

SERFF Tracking Number: *PHYS-125611024* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *38731*  
 Company Tracking Number: *PM HOME (03/31/2008) LTC*  
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.001 Qualified*  
 Product Name: *LTC*  
 Project Name/Number: *Home Page-LTC/Home Page-LTC*

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC	SERFF Tr Num: PHYS-125611024	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 38731
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: PM HOME	State Status: Filed-Closed
	(03/31/2008) LTC	
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Authors: Sonya Dickey, Sara Magee-Garcia	Disposition Date: 07/23/2008
	Date Submitted: 04/16/2008	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: Home Page-LTC	Status of Filing in Domicile: Not Filed
Project Number: Home Page-LTC	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: 07/23/2008	Deemer Date:
State Status Changed: 07/23/2008	
Corresponding Filing Tracking Number: Home Page-LTC	
Filing Description:	
RE: RE: Long Term Care Advertisements Web Pages-	
Home Page Shell: PM_ HOME (03/31/2008)	
Home Page Dynamic Information: PM_ HOME_ BDY (03/31/2008)	
Find the Right Product Pages: PROD_ FINDER_ 001 (03/31/2008), PROD_ FINDER_ 002(03/31/2008)	
Long Term Care Landing Page: H_LTC_LAND_001(03/31/2008)	
Product Pages for the P145AR/P146AR Policies: H_LTC_COMP_001(03/31/2008),	

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H\_LTC\_COMPAR\_002(03/31/2008), H\_LTC\_COMPAR\_003 (03/31/2008), H\_LTC\_COMP\_004(03/31/2008)  
Product Pages for the P147AR Policy: H\_LTC\_HHC\_001(03/31/2008), H\_LTC\_HHCAR\_002(03/31/2008),  
H\_LTC\_HHCAR\_003(03/31/2008), H\_LTC\_004(03/31/2008)

Product Pages for the P148AR Policy: H\_LTC\_FAC\_001(03/31/2008), H\_LTC\_FACAR\_002(03/31/2008),  
H\_LTC\_FACAR\_003(03/31/2008), H\_LTC\_FAC\_004(03/31/2008)

Limitation Pop Up Pages: LTC\_COMPLIMAR\_002 (03/31/2008) – for the P145AR & P146AR policies,  
LTC\_HHCLIMAR\_002 (03/31/2008) – for the P147AR policy, LTC\_FACLIMAR\_002(03/31/2008) – for the P148AR  
policy

Financial Strength Web Page: AB\_STRNG\_001 (03/31/2008)

The above referenced advertising material being submitted for your review and approval. This material will to create an interest the following Long Term Care Policies:

POLICY APPROVAL DATE:

P145AR 8-11-04

P146AR 8-11-04

P147AR 8-11-04

P148AR 8-11-04

The home page is comprised of two forms numbers: PM\_HOME (03/31/2008) and PM\_HOME\_BDY (03/31/2008). Form number PM\_HOME (03/31/2008) is associated with the section of the page that will remain static. Form number PH\_HOME\_BDY (03/31/2008) is associated with the area of the page that is dynamic (which is highlighted in yellow in the PDF) and will be populated with generic informational banners. In the future though, if the dynamic information would become advertising material we would refile the appropriate portion of the home page. After the consumer views the home page he may either click on the Products box that is displayed in the upper left hand corner or click on the Products tab located on the top bar of the home page. This will take the consumer to the Find the Right Product page, PROD\_FINDER\_001(03/31/2008), which will require the consumer to enter their state. Once the state has been entered, screen PROD\_FINDER\_002 (03/31/2008) appears. This page will only display the product lines that are approved for use in your state. Should the consumer select the Long Term Care Insurance “go” button, they would be taken to the Long Term Care Landing Page, H\_LTC\_LAND\_001 (03/31/2008). From the landing page, the consumer can choose to click on any of the three Categories under the Long Term Care Insurance header located in the column on the right hand side of the screen. The three options are: Comprehensive, Facility, and Home Health Care. Once the consumer clicks on one the options they would be taken to the various Product Overview Pages. If the Comprehensive

<i>SERFF Tracking Number:</i>	<i>PHYS-125611024</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PM HOME (03/31/2008) LTC</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>Home Page-LTC/Home Page-LTC</i>		

option is selected the consumer would be taken to Product Overview Page, H\_LTC\_COMP\_001(03/31/2008). From this page they can select any of the other tabs: Benefits & Features Page (web page: H\_LTC\_COMPAR\_002 (03/31/2008), Coverage Details (web page: H\_LTCAR\_COMP\_003 (03/31/2008), and Common Questions (web page: H\_LTC\_COMP\_004 (03/31/2008)). If the Facility option is selected from the Long Term Care Landing Page, the consumer would be taken to Product Overview Page, H\_LTC\_FAC\_001 (03/31/2008). From this page they can select any of the other tabs: Benefits & Features Page (web page: H\_LTC\_FACAR\_002 (03/31/2008), Coverage Details (web page: H\_LTC\_FACAR\_003 (03/31/2008), and Common Questions (web page: H\_LTC\_FAC\_004 (03/31/2008)). If the Home Health Care option is selected from the Long Term Care Landing Page, the consumer would be taken to Product Overview Page, H\_LTC\_HHC\_001 (03/31/2008). From this page they can select any of the other tabs: Benefits & Features Page (web page: H\_LTC\_HHCAR\_002 (03/31/2008), Coverage Details (web page: H\_LTC\_HHCAR\_003 (03/31/2008), and Common Questions (web page: H\_LTC\_HHC\_004 (03/31/2008)). The following links are also contained within the web pages: Financial Strength Web Page: AB\_STRNG\_001 (03/31/2008) and Limitation Pop Up pages: LTC\_COMPLIMAR\_002 (03/31/2008), LTC\_HHCLIMAR\_002 (03/31/2008), and LTC\_FACLIMAR\_002(03/31/2008).

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia,	sara.magee-garcia@physiciansmutual.com
2600 Dodge Street	(800) 228-9100 [Phone]
Omaha, NE 68131	(402) 633-1096[FAX]

### Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$840.00  
Retaliatory? No  
Fee Explanation: \$40 per form, \$40 \* 21 forms  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$840.00	04/16/2008	19623327

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## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

*SERFF Tracking Number:*      *PHYS-125611024*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	PM HOME (03/31/2008)	Filed-Closed	Yes
<b>Form</b>	PM HOME BDY(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	PROD FINDER 001(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	PROD FINDER 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H_LTC_LAND_001(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC COMP 001(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC COMPAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC COMPAR 003(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC COMP 004(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC HHC 001(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC HHCAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC HHCAR 003(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC HHC 004(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC FAC 001(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC FACAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC FACAR 003(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	H LTC FAC 004(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	LTC FACLIMAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	LTC HHCLIMAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	LTC COMPLIMAR 002(03/31/2008)	Filed-Closed	Yes
<b>Form</b>	AB STRNG 001(03/31/2008)	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number:** PM HOME (03/31/2008)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	PM HOME (03/31/2008)	Advertising	PM HOME (03/31/2008)	Initial			PM_HOME.pdf
Filed-Closed	PM HOME BDY(03/31/2008)	Advertising	PM HOME BDY(03/31/2008)	Initial			PM_HOME.pdf
Filed-Closed	PROD FINDER 001(03/31/2008)	Advertising	PROD FINDER 001(03/31/2008)	Initial			PROD_FINDER_001.pdf
Filed-Closed	PROD FINDER 002(03/31/2008)	Advertising	PROD FINDER 002(03/31/2008)	Initial			PROD_FINDER_002.pdf
Filed-Closed	H_LTC_LAND_001(03/31/2008)	Advertising	H_LTC_LAND_001(03/31/2008)	Initial			H_LTC_LAND_001.pdf
Filed-Closed	H LTC COMP 001(03/31/2008)	Advertising	H LTC COMP 001(03/31/2008)	Initial			H_LTC_COMP_001.pdf
Filed-Closed	H LTC COMPAR 002(03/31/2008)	Advertising	H LTC COMPAR 002(03/31/2008)	Initial			H_LTC_COMPAR_002.pdf
Filed-Closed	H LTC COMPAR 003(03/31/2008)	Advertising	H LTC COMPAR 003(03/31/2008)	Initial			H_LTC_COMPAR_003.pdf
Filed-Closed	H LTC COMP 004(03/31/2008)	Advertising	H LTC COMP 004(03/31/2008)	Initial			H_LTC_COMP_004.pdf

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2008)

Filed-Closed	H LTC HHC 001(03/31/ 2008)	Advertising H LTC HHC 001(03/31/2008)	Initial	H_LTC_HHC _001.pdf
Filed-Closed	H LTC HHCAR 002(03/31/ 2008)	Advertising H LTC HHCAR 002(03/31/2008)	Initial	H_LTC_HHC AR_002.pdf
Filed-Closed	H LTC HHCAR 003(03/31/ 2008)	Advertising H LTC HHCAR 003(03/31/2008)	Initial	H_LTC_HHC AR_003.pdf
Filed-Closed	H LTC HHC 004(03/31/ 2008)	Advertising H LTC HHC 004(03/31/2008)	Initial	H_LTC_HHC _004.pdf
Filed-Closed	H LTC FAC 001(03/31/ 2008)	Advertising H LTC FAC 001(03/31/2008)	Initial	H_LTC_FAC_ 001.pdf
Filed-Closed	H LTC FACAR 002(03/31/ 2008)	Advertising H LTC FACAR 002(03/31/2008)	Initial	H_LTC_FAC AR_002.pdf
Filed-Closed	H LTC FACAR 003(03/31/ 2008)	Advertising H LTC FACAR 003(03/31/2008)	Initial	H_LTC_FAC AR_003.pdf
Filed-Closed	H LTC FAC 004(03/31/ 2008)	Advertising H LTC FAC 004(03/31/2008)	Initial	H_LTC_FAC_ 004.pdf
Filed-Closed	LTC FACLIMAR 002(03/31/ 2008)	Advertising LTC FACLIMAR 002(03/31/2008)	Initial	LTC_FACLIM AR_002.pdf
Filed-Closed	LTC HHCLIMAR 002(03/31/ 2008)	Advertising LTC HHCLIMAR 002(03/31/2008)	Initial	LTC_HHCLIM AR_002.pdf

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2008)					
Filed- Closed	LTC COMPLIM AR 002(03/31/ 2008)	Advertising LTC COMPLIMAR 002(03/31/2008)	Initial		LTC_COMPLI MAR_002.pdf
Filed- Closed	AB STRNG 001(03/31/ 2008)	Advertising AB STRNG 001(03/31/2008)	Initial		AB_STRNG_ 001 (03312008).p df



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- ▶ health insurance
- ▶ long-term care insurance
- ▶ dental insurance
- ▶ annuities
- ▶ life insurance
- ▶ medicare supplement

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Use our quick links below to find the most common types of requests.

- ▶ change of address
- ▶ file a claim
- ▶ automatic bank withdrawal
- ▶ change your beneficiary

## the neighborhood

Our online newsletter ... giving you timely information on healthy living, new products, services and more!

**Sign Up Today**



## highlights

### For Your Small Business

Learn about our Answers at Work program.



### Cover the Uninsured

It's all over the news — many Americans can't pay their medical expenses. Learn how Physicians Mutual® is helping educate about the need for proper insurance.

### Get to Know Us

Learn all about Physicians Mutual® — our history, beliefs and dedication to the communities where we live and work.

## how can we help you?

### Insurance 101

Want to better understand the world of insurance? Visit the new **Learning Center** today!

## news & events

**[12.28.2007]**

Physicians Mutual® Initiates Infrastructure for Rebuilding Project

**[08.15.2007]**

Physicians Mutual® Helps Consumers Navigate through Medicare

**[07.10.2007]**

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## SEARCH

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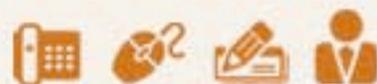
### find the right product

Please tell us the state in which you, or the person you wish to insure, live.  
We will use the information to determine which products will help meet your needs.

select a state



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product options

- ▶ health insurance
- ▶ long-term care insurance
- dental insurance
- ▶ annuities
- ▶ life insurance
- medicare supplement
- aetna part d

product options

SEARCH RESULTS

Physicians Mutual Insurance Company®  
Physicians Life Insurance Company®  
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find the right product

In today's economy, many people can't afford to have unexpected medical bills. It may seem harder than ever to set aside money for the future. Our health, life and annuity products can give you reasonable options to help provide insurance protection for you and your family and to help you with savings alternatives for the future.

products that can meet your needs:

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health insurance (▶ [more](#))

go

long-term care insurance (▼)

Learn how long-term care insurance from Physicians Mutual Insurance Company can help protect your family and finances.

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dental insurance (▶ [more](#))

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product options

▶ health insurance

▶ long-term care insurance

comprehensive  
facility  
home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

product options » long-term care insurance

PRINT  TEXT SIZE A A A

Physicians Mutual Insurance Company®  
a member of the Physicians Mutual® family

## long-term care insurance

Chances are, you may live a long life. If so, you may be more likely to have an extended illness or accident as you get older.

You've worked hard to keep your family and finances safe. But if you need care:

- Who will take care of you?
- How will you pay for your expenses?
- What will providing care do to your family and finances?



Long-term care insurance from Physicians Mutual Insurance Company can help with all these concerns ... so you can help **avoid from becoming a burden** and help **keep your independence**, while still getting the care you choose.

At Physicians Mutual Insurance Company, you can customize a long-term care insurance policy to help fit your individual needs:

- **Comprehensive** — can provide the broadest amount of coverage, with benefits for nursing homes and other facilities, as well as home health care.
- **Facility** — can provide coverage for nursing homes and other facilities, with options to add home health care benefits.
- **Home Health Care** — can provide benefits for people who prefer to stay at home, including services for adult day care and hospice care.

Learn how long-term care insurance from Physicians Mutual Insurance Company can help protect your family and finances.

Long-Term Care Insurance Policy Kinds:  
P145/P146/P147/P148



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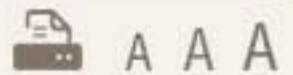
products

customer center

about us

learning center

contact us



products » long-term care insurance » comprehensive

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

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## comprehensive

overview

benefits & features

coverage details

common questions

The most **comprehensive long-term care insurance policies** are ones that can provide benefits for nursing homes and other facilities as well as home health care. You can get the best of both worlds — coverage for when you stay at home and coverage for when you go to a facility.

At Physicians Mutual Insurance Company, our comprehensive long-term care insurance can **provide you with the most amount of coverage** — so both you and your loved ones can have the protection you deserve:

- Our insurance policies are designed to help meet your **needs and budget** — customize one specifically for you
- Receive coverage while in facilities or staying at home for covered services — you can get the **most protection possible**
- Our insurance can help cover the high costs of long-term care — you can worry less about bills and concentrate on getting better
- We have over 30 years of long-term care insurance experience — you get **experienced and friendly customer service**
- We promise to be there to support your insurance policy — you're backed by a Company with some of the highest **financial strength** ratings in the nation.

Long-Term Care Insurance Policy Kinds:  
P145/P146

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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance  
comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

product options » long-term care insurance » comprehensive

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## comprehensive

overview

benefits & features

coverage details

common questions

With our **comprehensive long-term care insurance**, you can receive benefits for covered:

- Nursing home care (skilled, intermediate and custodial)
- Assisted living facilities
- Hospice facilities and hospice care
- Home health care (including homemaker services)
- Respite care
- Adult day care

In addition, our comprehensive long-term care insurance policies come with these features:

- You have a professional advisor and a personal agent — get **help when you have questions**
- Can **access your benefits anywhere** — receive care if something happens to you when you're traveling
- **Paid training for informal caregivers** — receive care from your spouse or family member, not a stranger
- Choose additional benefit options — **enhance your coverage**
- Receive Monthly Maximum Benefits — may lower your out-of-pocket costs
- Tax-qualified insurance policies are available — you may be able to **deduct part or all of your premiums** from your taxes. Ask your financial advisor for more information about the potential tax benefits

Benefits may vary. See [limitations](#) for more details.

Long-Term Care Insurance Policy Kinds:  
P145/P146

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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

product options » long-term care insurance » comprehensive

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## comprehensive

overview

benefits & features

coverage details

common questions

**Comprehensive long-term care insurance** benefits vary depending on how you customize your insurance policy — you **choose the amount of coverage** you want. You can collect benefits for covered services:

- Facility Care Benefits  
Between \$1,500 - \$12,000 a month
- Home and Community Care Benefits  
100%, 75% or 50% of the Facility Care Benefits

On top of your other benefits, for covered services you can receive:

- **\$1,000** the very first time you are eligible for benefits
- Expenses to **modify your home** (like ramps, stair glides, medical equipment or a medical alert system)
- Benefits for **ambulance rides** to or from a facility or hospital
- Benefits to **reserve your bed** in a nursing home or other facility if you need to leave

You can enhance your coverage by adding on benefit options (**riders**):

- **Spousal** — more benefits for you and your spouse when one of you may need it the most
- **Return of Premium** — your family can receive the premiums you've paid after you pass away
- **Inflation** — help protect yourself from rising medical costs by automatically increasing your benefits every year

These are just some of the benefits you can receive. To learn more, [contact an agent](#) near you.

Benefits and riders may vary. See [limitations](#) for more details.

Long-Term Care Insurance Policy Kinds:  
P145/P146

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product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

product options » long-term care insurance » comprehensive

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## comprehensive

overview

benefits & features

coverage details

common questions

What is long-term care and long-term care insurance?

What does long-term care insurance cover?

Do I really need long-term care insurance?

What should I look for in a long-term care insurance policy?

How much do long-term care services cost?

What is home health care and home health care insurance?

Am I too young to think about long-term care insurance?

What are Monthly Maximum Benefits and Daily Maximum Benefits?

What if I have pre-existing conditions?

What if I don't like my insurance policy?

What are some common long-term care insurance terms?

Where can I go to learn more?

### What is long-term care and long-term care insurance?

Long-term care is care that helps a person live with an extended physical illness, a disability or a cognitive impairment (like Alzheimer's disease). It usually includes having help with your everyday activities (like getting dressed, bathing, going to the bathroom, eating or just moving around).

Long-term care insurance is coverage designed specifically to pay for long-term care services. It helps protect your family and finances from the high costs that are associated with long-term care — and helps ensure you don't become a burden on those you love. Learn more by visiting our [Senior Resource Center](#).

### What does long-term care insurance cover?

Long-term care insurance benefits vary from policy to policy, and from company to company. Insurance policies may include coverage for: nursing home care, services in assisted living facilities, services in adult day care centers, services in other community facilities and personal care in your home.

[Top](#)

### Do I really need long-term care insurance?

Deciding if you need long-term care insurance comes down to what you have to protect in terms of assets and how you plan to pay for care. Very few people can afford to cover the costs of care on their own, so many people purchase insurance to help cover them. Otherwise, you may end up using money from your savings or asking your family for financial help.

Keep in mind, other health coverage usually doesn't pay for long-term care services. Medicaid can pay for care, but along with other requirements, you normally have to "spend down" (or use up) most of your assets before Medicaid is able to help.

[Top](#)

## next steps

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### **What should I look for in a long-term care insurance policy?**

The most comprehensive products are those that cover care in nursing homes and other facilities as well as home health care. Since you can't predict what kind of care you may need, these products can give you the widest range of protection.

You can also buy long-term care insurance policies that cover nursing homes and assisted living facilities only, which can reduce the premium. This may be a more reasonable option if care in your home is not possible.

If receiving care at home is a main concern, you can consider home health care insurance, which is designed to pay for covered care you receive at home.

[Top](#)

### **How much do long-term care services cost?**

Costs can vary depending on what area of the country you live in and the type of treatment you receive. Also, with inflation, the cost of care can increase every year.

[Top](#)

### **What is home health care and home health care insurance?**

Home health care is what it says: caregivers come into your home and provide care. This can be a popular option, as many people prefer to stay at home if possible. Home health care insurance (a type of long-term care insurance) can help you pay for professional caregivers to ease the burden of your care.

[Top](#)

### **Am I too young to think about long-term care insurance?**

Besides the fact you can't predict when you may need care, there's a major advantage in buying while you're younger — lower premium rates. So buying while you're younger can actually save you money.

[Top](#)

### **What are Monthly Maximum Benefits and Daily Maximum Benefits?**

There are two common ways to receive long-term care insurance benefits:

- *Monthly Maximum:* You receive a set dollar amount per month, which could result in lower out-of-pocket expenses.
- *Daily Maximum:* You receive a set amount per day, so if the daily charge is higher than the daily benefit, you could end up paying the difference out of your own pocket.

[Top](#)

### **What if I have pre-existing conditions?**

With our long-term care insurance policies, there is no waiting period for pre-existing conditions (prior health problems) — other companies' policies can make you wait up to six months before they're covered.

[Top](#)

### **What if I don't like my insurance policy?**

You have a full month to review your long-term care insurance policy after it's in force. If you're not 100% satisfied, simply return it to us within those 31 days for a full refund of your money — that means you have nothing to lose!

[Top](#)

### **What are some common long-term care insurance terms?**

Here are some common long-term care insurance words you may often see:

- *Activities of Daily Living (ADLs):* Normal day-to-day activities like bathing, getting dressed, going to the bathroom, eating and moving from a bed to a chair or wheelchair; eligibility for long-term care insurance benefits are usually based on your inability to perform some of these tasks.
- *Adult Day Care:* Place designed to help you if you have difficulty performing certain ADLs; normally you only go there during the day to give your loved ones some time off from taking care of you.
- *Assisted Living Facility:* Place designed to help you if you have difficulty performing certain ADLs; you live there full-time.
- *Elimination Period:* Number of days that must pass after you become sick or disabled before benefits are paid; can be anywhere from 0, 30, 60, all the way up to 365 days.
- *Facility Care Benefits:* What your long-term care insurance policy can pay when you are in a nursing home, assisted living facility or hospice facility.
- *Home and Community Care Benefits:* What your long-term care insurance policy can pay for home health care, respite care, adult day care and hospice care.
- *Respite Care:* When a professional comes in and gives your loved ones time off from taking care of you.
- *Rider:* Modification to your insurance policy, which can provide additional coverage and/or features to the original insurance policy.
- *Tax-Qualified:* Insurance policies that may allow you to deduct your premiums as an itemized expense, depending on your gross income.

The definitions listed above are general industry terms and not representative of our long-term care coverage. Please refer to your insurance policy/outline of coverage for exact definitions and details.

[Top](#)

### **Where can I go to learn more?**

If you want to learn more, please visit [www.longtermcare.gov](http://www.longtermcare.gov). Helpful topics include: the basics of long-term care insurance, tips on planning for long-term care, and how to find the right insurance policy and company.

[Top](#)



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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

products » long-term care insurance » home health care

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## home health care

overview

benefits & features

coverage details

common questions

Many people want to stay at home or in surroundings that are familiar to them when they are sick and need care. **Home health care insurance** (a type of long-term care insurance) can help people stay at home longer and still receive the type of care they may need.

At Physicians Mutual Insurance Company, our home health care insurance can provide you with important benefits to help you get **care in the comfort of your own home.**

You shouldn't have to worry about the financial and emotional strain staying at home can cause — we can help:

- Our insurance policies are designed to help meet your **needs and budget** — customize one specifically for you
- Receive benefits for covered treatment when you stay at home — you're **surrounded by family and friends**
- Our insurance policies help cover the high costs of long-term care — you can worry less about bills and concentrate on getting better
- We have over 30 years of long-term care insurance experience — you get **experienced and friendly customer service**
- We promise to be there to support your insurance policy — you're backed by a Company with some of the highest **financial strength** ratings in the nation

Home Health Care Insurance Policy Kind:  
P147

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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

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products » long-term care insurance » home health care

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## home health care

overview

benefits & features

coverage details

common questions

With our **home health care insurance**, you can receive benefits for covered home and community care services, including:

- Home health care (including homemaker services)
- Respite care
- Adult day care
- Hospice care

In addition, our home health care insurance policy comes with these features:

- You have a professional advisor and a personal agent — get **help when you have questions**
- **Paid training for informal caregivers** — receive care from your spouse or family member, not a stranger
- Choose additional benefit options — **enhance your coverage**
- Receive **Monthly Maximum Benefits** — lower your out-of-pocket costs
- Receive **tax benefits** — you may be able to deduct part or all of your premiums. Ask your financial advisor for more information about the potential tax benefits

Benefits may vary. See [limitations](#) for more details.

Home Health Care Insurance Policy Kind:  
P147

### next steps

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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

products » long-term care insurance » home health care

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## home health care

overview

benefits & features

coverage details

common questions

**Home Health care insurance** benefits vary depending on how you customize your insurance policy — you **choose the amount of coverage** you want. You can collect benefits for covered charges:

- Home and Community Care Benefits  
Between \$900 - \$6,000 a month

On top of your other benefits, you can receive:

- **\$1,000** the very first time you are eligible for benefits
- Expenses to **modify your home** (like ramps, stair glides, medical equipment or a medical alert system)
- Benefits for **ambulance rides** to or from a facility or hospital

You can enhance your coverage by adding on benefit options (**riders**):

- **Spousal** — more benefits for you and your spouse when you may need it the most
- **Inflation** — help protect yourself from rising medical costs by automatically increasing your benefits every year

These are just some of the benefits you can receive. To learn more, [contact an agent](#) near you.

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Home Health Care Insurance Policy Kind:  
P147

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- ▶ [find an agent](#)
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▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

products » long-term care insurance » home health care

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## home health care

overview

benefits & features

coverage details

common questions

[What is long-term care and long-term care insurance?](#)

[What does long-term care insurance cover?](#)

[Do I really need long-term care insurance?](#)

[What should I look for in a long-term care insurance policy?](#)

[How much do long-term care services cost?](#)

[What is home health care and home health care insurance?](#)

[Am I too young to think about long-term care insurance?](#)

[What are Monthly Maximum Benefits and Daily Maximum Benefits?](#)

[What if I have pre-existing conditions?](#)

[What if I don't like my insurance policy?](#)

[What are some common long-term care insurance terms?](#)

[Where can I go to learn more?](#)

### next steps

▶ [call 1-888-932-7642](#)

▶ [find an agent](#)

▶ [e-mail us](#)

▶ [send to a friend](#)

#### What is long-term care and long-term care insurance?

Long-term care is care that helps a person live with an extended physical illness, a disability or a cognitive impairment (like Alzheimer's disease). It usually includes having help with your everyday activities (like getting dressed, bathing, going to the bathroom, eating or just moving around).

Long-term care insurance is coverage designed specifically to pay for long-term care services. It helps protect your family and finances from the high costs that are associated with long-term care — and helps ensure you don't become a burden on those you love. Learn more by visiting our [Senior Resource Center](#).

#### What does long-term care insurance cover?

Long-term care insurance benefits vary from policy to policy, and from company to company. Insurance policies may include coverage for: nursing home care, services in assisted living facilities, services in adult day care centers, services in other community facilities and personal care in your home.

[Top](#)

#### Do I really need long-term care insurance?

Deciding if you need long-term care insurance comes down to what you have to protect in terms of assets and how you plan to pay for care. Very few people can afford to cover the costs of care on their own, so many people purchase insurance to help cover them. Otherwise, you may end up using money from your savings or asking your family for financial help.

Keep in mind, other health coverage usually doesn't pay for long-term care services. Medicaid can pay for care, but along with other requirements, you normally have to "spend down" (or use up) most of your assets before Medicaid is able to help.

[Top](#)

### **What should I look for in a long-term care insurance policy?**

The most comprehensive products are those that cover care in nursing homes and other facilities as well as home health care. Since you can't predict what kind of care you may need, these products can give you the widest range of protection.

You can also buy long-term care insurance policies that cover nursing homes and assisted living facilities only, which can reduce the premium. This may be a more reasonable option if care in your home is not possible.

If receiving care at home is a main concern, you can consider home health care insurance, which is designed to pay for covered care you receive at home.

[Top](#)

### **How much do long-term care services cost?**

Costs can vary depending on what area of the country you live in and the type of treatment you receive. Also, with inflation, the cost of care can increase every year.

[Top](#)

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[Top](#)

### **Am I too young to think about long-term care insurance?**

Besides the fact you can't predict when you may need care, there's a major advantage in buying while you're younger — lower premium rates. So buying while you're younger can actually save you money.

[Top](#)

### **What are Monthly Maximum Benefits and Daily Maximum Benefits?**

There are two common ways to receive long-term care insurance benefits:

- *Monthly Maximum:* You receive a set dollar amount per month, which could result in lower out-of-pocket expenses.
- *Daily Maximum:* You receive a set amount per day, so if the daily charge is higher than the daily benefit, you could end up paying the difference out of your own pocket.

[Top](#)

### **What if I have pre-existing conditions?**

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[Top](#)

### **What if I don't like my insurance policy?**

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[Top](#)

### **What are some common long-term care insurance terms?**

Here are some common long-term care insurance words you may often see:

- *Activities of Daily Living (ADLs):* Normal day-to-day activities like bathing, getting dressed, going to the bathroom, eating and moving from a bed to a chair or wheelchair; eligibility for long-term care insurance benefits are usually based on your inability to perform some of these tasks.
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- *Assisted Living Facility:* Place designed to help you if you have difficulty performing certain ADLs; you live there full-time.
- *Elimination Period:* Number of days that must pass after you become sick or disabled before benefits are paid; can be anywhere from 0, 30, 60, all the way up to 365 days.
- *Facility Care Benefits:* What your long-term care insurance policy can pay when you are in a nursing home, assisted living facility or hospice facility.
- *Home and Community Care Benefits:* What your long-term care insurance policy can pay for home health care, respite care, adult day care and hospice care.
- *Respite Care:* When a professional comes in and gives your loved ones time off from taking care of you.
- *Rider:* Modification to your insurance policy, which can provide additional coverage and/or features to the original insurance policy.
- *Tax-Qualified:* Insurance policies that may allow you to deduct your premiums as an itemized expense, depending on your gross income.

The definitions listed above are general industry terms and not representative of our long-term care coverage. Please refer to your insurance policy/outline of coverage for exact definitions and details.

[Top](#)

### **Where can I go to learn more?**

If you want to learn more, please visit [www.longtermcare.gov](http://www.longtermcare.gov). Helpful topics include: the basics of long-term care insurance, tips on planning for long-term care, and how to find the right insurance policy and company.

[Top](#)



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products

customer center

about us

learning center

contact us

products » long-term care insurance » facility

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product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

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## facility

overview

benefits & features

coverage details

common questions

**Facility long-term care insurance** is more than just nursing home coverage — it can offer a wide range of services so you get the coverage you may need. You may be able to go to a place where you can feel comfortable and still be close to those you love.

At Physicians Mutual Insurance Company, our facility long-term care insurance can **provide you with basic benefits and then can allow you to increase your coverage** with additional benefit options — so you get the right amount of protection to help fit your needs:

- Our insurance policies are designed to help meet your **needs and budget** — customize one specifically for you
- Our insurance policies help cover the high costs of long-term care — you can worry less about bills and **concentrate on getting better**
- We have over 30 years of long-term care insurance experience — you get **experienced and friendly customer service**
- We promise to be there to support your insurance policy — you're backed by a Company with some of the highest **financial strength** ratings in the nation

Long-Term Care Insurance Policy Kind:  
P148

### next steps

- ▶ **call 1-888-932-7642**
- ▶ **find an agent**
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products

customer center

about us

learning center

contact us

product options

▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

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## facility

overview

benefits & features

coverage details

common questions

With our **facility long-term care insurance**, you can receive benefits for covered:

- Nursing home care (skilled, intermediate and custodial)
- Assisted living facilities
- Hospice facilities

In addition, our facility long-term care insurance policies come with these features:

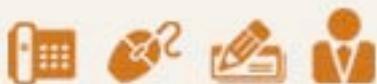
- You have a professional advisor and a personal agent — get **help when you have questions**
- **Paid training for informal caregivers** — receive care from your spouse or family member, not a stranger
- Choose additional benefit options — **enhance your coverage**
- Receive **Monthly Maximum Benefits** — lower your out-of-pocket costs
- Receive **tax benefits** — you may be able to deduct part or all of your premiums. Ask your financial advisor for more information about the potential tax benefits.

Benefits may vary. See [limitations](#) for more details.

Long-Term Care Insurance Policy Kind:  
P148

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## facility

overview

benefits & features

coverage details

common questions

**Facility long-term care insurance** benefits vary depending on how you customize your insurance policy — you **choose the amount of coverage** you want. You can collect benefits for covered charges:

- Facility Care Benefits  
Between \$900 - \$9,000 a month

On top of your other benefits, you can receive:

- **\$1,000** the very first time you are eligible for benefits
- Benefits for **ambulance rides** to or from a facility or hospital
- Benefits to **reserve your bed** in a nursing home or other facility if you need to leave

You can enhance your coverage by adding on benefit options (**riders**):

- **Home and Community Care** — get benefits when you receive covered care in the comfort of your own home
- **Spousal** — more benefits for you and your spouse when you may need it the most
- **Return of Premium** — your family can receive the premiums you've paid after you pass away
- **Inflation** — help protect yourself from rising medical costs by automatically increasing your benefits every year

These are just some of the benefits you can receive. To learn more, [contact an agent](#) near you.

Benefits and riders may vary. See [limitations](#) for more details.

Long-Term Care Insurance Policy Kind:  
P148

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▶ **long-term care insurance**

comprehensive

facility

home health care

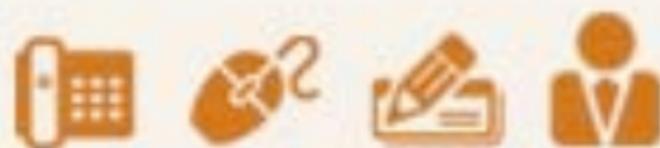
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▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d



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▶ health insurance

▶ long-term care insurance

comprehensive

facility

home health care

dental insurance

▶ annuities

▶ life insurance

medicare supplement

▶ aetna part d

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## facility

overview

benefits & features

coverage details

common questions

- What is long-term care and long-term care insurance?
- What does long-term care insurance cover?
- Do I really need long-term care insurance?
- What should I look for in a long-term care insurance policy?
- How much do long-term care services cost?
- What is home health care and home health care insurance?
- Am I too young to think about long-term care insurance?
- What are Monthly Maximum Benefits and Daily Maximum Benefits?
- What if I have pre-existing conditions?
- What if I don't like my insurance policy?
- What are some common long-term care insurance terms?
- Where can I go to learn more?

### What is long-term care and long-term care insurance?

Long-term care is care that helps a person live with an extended physical illness, a disability or a cognitive impairment (like Alzheimer's disease). It usually includes having help with your everyday activities (like getting dressed, bathing, going to the bathroom, eating or just moving around).

Long-term care insurance is coverage designed specifically to pay for long-term care services. It helps protect your family and finances from the high costs that are associated with long-term care — and helps ensure you don't become a burden on those you love. Learn more by visiting our [Senior Resource Center](#).

### What does long-term care insurance cover?

Long-term care insurance benefits vary from policy to policy, and from company to company. Insurance policies may include coverage for: nursing home care, services in assisted living facilities, services in adult day care centers, services in other community facilities and personal care in your home.

[Top](#)

### Do I really need long-term care insurance?

Deciding if you need long-term care insurance comes down to what you have to protect in terms of assets and how you plan to pay for care. Very few people can afford to cover the costs of care on their own, so many people purchase insurance to help cover them. Otherwise, you may end up using money from your savings or asking your family for financial help.

Keep in mind, other health coverage usually doesn't pay for long-term care services. Medicaid can pay for care, but along with other requirements, you normally have to "spend down" (or use up) most of your assets before Medicaid is able to help.

[Top](#)

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- ▶ send to a friend

### **What should I look for in a long-term care insurance policy?**

The most comprehensive products are those that cover care in nursing homes and other facilities as well as home health care. Since you can't predict what kind of care you may need, these products can give you the widest range of protection.

You can also buy long-term care insurance policies that cover nursing homes and assisted living facilities only, which can reduce the premium. This may be a more reasonable option if care in your home is not possible.

If receiving care at home is a main concern, you can consider home health care insurance, which is designed to pay for covered care you receive at home.

[Top](#)

### **How much do long-term care services cost?**

Costs can vary depending on what area of the country you live in and the type of treatment you receive. Also, with inflation, the cost of care can increase every year.

[Top](#)

### **What is home health care and home health care insurance?**

Home health care is what it says: caregivers come into your home and provide care. This can be a popular option, as many people prefer to stay at home if possible. Home health care insurance (a type of long-term care insurance) can help you pay for professional caregivers to ease the burden of your care.

[Top](#)

### **Am I too young to think about long-term care insurance?**

Besides the fact you can't predict when you may need care, there's a major advantage in buying while you're younger — lower premium rates. So buying while you're younger can actually save you money.

[Top](#)

### **What are Monthly Maximum Benefits and Daily Maximum Benefits?**

There are two common ways to receive long-term care insurance benefits:

- *Monthly Maximum:* You receive a set dollar amount per month, which could result in lower out-of-pocket expenses.
- *Daily Maximum:* You receive a set amount per day, so if the daily charge is higher than the daily benefit, you could end up paying the difference out of your own pocket.

[Top](#)

### **What if I have pre-existing conditions?**

With our long-term care insurance policies, there is no waiting period for pre-existing conditions (prior health problems) — other companies' policies can make you wait up to six months before they're covered.

[Top](#)

### **What if I don't like my insurance policy?**

You have a full month to review your long-term care insurance policy after it's in force. If you're not 100% satisfied, simply return it to us within those 31 days for a full refund of your money — that means you have nothing to lose!

[Top](#)

### **What are some common long-term care insurance terms?**

Here are some common long-term care insurance words you may often see:

- *Activities of Daily Living (ADLs):* Normal day-to-day activities like bathing, getting dressed, going to the bathroom, eating and moving from a bed to a chair or wheelchair; eligibility for long-term care insurance benefits are usually based on your inability to perform some of these tasks.
- *Adult Day Care:* Place designed to help you if you have difficulty performing certain ADLs; normally you only go there during the day to give your loved ones some time off from taking care of you.
- *Assisted Living Facility:* Place designed to help you if you have difficulty performing certain ADLs; you live there full-time.
- *Elimination Period:* Number of days that must pass after you become sick or disabled before benefits are paid; can be anywhere from 0, 30, 60, all the way up to 365 days.
- *Facility Care Benefits:* What your long-term care insurance policy can pay when you are in a nursing home, assisted living facility or hospice facility.
- *Home and Community Care Benefits:* What your long-term care insurance policy can pay for home health care, respite care, adult day care and hospice care.
- *Respite Care:* When a professional comes in and gives your loved ones time off from taking care of you.
- *Rider:* Modification to your insurance policy, which can provide additional coverage and/or features to the original insurance policy.
- *Tax-Qualified:* Insurance policies that may allow you to deduct your premiums as an itemized expense, depending on your gross income.

The definitions listed above are general industry terms and not representative of our long-term care coverage. Please refer to your insurance policy/outline of coverage for exact definitions and details.

[Top](#)

### **Where can I go to learn more?**

If you want to learn more, please visit [www.longtermcare.gov](http://www.longtermcare.gov). Helpful topics include: the basics of long-term care insurance, tips on planning for long-term care, and how to find the right insurance policy and company.

[Top](#)



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customer center

about us

learning center

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## long-term care - facility - limitations

### Please note these limitations:

#### Long-Term Care Insurance Product (P148AR) - Limitations:

We will not pay for expenses incurred:

1. while Your Policy is not in force, except as provided in the Extension of Benefits provision;
2. due to intentional, self-inflicted injury or attempted suicide;
3. that are payable by Medicare or any other Federal or State program, except Medicaid;
4. outside the United States, its territories or possessions;
5. that are payable under any worker's compensation or employer's liability laws;
6. due to treatment for alcoholism or drug addiction;
7. due to injuries or sickness resulting from an act of declared or undeclared war;
8. for hospital or physician services, prescription drugs, x-rays and lab work;
9. for services provided by a Family Member, unless:
  - a. the family member is a licensed health care practitioner;
  - b. the family member is a regular employee of the organization furnishing the service or care;
  - c. the organization receives the payment for the services; and
  - d. the family member receives no compensation other than the normal compensation for employees in his or her job category.

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products

customer center

about us

learning center

contact us

product options

products » long-term care insurance » home health care

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## long-term care - home health care - limitations

Please note these limitations:

### Home Health Care Insurance Product (P147AR) - Limitations:

We will not pay for expenses incurred:

1. while Your Policy is not in force, except as provided in the Extension of Benefits provision;
2. due to intentional, self-inflicted injury or attempted suicide;
3. that are payable by Medicare or any other Federal or State program, except Medicaid;
4. outside the United States, its territories or possessions;
5. that are payable under any worker's compensation or employer's liability laws;
6. due to treatment for alcoholism or drug addiction;
7. for hospital or physician services, prescription drugs, x-rays and lab work;
8. due to injuries or sickness resulting from an act of declared or undeclared war; or
9. for services provided by a Family Member, unless:
  - a. the family member is a licensed health care practitioner;
  - b. the family member is a regular employee of the organization furnishing the service or care;
  - c. the organization receives the payment for the services; and
  - d. the family member receives no compensation other than the normal compensation for employees in his or her job category.

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common questions

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- » find an agent
- » e-mail us
- » send to a friend

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products

customer center

about us

learning center

contact us

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## long-term care - comprehensive - limitations

### Long-Term Care Insurance Products (P145AR, P146AR) - Limitations:

We will not pay for expenses incurred:

1. while Your Policy is not in force, except as provided in the Extension of Benefits provision;
2. due to intentional, self-inflicted injury or attempted suicide;
3. that are payable by Medicare or any other Federal or State program, except Medicaid;
4. outside the United States, its territories or possessions (except as described in the International Coverage Benefit);
5. that are payable under any worker's compensation or employer's liability laws;
6. due to treatment for alcoholism or drug addiction;
7. due to injuries or sickness resulting from an act of declared or undeclared war; or
8. for hospital or physician services, prescription drugs, x-rays and lab work;
9. for services provided by a Family Member, unless:
  - a. the family member is a licensed health care practitioner;
  - b. the family member is a regular employee of the organization furnishing the service or care;
  - c. the organization receives the payment for the services; and
  - d. the family member receives no compensation other than the normal compensation for employees in his or her job category.

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P145/P146



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products

customer center

about us

learning center

contact us

our story

▶ career center

financial strength

▶ our beliefs

community involvement

partnership opportunities

▶ press room

corporate artwork

about us » financial strength



A A A

## financial strength

The Physicians Mutual® family's exceptional strength has helped enable us to honor our commitments and overcome unexpected challenges for over 106 years.

### Strength In Our Numbers

- More than \$2.6 billion in combined assets
- Over 1 million life and health insurance policies in force
- Almost \$400 million in total claims combined paid annually

### Strength In Our Ratings

We consistently earn some of the strongest ratings in the nation from the industry's leading insurance analysts:

- A.M. Best Company (08/2007) — for financial strength and ability to meet obligations to customers

Physicians Mutual Insurance Company      A (Excellent)

Physicians Life Insurance Company      A (Excellent)

*A++ & A+ .....Superior*  
*A & A- ..... Excellent*  
*B++ & B+ ..... Very Good*  
*B & B- ..... Good*  
*C++ & C+ .....Fair*  
*C & C- ..... Marginal*  
*D ..... Below Minimum Standards*  
*E ..... Under State Supervision*  
*F ..... Liquidation*

- TheStreet.com Ratings (04/2007) — for financial security, investment strategies, business operations and underwriting commitments

Physicians Mutual Insurance Company      A+ (Excellent)

Physicians Life Insurance Company      A- (Excellent)

*A+, A & A- .....Excellent*  
*B+, B & B- .....Good*  
*C+, C & C- .....Fair*  
*D+, D & D- .....Weak*  
*E+, E & E- ..... Very Weak*  
*F ..... Failed*

This places Physicians Mutual Insurance Company on [TheStreet.com's](#) Recommended List of Companies, an elite group of insurance companies representing the top 1% of the industry.

These ratings refer only to the overall financial status of the Companies and are not a recommendation of the specific insurance policy provisions, rates or practices of the insurance companies.



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*Filing Company:*              *Physicians Mutual Insurance Company*              *State Tracking Number:*      *38731*  
*Company Tracking Number:*      *PM HOME (03/31/2008) LTC*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *LTC*  
*Project Name/Number:*      *Home Page-LTC/Home Page-LTC*

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