

SERFF Tracking Number: PRUD-125774800 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Partnership
Project Name/Number: AK LTC Partnership Certification Form/1643

Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: LTC Partnership SERFF Tr Num: PRUD-125774800 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39922
Sub-TOI: LTC03I.001 Qualified Co Tr Num: IIGH-ILTCP- PARTNERSHIP-RB-AK State Status: Closed

Filing Type: Form Co Status: IIGH Reviewer(s): Marie Bennett, Harris Shearer
Author: Robin Bennis Disposition Date: 09/03/2008
Date Submitted: 08/13/2008 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: AK LTC Partnership Certification Form Status of Filing in Domicile: Pending
Project Number: 1643 Date Approved in Domicile:
Requested Filing Mode: 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: 09/03/2008 Deemer Date:
State Status Changed: 09/03/2008
Corresponding Filing Tracking Number:
Filing Description:

Enclosed please find a completed Arkansas Issuer Certification Form for the Long-Term Care Partnership Program pursuant to 42 U.S.C. 1396p(b)(5)(B)(iii) of the Deficit Reduction Act of 2005. Prudential is requesting to make use of a previously approved policy form as a qualified state long term care partnership policy as stipulated in the citation provided. Accordingly, the Certification Form, copies of all relevant documents have been enclosed for your review.

SERFF Tracking Number: PRUD-125774800 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
 Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC Partnership
 Project Name/Number: AK LTC Partnership Certification Form/1643

Company and Contact

Filing Contact Information

Karen Smyth, Assistant Secretary karen.smyth@prudential.com
 2101 Welsh Road (215) 658-6279 [Phone]
 Dresher, PA 19025 (888) 294-6332[FAX]

Filing Company Information

The Prudential Insurance Company of America CoCode: 68241 State of Domicile: New Jersey
 751 Broad Street Group Code: 304 Company Type: Life
 Newark, NJ 07102-3777 Group Name: State ID Number:
 (973) 802-6000 ext. [Phone] FEIN Number: 22-1211670

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$0.00	08/13/2008	

SERFF Tracking Number: PRUD-125774800 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Partnership
Project Name/Number: AK LTC Partnership Certification Form/1643

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/03/2008	09/03/2008

SERFF Tracking Number: PRUD-125774800 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Partnership
Project Name/Number: AK LTC Partnership Certification Form/1643

Disposition

Disposition Date: 09/03/2008

Implementation Date:

Status: Filed

Comment: THIS FILING IS ACCEPTED FOR INFORMATIONAL PURPOSES ASSUMING THE COMPANY NAME WILL BE INSERTED WHERE NOTED ON THE FORMS.

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-125774800 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
 Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC Partnership
 Project Name/Number: AK LTC Partnership Certification Form/1643

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter	Filed	Yes
Form	AK LTC Partnership Issuer Certification Form	Filed	Yes
Form	Solicitation Disclosure Form	Accepted for Informational Purposes	Yes
Form	Policy Disclosure Form	Accepted for Informational Purposes	Yes

SERFF Tracking Number: PRUD-125774800 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
 Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC Partnership
 Project Name/Number: AK LTC Partnership Certification Form/1643

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Other	Other	AK LTC Partnership Issuer Certification Form	Initial			Appendix C Issuer Certification Form.pdf
Accepted for Information al Purposes	GRP 114420	Other	Solicitation Disclosure Form	Initial			GRP 114420-Solicitation Disclosure Form.pdf
Accepted for Information al Purposes	GRP 114421	Other	Policy Disclosure Form	Initial			GRP 114421-Policy Disclosure Form.pdf

APPENDIX C
ISSUER CERTIFICATION FORM
(relating to Qualified State Long-Term Care Insurance Partnership)

In order to provide the Insurance Commissioner with information necessary to provide a certification for policies, this Issuer Certification Form requires information and a certification from issuers of long-term care insurance policies with respect to policy forms that may be covered under the Qualified Partnership of the State.

An insurance company may request certification of policies from time to time and, accordingly, may supplement this issuer certification form, *e.g.*, as it introduces new long-term care insurance policy forms for issuance.

I. GENERAL INFORMATION

A. Name, address and telephone number of issuer:

The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
800-732-0416

B. Name, address, telephone number, and email address (if available) of an employee of issuer who will be the contact person for information relating to this form:

Robin A. Benns
2101 Welsh Road, Dresher, PA 19025
215-658-6228
robin.benns@prudential.com

C. Policy form number(s) (or other identifying information, such as certificate series) for policies covered by this Issuer Certification Form (expand the space below as required):

GRP 113096, GRP 113098, GRP 113099, GRP 113100, GRP 113101, GRP 113103, GRP 113104, GRP 113105, GRP 113106, GRP 113107, GRP 113108, GRP 113109, GRP 113111, GRP 113097, GRP 113122, GRP 113133, GRP 113130, GRP 113125, GRP 113131, GRP 113134, GRP 113102

Specimen copies of each of the above policy forms, including any riders and endorsements, shall be provided upon request.

II. CERTIFICATIONS

- A.** I hereby certify that the policy forms listed above are in compliance with Rule 13 and Rule 94 and all other Arkansas statutes and rules regarding long-term care insurance.
- B.** I hereby certify to the best of my knowledge and belief that all producers who sell, solicit or negotiate long-term care insurance products on {insert issuer name's} behalf have received the training required for Partnership policies and that they demonstrate an understanding of the policies and their relationship to public and private long-term care coverage.

C. I hereby certify that the answers, accompanying documents, and other information set forth herein are, to the best of my knowledge and belief, true, correct, and complete.

8/13/08
Date

Karen L. Smyth, Assistant Secretary
Name and title of officer of the Issuer



Signature of officer of the Issuer



The Prudential Insurance Company of
America
Long Term Care Customer Service
Center
P.O. Box 8519
Philadelphia, Pennsylvania 19176-
8519
Tel 800-732-0416

Solicitation Disclosure Form
Important Consumer Information Regarding the Arkansas Long-Term Care Insurance Partnership Program

Some long-term care insurance policies [certificates] sold in Arkansas may qualify for the Arkansas Long-Term Care Insurance Partnership Program (the Partnership Program). The Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning their long-term care needs. Insurance companies voluntarily agree to participate in the Partnership Program by offering long-term care insurance coverage that meets certain State and Federal requirements. Long-term care insurance policies [certificates] that qualify as Partnership Policies [Certificates] may protect the policyholder's [certificate holder's] assets through a feature known as "Asset Disregard" under Arkansas Medicaid program.

Asset Disregard means that an amount of the policyholder's [certificate holder's] assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy [Certificate] will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy [Certificate] without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply and special rules may apply to persons whose home equity exceeds \$500,000. Asset Disregard is not available under a long-term care insurance policy [certificate] that is not a Partnership Policy [Certificate]. Therefore, you should consider if Asset Disregard is important to you, and whether a Partnership Policy meets your needs. *The purchase of a Partnership Policy does not automatically qualify you for Medicaid.*

What are the Requirements for a Partnership Policy [Certificate]? In order for a policy [certificate] to qualify as a Partnership Policy [Certificate], it must, among other requirements:

- be issued to an individual after January 1, 2008;
- cover an individual who was an Arkansas resident when coverage first becomes effective under the policy;
- be a tax-qualified policy under Section 7702(B)(b) of the Internal Revenue Code of 1986;
- meet stringent consumer protection standards and
- must provide compound annual inflation protection for ages 75 and younger.

If you apply and are approved for long-term care insurance coverage, [carrier name] will provide you with written documentation as to whether or not your policy [certificate] qualifies as a Partnership Policy [Certificate].

What Could Disqualify a Policy [Certificate] as a Partnership Policy. Certain types of changes to a Partnership Policy [Certificate] could affect whether or not such policy [certificate] continues to be a Partnership Policy [Certificate]. If you purchase a Partnership Policy



The Prudential Insurance Company of
America
Long Term Care Customer Service
Center
P.O. Box 8519
Philadelphia, Pennsylvania 19176-
8519
Tel 800-732-0416

[Certificate] and later decide to make *any* changes, you should first consult with [carrier name] to determine the effect of a proposed change. In addition, if you move to a state that does not maintain a Partnership Program or does not recognize your policy [certificate] as a Partnership Policy [Certificate], you would not receive beneficial treatment of your policy [certificate] under the Medicaid program of that state. The information contained in this disclosure is based on current Arkansas and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your policy [certificate] under Arkansas's Medicaid program.

Additional Information. If you have questions regarding long-term care insurance policies [certificates] please contact [carrier name.] If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.



The Prudential Insurance Company of
America
Long Term Care Customer Service
Center
P.O. Box 8519
Philadelphia, Pennsylvania 19176-
8519
Tel 800-732-0416

Policy Disclosure Form

Important Information Regarding Your [Policy's] [Certificate's] Long-Term Care Insurance Partnership Status

This disclosure notice is issued in conjunction with your long-term care policy:

Some long-term care insurance policies [certificates] sold in Arkansas qualify for the Arkansas Long-Term Care Insurance Partnership Program. Insurance companies voluntarily agree to participate in the Partnership Program by offering long-term care insurance coverage that meets certain State and Federal requirements. Long-term care insurance policies [certificates] that qualify as Partnership Policies [Certificates] may be entitled to special treatment, and in particular an "Asset Disregard," under Arkansas's Medicaid program.

Asset Disregard means that an amount of the policyholder's [certificate holder's] assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy [Certificates] will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy [Certificate] without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply and special rules may apply to persons whose home equity exceeds \$[500,000]. Asset Disregard is **not** available under a long-term care insurance policy [certificate] that is not a Partnership Policy [Certificate]. **The purchase of a Partnership Policy does not automatically qualify you for Medicaid.**

Partnership Policy [Certificate] Status. Your long-term care insurance policy [certificate] is intended to qualify as a Partnership Policy [Certificate] under the *Arkansas Long-Term Care Partnership Program* as of your Policy's [Certificate's] effective date.

What Could Disqualify Your [Policy] [Certificate] as a Partnership Policy. If you make any changes to your [policy] [certificate], such changes could affect whether your [policy] [certificate] continues to be a Partnership Policy. ***Before you make any changes, you should consult with [insert name of carrier] to determine the effect of a proposed change.*** In addition, if you move to a State that does not maintain a Partnership Program or does not recognize your [policy] [certificate] as a Partnership Policy [Certificate], you would not receive beneficial treatment of your [policy] [certificate] under the Medicaid program of that State. The information contained in this Notice is based on current State and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your [policy] [certificate] under Arkansas's Medicaid program.



The Prudential Insurance Company of
America
Long Term Care Customer Service
Center
P.O. Box 8519
Philadelphia, Pennsylvania 19176-
8519
Tel 800-732-0416

Additional Information. If you have questions regarding your insurance policy [certificate] please contact [insert name of carrier.] If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.

This form and all benefit statements received should be kept with your policy.



The Prudential Insurance Company of
America
Long Term Care Customer Service
Center
P.O. Box 8519
Philadelphia, Pennsylvania 19176-
8519
Tel 800-732-0416

SERFF Tracking Number: PRUD-125774800 State: Arkansas
Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Partnership
Project Name/Number: AK LTC Partnership Certification Form/1643

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-125774800 State: Arkansas
 Filing Company: The Prudential Insurance Company of America State Tracking Number: 39922
 Company Tracking Number: IIGH-ILTCP-PARTNERSHIP-RB-AK
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC Partnership
 Project Name/Number: AK LTC Partnership Certification Form/1643

Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	09/03/2008
Bypass Reason:	n/a		
Comments:			
		Review Status:	08/13/2008
Bypassed -Name:	Application		
Bypass Reason:	n/a		
Comments:			
		Review Status:	08/13/2008
Bypassed -Name:	Health - Actuarial Justification		
Bypass Reason:	n/a		
Comments:			
		Review Status:	08/13/2008
Bypassed -Name:	Outline of Coverage		
Bypass Reason:	n/a		
Comments:			
		Review Status:	09/03/2008
Satisfied -Name:	Cover Letter	Filed	
Comments:			
Attachment:			
AK Cover Letter2.pdf			



Karen L. Smyth, FLMI, ACS, AIAA,
AIRC, CLTC, LTCP
Assistant Secretary
Group Insurance

The Prudential Insurance Company of
America
Long Term Care Unit
2101 Welsh Road
Dresher, Pennsylvania 19025
Tel 215 658-6279 Fax 888 294-6332

August 13, 2008

The Honorable Julia Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little, Rock, AK 72201-1904

Re: Long Term Care Insurance Partnership Certification Form
Policy Form GRP 113096, et al (previously approved on 04/14/05)

Dear Commissioner Bowman:

Enclosed please find a completed Arkansas Issuer Certification Form for the Long-Term Care Partnership Program pursuant to 42 U.S.C. 1396p(b)(5)(B)(iii) of the Deficit Reduction Act of 2005. Prudential is requesting to make use of a previously approved policy form as a qualified state long term care partnership policy as stipulated in the citation provided. Accordingly, the Certification Form, copies of all relevant documents have been enclosed for your review.

If there are any questions concerning this filing, please contact:

Robin A. Benns
Sr. Regulatory Contract Associate
2101 Welsh Road
Dresher, PA 19025
Tel: (215) 658-6228 Fax: (888) 294-6332
robin.benns@prudential.com

Very truly yours,

A handwritten signature in cursive script that reads "Karen L. Smyth".

Karen L. Smyth
Assistant Secretary