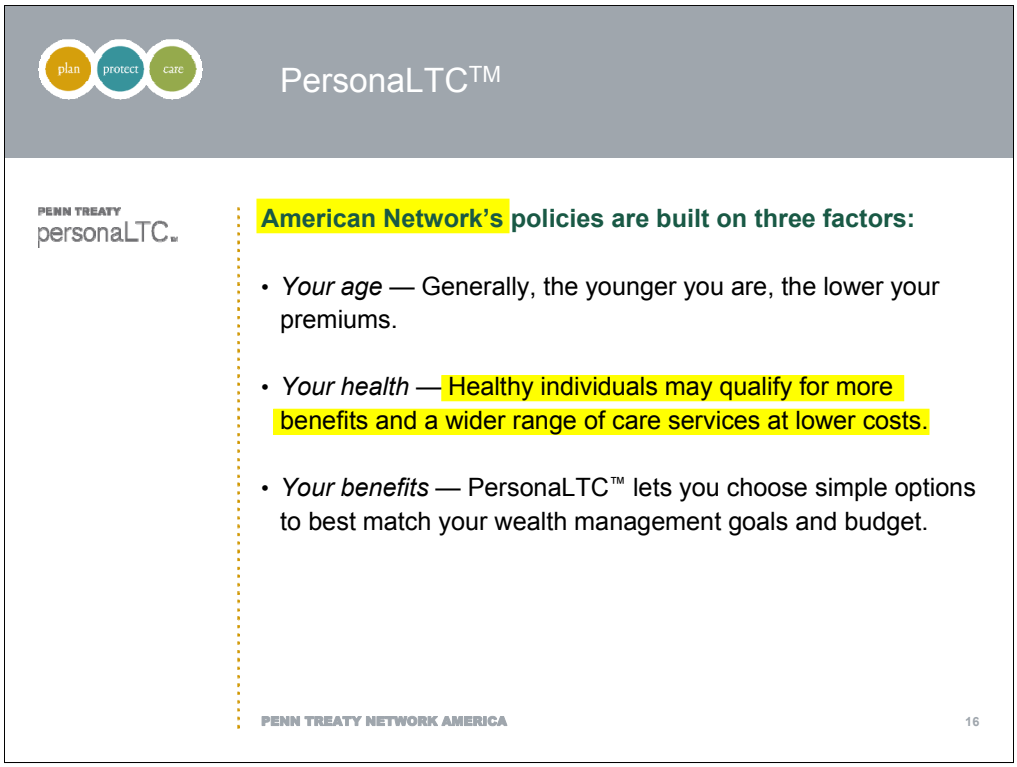
- LTCi can help you stay in your home longer, preserving your independence.



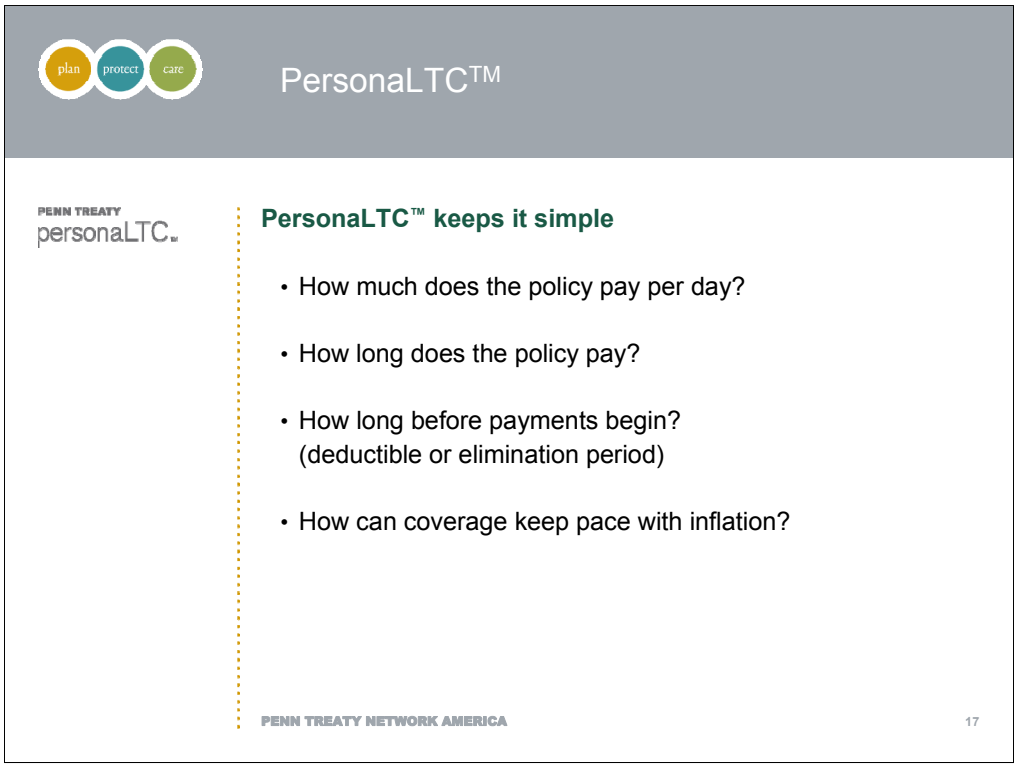
[This slide leads into the next slide, which introduces Penn Treaty and provides some justification for the Reality statement.]



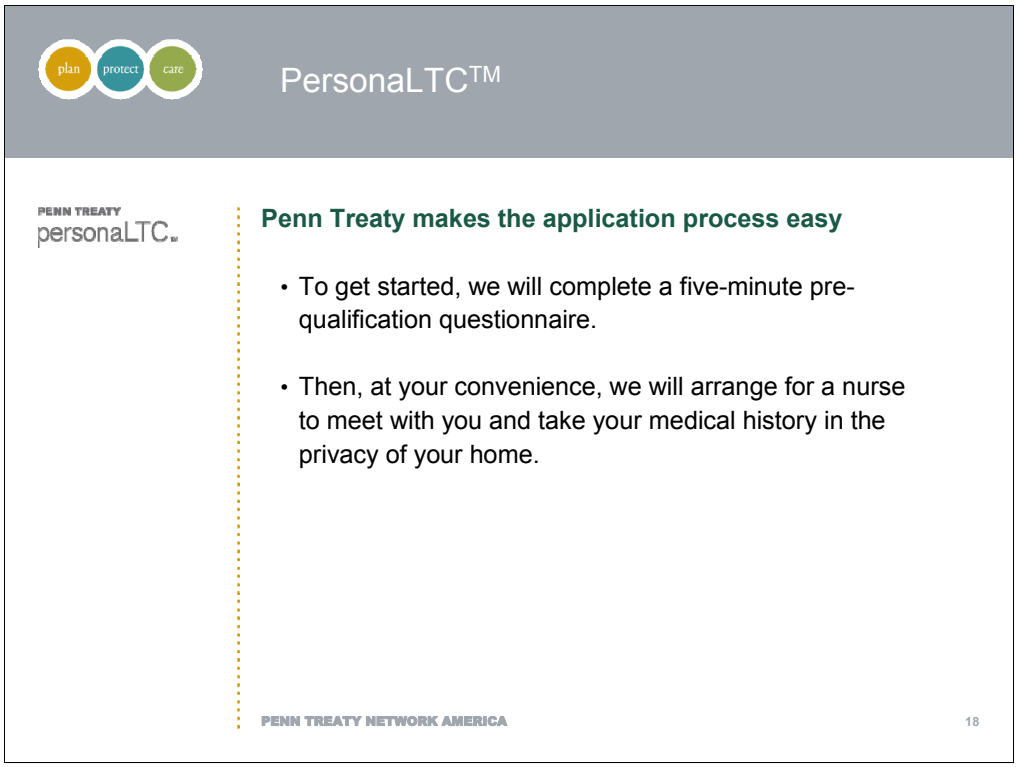
- No other insurance company has the long-term care insurance expertise of Penn Treaty
- Penn Treaty has been selling long-term care insurance for more than 35 years
- In 1972, Penn Treaty helped pioneer the industry with their first nursing home policy, followed about 10 years later with their home health care product
- Penn Treaty understands why long-term care insurance is such a vital wealth management tool
- If you do need care, Penn Treaty has built a reputation for efficient claims processing, using care coordinators to assist with finding local resources and designing complete care programs



- Age, health and benefit options are the three drivers of long-term care insurance costs
- Because of their unique underwriting expertise, Penn Treaty not only provides protection to healthy individuals but also to people who might be considered "high risk" by other companies
- Even if you have certain pre-existing medical conditions, including Parkinson's, MS, osteoporosis and diabetes, you may still be able to qualify for coverage



- Many companies make long-term care insurance overly complicated. It doesn't have to be.
- Penn Treaty's PersonaLTC™ keeps it simple by focusing on just four key attributes:
  - How much does the policy pay?
    - > Actual expenses are reimbursed up to a daily maximum; up to $350 a day is available
  - How long does the policy pay?
    - > One to five years is typical, but longer terms are available
  - How long before payments begin?
    - > The elimination period is the period of time an insured person must pay for expenses before insurance payments begin, typically 100 days, but other periods are available
  - How will coverage keep pace with inflation?
    - > The typical inflation protection option increases the daily benefit 5% compounded annually for the life of the policy, protecting against escalating care expenses



- A health evaluation is a standard requirement of all LTCi providers. Penn Treaty makes it easy by sending a nurse to your home to determine your health status.
  - This eliminates the need to discuss personal medical histories with your advisor
  - This helps to protect your privacy

PersonaLTC™

PENN TREATY
personaLTC.

After you pass underwriting screening, Penn Treaty will return two custom-designed proposals:

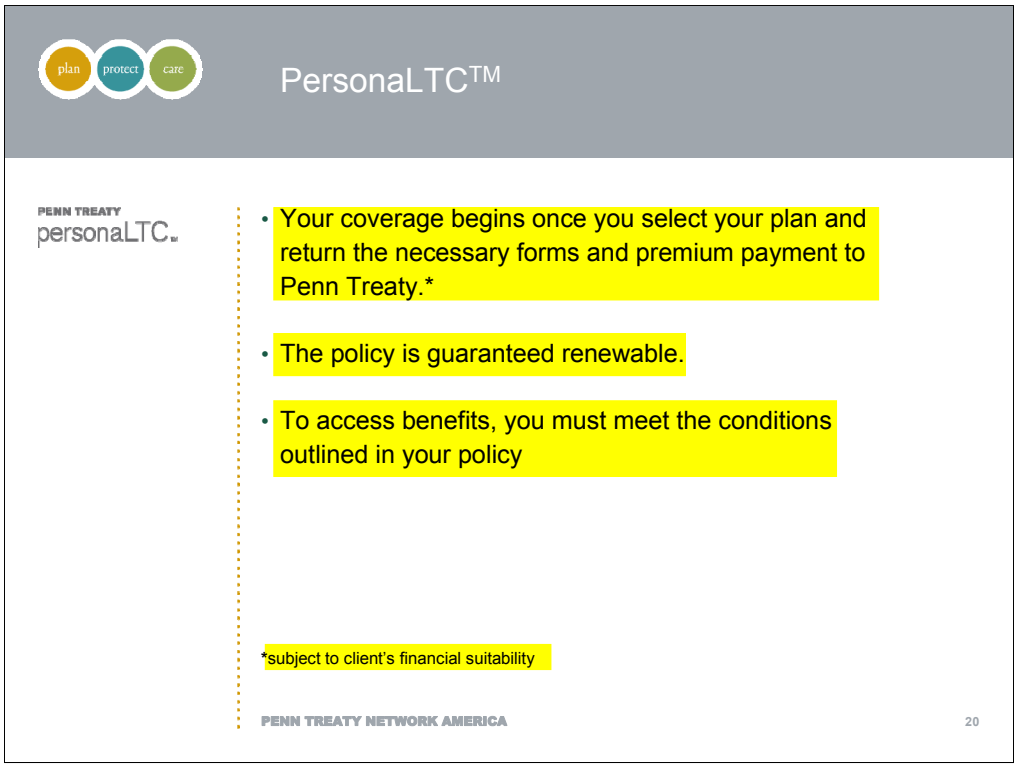
- *Gold Plan* includes essential benefits for cost-conscious individuals
- *Platinum Plan* includes more extensive benefits for greater wealth preservation

Quotes are valid for 30 days* so there is plenty of time to decide which one best meets your needs.

*subject to client's financial suitability

PENN TREATY NETWORK AMERICA 19

- Once your eligibility has been confirmed, Penn Treaty will develop a long-term care policy based on your unique situation, taking into account your age and health.
- Healthy individuals will receive an easy-to-read, 1-page proposal with coverage that includes in-home, assisted living and nursing home care at two levels:
  - The Gold Plan is a cost-effective solution that includes essential benefits
  - The Platinum Plan includes a full complement of long-term care benefit options for individuals seeking greater choice and more flexible wealth preservation strategies
- You'll have up to 30 days to review your quotes with your financial advisor before making your decision



- Penn Treaty has the right to increase premium rates.
- Conditions that must be met to access benefits include:
  - A licensed health care practitioner certifies that you require Human Assistance with two or more "Activities of Daily Living" for a period of at least 90 days or that you have cognitive impairment. ADLs are bathing, dressing, transferring, eating, continence and toileting. Cognitive impairment is problems with attention, memory, or other loss of intellectual capacity that requires supervision to help or protect the impaired person. Cognitive Impairment may be caused by Alzheimer's disease or a stroke.
  - You've met your elimination period or deductible

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Questions and Answers

PersonaLTC™ is just that simple!

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Let's set up an appointment today.

[Directions on completing lead card, etc., FA contact, and long-term care insurance specialist contact information here.]