

SERFF Tracking Number: PNNT-125435798 State: Arkansas
Filing Company: Penn Treaty Network America Ins Co State Tracking Number: 37915
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: SR400-MS-BR(12-07) & MS-TRI-AD
Project Name/Number: SR400-MS-BR(12-07) & MS-TRI-AD/

Filing at a Glance

Company: Penn Treaty Network America Ins Co

Product Name: SR400-MS-BR(12-07) & MS-TRI-AD SERFF Tr Num: PNNT-125435798 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 37915

Sub-TOI: LTC03I.001 Qualified

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Krista Roberts, Anita Small, Marissa Shannon

Disposition Date: 05/29/2008

Date Submitted: 01/16/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: SR400-MS-BR(12-07) & MS-TRI-AD

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/29/2008

State Status Changed: 05/29/2008

Corresponding Filing Tracking Number:

Filing Description:

SR400-MS-BR(12-07) & MS-TRI-AD

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 11/08/2007

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

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Heather Bleamer, Sr. Compliance Analyst hbleamer@penntreaty.com
3440 Lehigh Street (800) 222-3469 [Phone]
Allentown, PA 18103 (484) 232-6638[FAX]

Filing Company Information

Penn Treaty Network America Ins Co CoCode: 63282 State of Domicile: Pennsylvania
3440 Lehigh Street Group Code: 810 Company Type: Long Term Care
P.O. Box 7066
Allentown, PA 18103 Group Name: State ID Number:
(800) 222-3469 ext. [Phone] FEIN Number: 23-2603386

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: The required filing fee has been mailed under separate cover.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Penn Treaty Network America Ins Co	\$0.00	01/16/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/29/2008	05/29/2008

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Disposition

Disposition Date: 05/29/2008

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 Letter		Yes
Form	SR400-MS-BR(12-07) & MS-TRI-AD		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SR400-MS-Advertising BR(12-07) & MS-TRI- AD		SR400-MS-BR(12-07) & MS-TRI-AD	Initial		0	SR400-MS-BR(12-07).pdf MS-TRI-AD.pdf

EXCLUSIONS: The policy will not pay benefits for charges for care or services:

- [1] that are provided while this coverage is not in force
- [2] provided by a family member
- [3] rest care, hotel or retirement home expense or other expenses which are related to your residence and not your health
- [4] that you would not be legally obligated to pay in the absence of this insurance
- [5] provided outside the United States or its possessions
- [6] that are payable under any Worker's Compensation or Occupational Disease Law
- [7] mental, nervous or emotional disorders without demonstrable organic origin
(NOTE: Alzheimer's Disease and other organic brain syndromes are covered by the policy as any other sickness)
- [8] that are paid by Medicare- any portion of such charges not paid by Medicare will be considered, subject to the terms of this policy

LIMITATIONS

This policy will pay benefits up to the Maximum Daily Benefit purchased, which is the maximum amount we will pay for each day of care/assistance. Benefits are also limited to those available under the Maximum Benefit Period purchased. The Elimination Period must be satisfied before benefits will be paid. Benefit eligibility is subject to the terms and conditions as set forth in the policy.

This is a general list of exclusions and limitations; state variations may apply. Please consult the Outline of Coverage for more specific state information, as well as the benefit and riders available to you.



For more information contact
AMERICAN INSURANCE PLANNERS, INC.

A Licensed Insurance Representative of Penn Treaty Network American Insurance CompanySM

1.800.789.5191

info@aiplanners.com

Corporate Office:

4949 Liberty Lane, Suite 105 Allentown, PA 18106

This brochure is an illustration, not a contract.



Penn Treaty Network America Insurance CompanySM
American Network Insurance CompanySM

3440 Lehigh Street Allentown, PA 18103

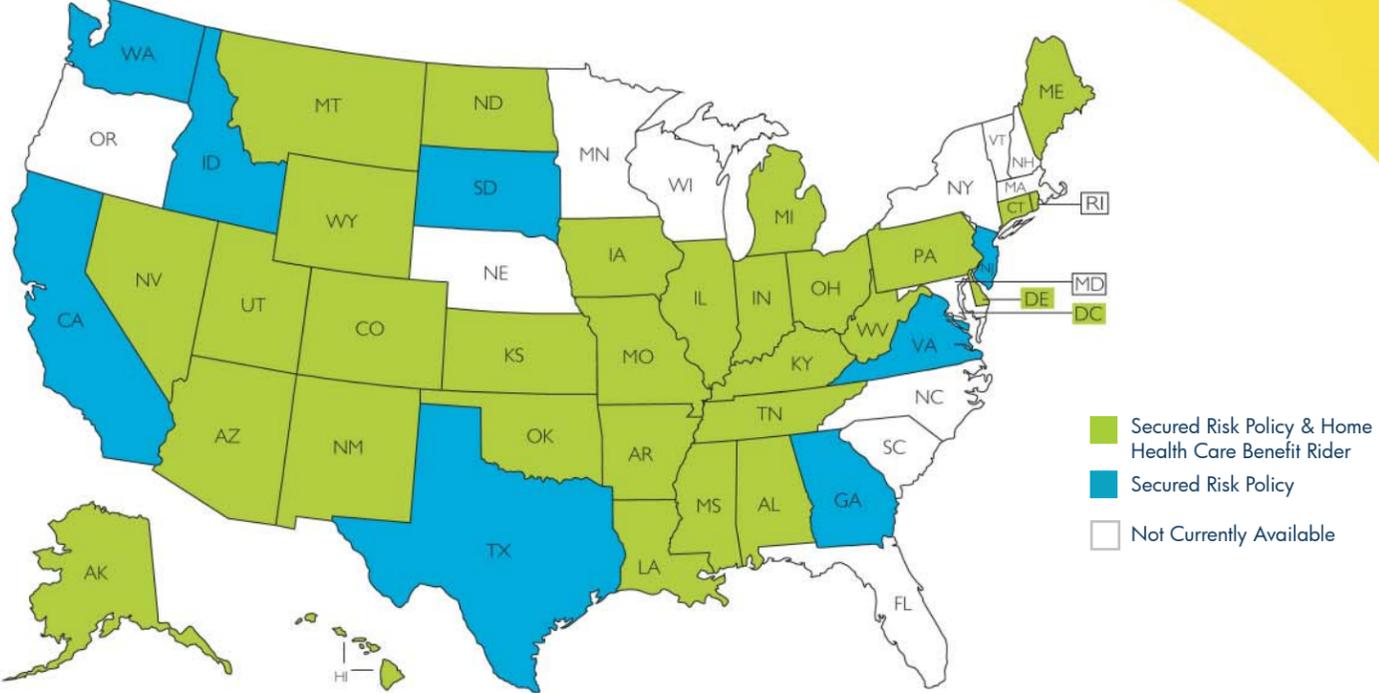
SR400-MS-BR(12-07)

For Use with Policy Form Series SR400

INTRODUCTION

Penn Treaty has been focusing exclusively on long-term care insurance since 1972. Because it has been their specialty for more than 35 years, they have an extensive understanding of the risks, which allows them to cover more people, with a wider range of health conditions, such as Multiple Sclerosis.

PRODUCT AVAILABILITY BY STATE



OPTIONAL HOME HEALTH CARE BENEFITS*

Home Health Aides

Care received at home such as assistance with bathing, dressing, eating, toileting, transferring and continence

Skilled Care

Such as speech or physical therapists, licensed nurses and nutritionists

- \$50 or \$70 Daily Benefit
- 6 Month Benefit Period
- 30 Day Elimination Period

* Home Health Care Benefit Rider is not available in all states.

[Premium will vary depending upon the amount of daily benefits selected.]

ADDITIONAL OPTIONAL BENEFITS

Lifetime Inflation Rider

(Additional Premium is required)
Provides for an increase of the selected Maximum Daily Benefit Amount by 5% compound annually, on each anniversary date for the lifetime of the policy and rider.

Nonforfeiture Shortened Benefit Rider

(Additional Premium is required)
Provides you with the right to maintain a portion of your benefit period in the event your policy lapses after been continuously in force for 3 or more years.

SECURED RISK NURSING FACILITY® POLICY

This policy is guaranteed renewable. Penn Treaty has the right to increase premium rates.

BASIC POLICY FEATURES

ASSISTED LIVING FACILITIES

Coverage for Individuals needing assistance but wishing to live as independently as possible

- \$50-\$150 per Day*
- 1,2 or 3 Year Benefit Period*
- 120 Day Elimination Period*

&

NURSING FACILITIES

Covers Skilled, Intermediate & Custodial Care

- 10% Marital Discount
- Pre-existing conditions are covered if care/assistance begins at least six months after the effective date

[Pre-Existing is a condition for which medical advice or treatment was recommended by or received from a Physician within six (6) months preceding the Policy's Effective Date]

[Qualifying Ages 40-89; 18-89 in PA]

[Medical examination may be required]

[Premium will vary depending upon the amount of daily benefits selected]

QUALIFYING FOR BENEFITS

A Licensed Health Care Practitioner certifies that you are Chronically ill, which is defined as:

Being unable to perform **"two out of six"** Activities of Daily Living" (bathing, dressing, eating, toileting, transferring, continence) without substantial assistance from another individual for a period of at least 90 days,

OR

Requiring substantial supervision due to Severe Cognitive Impairment

*May vary by state

WHAT IS LONG-TERM CARE?

Long-term care is the type of assistance needed to perform everyday activities like dressing, bathing, eating, etc. A long-term care need could be brought on by such common health problems as heart disease, diabetes, hip fractures, Multiple Sclerosis or Alzheimer's disease. It can be provided in a variety of settings including nursing facilities, assisted living facilities, adult day care facilities, respite care centers and even one's own home.

Long-term care can be very expensive. Currently, the average cost in the U.S. for a private room in a nursing home is more than \$75,000 a year;¹ in an assisted living facility it is more than \$35,000 a year.² Home care can be less expensive, but it still adds up. Bringing an aide into one's home to help with dressing, bathing, preparing meals and similar household chores just six days a week for five hours a day can exceed \$30,000 a year.³

Because most long-term care services aren't covered by other insurance plans, long-term care insurance can provide important protection and peace of mind.

¹The MetLife Market Survey of Nursing Home & Home Care Costs, September 2006, MetLife Mature Market Institute

²The MetLife Market Survey of Assisted Living Costs, October 2006, MetLife Mature Market Institute

³The MetLife Market Survey of Nursing Home & Home Care Costs, September 2006, MetLife Mature Market Institute



ARE YOU ELIGIBLE?

Our Secured Risk Nursing Facility® policy is available for those individuals who are unable to qualify for our other long-term care insurance policies. Even those with Multiple Sclerosis will be considered provided the applicant is:

Completely capable of performing all Activities of Daily Living (bathing, dressing, continence, transferring, toileting, and eating) independently without the use of a walker, wheelchair or scooter;

AND

Has no signs or symptoms of cognitive impairment, whether diagnosed or not;

AND

Is not currently confined to a hospital or nursing home and is not receiving home health care, and has not recently been advised to enter a hospital or nursing home or to receive home health care.

Underwritten by Penn Treaty Network America Insurance CompanySM & American Network Insurance CompanySM



IS IT RIGHT FOR YOU?

It might surprise you to know that over **40%** of people receiving long-term Care in this country are **under the age of 65**.⁴

Generally, financial planners recommend considering long-term care insurance if you own assets of at least \$75,000 (this does not include your home or car); have annual retirement income of at least \$25,000 to \$35,000 for an individual or \$35,000 to \$50,000 for a couple; and are able to pay premiums.⁵

If you will be paying premiums with money received only from your own income, a good rule of thumb is that your premiums should be no more than seven percent of your income.

Premiums for “qualified” long-term care policies are treated as an unreimbursed medical expense. Consult your tax advisor if your medical expenses, including long-term care insurance premiums, exceed 7.5% of your adjusted gross income; you may be eligible to claim the premiums as tax deductions. Certain states may allow additional tax deductions.

The Maximum Eligible Amount of Tax Deduction Premium

Age at End of Taxable Year	Maximum Age Amount for 2007
40 or Less	\$290
41-50	\$490
51-60	\$980
61-70	\$2,600
71 & Over	\$3,250

These amounts are adjusted annually to reflect changes in the medical care component of the consumer price index.

Source: Internal Revenue Service

⁴The Federal Long Term Care Insurance Program, www.ltcfed.com, January 29, 2006.

⁵“Own Your Future”. Department of Health and Human Service USA. Publication Number CMS-11026. December, 2006. P-4

Long-term care insurance can be an essential component in protecting your lifestyle, your family's quality of life and your future legacy — yet many Americans overlook this vital protection.

It's time to consider adding what may be the missing piece from your financial plan.

It's time to consider long-term care insurance from the company that helped pioneer the concept back in 1972.

Penn Treaty Network America Insurance Company focuses exclusively on long-term care insurance. Their unique expertise allows them to underwrite more people in a variety of health situations — including those with certain medical conditions, like Multiple Sclerosis.

You owe it to yourself and your family to insure against this potential risk. The sooner you apply for coverage, the more flexibility you will have in benefit options and premiums.

We look forward to discussing how we can help protect you and your loved ones.

For More Information Contact:



American Insurance Planners, Inc.

A Licensed Insurance Representative of Penn Treaty Network America Insurance CompanySM

1.800.789.5191
info@aiplanners.com

Corporate Office:
4949 Liberty Lane, Suite 105 Allentown, PA 18106

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact American Insurance Planners, Inc.



Underwritten by Penn Treaty Network America Insurance CompanySM



**LONG-TERM CARE
INSURANCE**
for individuals with Multiple Sclerosis

Mythbusters

Penn Treaty Network America Insurance CompanySM
3440 Lehigh Street Allentown, PA 18103



Mythbusters

You work hard to build a financially secure future for your family by investing and insuring against loss of your property, health and life. But if you require long-term care at some point, all that planning could be at risk.

Don't overlook this important protection. Following are common myths about long-term care insurance:

"I have some health issues so I probably can't qualify."
Penn Treaty covers many people in a variety of health and financial situations – including individuals with certain pre-existing medical conditions, such as Multiple Sclerosis.

"I don't need long-term care insurance because I already have disability insurance."
Disability income insurance will replace a portion of your salary to help cover your mortgage and other monthly bills in the event you are no longer able to work, but it's also important to protect your assets from the high cost of long-term care.

"I'm too young for long-term care insurance."
Did you know 40% of the 13 million Americans currently receiving long-term care are between the ages of 18 and 64?¹ Plus, premiums are based on your age and health at the time you apply for coverage, so the younger and healthier you are when you get the protection, the more affordable it can be.

"Long-term care insurance is expensive."
Compared with paying out-of-pocket for long-term care expenses, long-term care insurance may be a highly cost-effective alternative. In fact, the cost of 20 years' worth of premiums is often far less than the cost of a single year in a nursing home.²

"My family can take care of me."
Providing for a loved one's long-term care needs can be very time consuming and can cause great physical, financial and emotional strains on the caregiver. It's a huge responsibility and one most people prefer not to leave to their family or friends.

For example, did you know two-thirds of caregivers report having to rearrange their work schedules, decrease their hours or take an unpaid leave in order to meet their caregiving responsibilities?³ Should the need for long-term care arise, can your family really afford the time and financial cost typically required to be a caregiver?

"Medicare will cover my long-term care expenses."
Medicare is major medical coverage for those over age 65. It offers benefits for physician and hospital fees, but provides very little in terms of long-term care benefits.

"I'll transfer my assets and let Medicaid foot the bill."
The loopholes some people used in the past to hide or transfer assets in an effort to qualify for Medicaid have been severely restricted. Even if you were able to qualify, federal law requires the state to recover Medicaid-paid benefits from the beneficiary's estate, so your spouse and other heirs could end up paying anyway. In addition, Medicaid benefits are limited and may leave you with little or no control over your care or where it's provided.

Penn Treaty has a better way to look at long-term care insurance.

Did You Know ?

There is a 1-in-1,200 risk of having a fire that will destroy a home, and 1-in-240 risk of having an accident that will demolish a car;

There is a 3-in-4 potential risk of needing care at home and a 1-in-2 potential risk of spending time in a nursing home?

Ironically, most people insure their cars and homes, but not the greater risk for needing long-term care.⁴

¹"Long-Term Care: Are Americans Prepared?" Robert B. Friedland, PhD, Director, Center on Aging Society, March 2006

²American Association for Long-Term Care Insurance, June 2006

³Caregiving and Retirement Planning: What Happens to Family Caregivers Who Leave the Workforce, Family Caregiver Alliance, December 2003

⁴"Use LTCI as an Executive Benefit," Christopher Bell, James Bell, National Underwriter, June 23, 2003

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

01/16/2008

Comments:

Attachment:

AR SR400-MS-BROCHURE.pdf



Penn Treaty Network America Insurance CompanySM
(Penn Treaty Network America Life Insurance in California)
American Network Insurance Company

January 16, 2008

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

NAIC NUMBER: 63282/Penn Treaty Network America Insurance CompanySM

SUBMISSION- Invitation to Contract

Long Term Care Advertising Brochure Form, SR400-MS-BR(12-07)
Multiple Sclerosis Tri-fold Advertisement Form, MS-TRI-AD

Dear Mr. Shearer:

Enclosed please find the above captioned advertising brochure for use with the Secured Risk policy form SR400(AR)-N approved by the Department on January 31, 2003. This brochure is being filed for the Department's review and approval. Additionally, we are submitting for review and approval, the above captioned Tri-fold, which will be used to generate interest in Long-Term Care insurance and Penn Treaty Network America Insurance CompanySM.

The advertising will be printed on 17" by 22" paper and folded to the size of 8 ½" by 11". In addition, the advertising will be printed on a different texture of paper and will also be in color. If it is necessary to submit the advertising in final print, please advise and the final prints will be forwarded once tentative approval is received.

The required filing fee of \$50.00 has been mailed under separate cover.

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: hbleamer@penntreaty.com

Enclosures

(AR) MS Advertising Sub