

SERFF Tracking Number: NWST-125976175 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 41298
Company
Company Tracking Number: 90-2393 LTC (0808)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2393 LTC (0808)
Project Name/Number: 90-2393 LTC (0808)/90-2393 LTC (0808)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2393 LTC (0808) SERFF Tr Num: NWST-125976175 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 41298
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2393 LTC (0808) State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: John Kotarski, Tiffiney Disposition Date: 01/14/2009
Durham
Date Submitted: 01/09/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 90-2393 LTC (0808) Status of Filing in Domicile: Pending
Project Number: 90-2393 LTC (0808) 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: 01/14/2009 Deemer Date:
State Status Changed: 01/14/2009
Corresponding Filing Tracking Number:
Filing Description:
FORMS:

90-2393 LTC (0808): QuietCare Simplified Multilife Programs for Employers

90-2393-01 LTC (0808) & 90-2393-02 LTC (0808): QuietCare Simplified Application Program for Employees

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We are submitting the forms listed above for your review and, if necessary, your approval, as advertising material for the Long Term Care Policy and related forms which have been approved in your state. These forms are being submitted on behalf of Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company.

The forms referenced above will be used by our agents. These forms may also be used on our internet site.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-5637 or e-mail me at johnkotarski@northwesternmutual.com. On e-mails that are sent, please copy tiffineydurham@northwesternmutual.com.

Sincerely,

John Kotarski
Product Compliance Specialist

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
720 East Wisconsin Avenue (414) 665-5637 [Phone]
Milwaukee, WI 53202 (414) 665-5006[FAX]

Filing Company Information

Northwestern Long Term Care Insurance CoCode: 69000 State of Domicile: Wisconsin
Company
720 East Wisconsin Avenue Group Code: 860 Company Type: Long Term Care
Rm S845
Milwaukee, WI 53202 Group Name: State ID Number:
(414) 665-4224 ext. [Phone] FEIN Number: 36-2258318

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Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: \$25.00 per form (QTY 3)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$75.00	01/09/2009	24930189

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/14/2009	01/14/2009

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Item Type	Item Name	Item Status	Public Access
Form	QuietCare Simplified MultiLife Programs for Employers		Yes
Form	QuietCare Simplified Application Program for Employees		Yes
Form	QuietCare Simplified Application Program for Employees		Yes

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Form Schedule

Lead Form Number: 90-2393 LTC (0808)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2393 LTC (0808)	Advertising	QuietCare Simplified MultiLife Programs for Employers	Initial		0	90 2393 LTC (0808).pdf
	90-2393-01 LTC (0808)	Advertising	QuietCare Simplified Application Program for Employees	Initial		0	90 2393 01 LTC (0808).pdf
	90-2393-02 LTC (0808)	Advertising	QuietCare Simplified Application Program for Employees	Initial		0	90 2393 02 LTC (0808).pdf



QuietCare® Simplified MultiLife Programs

FOR EMPLOYERS

Through the MultiLife Discount Program, Northwestern Long Term Care Insurance Company is proud to offer a simplified application and underwriting process for Employer Sponsored groups. The streamlined processes help determine employee coverage eligibility quickly and easily, while allowing your company to address the concerns of your employees. Communications and the enrollment plan are a cooperative effort between you and Northwestern. Employee appreciation and participation are driven by your commitment, which could include:

- A marketing program that allows the Northwestern financial representatives to leverage existing employer communication vehicles
- Onsite presentations to employees during work hours
- Onsite enrollment of employees

Eligibility

- All groups must be pre-approved for simplified MultiLife programs
- Existing or new W-2 employees, ages 18-79, actively at work for at least 32 hours a week
- The company must be in business a minimum of two years

Enrollment

- The enrollment period to qualify for simplified underwriting is open for 60 days from the date of the program offer.
- Each participant must complete and sign an application
- Each policy is an individually medically underwritten long-term care insurance policy.

Program Offerings

Voluntary Program

- Minimum of 15 eligible employee applications within 60 days of case approval
- Voluntary employee enrollment
- Flexible plan design
- Simplified application process
 - Limited medical questions on application
 - 15 minute phone interview for medical history
 - Employee's medical records ordered directly from physician if necessary by Northwestern Long Term Care
- Face to Face Assessment may be required for certain age groups
- Employers may choose to pay a portion or none of the premiums

Mandatory Program

- A minimum of 25 eligible employee applications in a select class (typically defined for other employee benefits) within 60 days of case approval
- The employer selects base plan design
 - Base plan is 100% employer paid
- Mandatory enrollment; employee opt-out not available
- Simplified application and underwriting process
 - More limited medical questions on application
 - Phone History Interview or Face to Face Assessment may be required for certain age groups
- Employees may have the option of purchasing additional coverage as a buy-up option with additional underwriting

Executive Carve Out Program

- A class of employees typically defined for other employee benefits
- Flexibility for employer to provide a defined benefit
- Simplified application and underwriting process using the voluntary or mandatory program, depending on number of participants

Policy Forms RS.LTC.(0708) and RS.LTC.ML.(0708). Policy form RS.LTC.ML.(0708) is only available in Pennsylvania, New Jersey and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. This policy contains exclusions and limitations.



QuietCare® Simplified Application Program

FOR EMPLOYEES

Your employer is pleased to offer you a new benefit as an employee – Long-Term Care Insurance from Northwestern Long Term Care Insurance Company. A simplified application process has been set up for your ease of use, and will help determine your eligibility quickly and easily, while allowing Northwestern Long Term Care to expedite coverage for you.

Enrollment

- The enrollment period to qualify for the simplified underwriting process will be open for 60 days from the date of the program offer. You will need to complete and sign an application within that time period to qualify for this program.
- Each policy is an individual long-term care insurance policy and is medically underwritten individually.

Program Offering

Voluntary Program

- Voluntary enrollment – You can choose to participate if you wish
- Flexible plan design
- Simplified application process
 - Limited medical questions on application
 - 15 minute phone interview for medical history
 - Your medical records may be required directly from your physician by Northwestern Long Term Care
- Face to Face Assessment may be required for certain age groups

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Enrollment

- The enrollment period to qualify for the simplified underwriting process will be open for 60 days from the date of the program offer. You will need to complete and sign an application within that time period to qualify for this program.
- Each policy is an individual long-term care insurance policy and is medically underwritten individually.

Program Offering

Mandatory Program

- Your employer selects base plan design
- Mandatory enrollment; employee opt-out not available
 - Base plan is 100% employer paid
- Simplified underwriting process
 - Limited medical questions on application
 - Phone History Interview or Face to Face Assessment may be required for certain age groups

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