

SERFF Tracking Number: LFCR-126385774 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 44111
Company Tracking Number: LTC50033 - CO-BRANDED WEBSITE
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al. SERFF Tr Num: LFCR-126385774 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44111
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC50033 - CO-BRANDED WEBSITE State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett
Author: Smith Darlene Disposition Date: 12/07/2009
Date Submitted: 11/17/2009 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 12/07/2009 Explanation for Other Group Market Type:
State Status Changed: 12/07/2009

Deemer Date:

Created By: Smith Darlene

Submitted By: Smith Darlene

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com
Advertising
21600 Oxnard Street 818-867-2307 [Phone]
Suite 1500 818-867-2508 [FAX]
Woodland Hills, CA 91367

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Filing Company Information

(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$175.00
 Retaliatory? No
 Fee Explanation: \$25.00/form x 7 forms = \$175.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$175.00	11/17/2009	32103149

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/07/2009	12/07/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Key Benefits	Smith Darlene	11/19/2009	11/19/2009

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Disposition

Disposition Date: 12/07/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	Home Page		Yes
Form (revised)	Key Benefits		Yes
Form	Key Benefits		Yes
Form	Contact Us		Yes
Form	FAQ's		Yes
Form	Reasons to Consider		Yes
Form	How LTCi Fits		Yes
Form	Cost of Care		Yes

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Amendment Letter

Submitted Date: 11/19/2009

Comments:

Dear Ms. Bennett,

We have updated form LTC50038 (Key Benefits) in which the form number was changed to LTC50040 for administrative purposes. Please find the attached revised form for review and approval.

If you have any questions, please feel free to contact me.

Sincerely,

Karina Amaral, (800) 366-5463 ext. 2307

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC50040	Advertising	Key Benefits	Revised		LFCR-126385774	LTC50038	0.000	LTC50040 cobrand_keyk benefits2.pdf

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Form Schedule

Lead Form Number: LTC50033

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC50033	Advertising Home Page	Initial		0.000	LTC50033 cobranded homepage submitted 11-10-09.pdf
	LTC50040	Advertising Key Benefits	Revised	Replaced Form #: LTC50038 Previous Filing #: LFCR-126385774	0.000	LTC50040 cobrand_keyk benefits2.pdf
	LTC50039	Advertising Contact Us	Initial		0.000	LTC50039 contact page submitted 11-10-09.pdf
	LTC50044	Advertising FAQ's	Initial		0.000	LTC50044 FAQ submitted 11-10-09.pdf
	LTC50045	Advertising Reasons to Consider	Initial		0.000	LTC50045 Reasons for LTC submitted 11-10-09.pdf
	LTC50046	Advertising How LTCi Fits	Initial		0.000	LTC50046 Types of Risk submitted 11-10-09.pdf
	LTC50048	Advertising Cost of Care	Initial		0.000	LTC50048 Cost of Care submitted 11-10-09.pdf

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[Employee/Association Logo]

Long Term Care Insurance

This Web site is for [employees/members] of [company/association].

What is it?

Long term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs): bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. The goal of long term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

You may wish to stay in your home and stay as independent as long as possible. Long term care insurance is one option that helps provide more independence and control over health care decisions.

Who needs it?

Long term care insurance is one option to help you plan for the high cost of future care. Long term care insurance may help relieve the emotional and financial strains a long term care need may place on your family. And, it may give you peace of mind knowing that you have a plan in place to help protect your assets and estate from the high costs of care as well as to help you retain more control and choice over your future care.

What is covered?

Long term care insurance from MassMutual helps cover the costs involved when someone is unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. Depending on the type of policy purchased, long term care insurance may provide coverage for long term care health needs in the home, community-based settings, an assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long-term conditions.

Long term care insurance helps provide you with more independence and control over your health care decisions.

- [Contact your Insurance Agent](#)

Long Term Care Insurance Policy provided by Policy Form MM500-P-et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, and in NC, MM500-P-NC) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage contact your

agent or MassMutual at 800-272-2216 for a referral to an agent and an agent will contact you.

The purpose of this material is the solicitation of insurance.

Related Information

- [Key Benefits](#)
- [Reasons to Consider Long Term Care \(PDF\)](#)
- [How Long Term Care Fits Into Your Insurance Plan \(PDF\)](#)
- [Cost of Care \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [HIPAA Privacy Practices](#)

CRN201109-123496
LTC50033

- [Privacy/Legal](#)

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Long Term Care Insurance

[Employee/Association Logo]

This Web site is for [employees/members] of [company/association].

There are several key benefits to a SignatureCare® policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium Discounts¹

Typically, individual long term care insurance policies obtained by employees of approved companies or members of approved associations will qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who own another MassMutual product. SignatureCare may also be available at discounted rates to the employee or member's spouse, partner, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

Portability

If an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages²

Premiums paid by an individual for a tax qualified long term care policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid on a qualified policy to an individual who is receiving care are generally not considered part of taxable income.

State Partnership Programs³

The policy is designed to qualify for state Partnership programs. A person insured by a qualifying Partnership policy may be able to retain a specified amount of assets and still qualify for a state's Medicaid program provided they are otherwise eligible.

- [Contact your Insurance Agent](#)

¹ Discounts subject to approval.

² The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual,

its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

³ Partnership policies may not be available in all states.

Related Information

- [Reasons to Consider Long Term Care \(PDF\)](#)
- [How Long Term Care Fits Into Your Insurance Plan \(PDF\)](#)
- [Cost of Care \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [HIPAA Privacy Practices](#)

CRN201109-123506

LTC50040

- [Privacy/Legal](#)

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Long Term Care Insurance

This Web site is for [employees/members] of [company/ association].

[Company or Association Logo]

Please fill out the form below

* indicates required field

Name *

Street *

City *

State *

Zip Code *

Telephone Number

E-mail Address

Date of Birth

 / /

Contact Information

[agent name]

[agency name]

[address]

[city, state, zip]

[phone: _____]

[mobile: _____]

[fax: _____]

Licensed to sell Insurance in: [state abbreviations]

I cannot communicate with, nor

Spouse Date of Birth

/ /

Are you an employee of [company/association]? *

Yes No

Are you an eligible relative of an employee of [company/association]? *

Yes No

Your Message *

CRN201109-123499

LTC50039

respond to, requests from users who reside in states where I am not licensed to conduct insurance business.

If in California and/or Arkansas:
[agent name] domiciled in [state abbreviation]

California Insurance number [insert number]

Arkansas Insurance number [insert number]

[Privacy/Legal](#)

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Long term care insurance – frequently asked questions

1. What is long term care?

Long term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs): bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating. The goal of long term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

2. Who needs long term care services?

The need for long term care can happen to anyone... at any time. It could be you, your spouse, a parent, or even a sibling. Normally, the need for long term care results from a lengthy, chronic illness. However, something as unexpected as an accident or injury could trigger the need for long term care.

3. How much do long term care services cost?

Long term care services can be very expensive. The national average cost for a home health aide is \$20 an hour and one year in a private nursing home room is \$77,380, and can be almost double in some areas of the country.*

* The MetLife Market Survey of Adult Day Services and Home Care Costs. September 2008.
The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2008.

4. Why should I consider long term care insurance?

Long term care insurance from MassMutual is one option to help you plan for the high cost of future care. Long term care insurance can help provide you with more independence and control over your care decisions.

5. Why should I choose MassMutual?

Since 1851, MassMutual's guiding principle is to do the right thing for its policyholders. Financial strength ratings are a key measure of a company's ability to meet its financial obligations to its policyholders, and MassMutual's financial strength ratings are among the highest of any company in any industry.

- A.M. Best Company A++ (Superior)
- Moody's Investors Service Inc. Aa1 (Excellent)
- Standard & Poor's Corp. AA+ (Very Strong)
- Fitch Ratings AAA (Exceptionally Strong)

Ratings are as of September 1, 2009 and are subject to change. Ratings are for Massachusetts Mutual Life Insurance Company (MassMutual).

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 for a referral to an agent and an agent will contact you.

The purpose of this material is the solicitation of insurance.

CRN201110-126007
LTC50044

Reasons to consider long term care insurance

Long term care insurance is one option to help you plan for the high cost of future care. Long term care insurance may help relieve the emotional and financial strains a long term care need can place on you and your family. And, it may give you peace of mind knowing that you have a plan in place to help protect your assets, preserve your estate and retain more control and choice over your future care should a long term care need arise. In addition, premiums paid by an individual for a tax qualified policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid are generally not considered part of taxable income.

Here are some reasons to consider long term insurance.

1. To help protect your assets and your estate – including your home

Paying for long term care services out of your pocket could quickly deplete your savings and assets. Long term care services can be very expensive. The national average cost for a home health aide is \$20 an hour and one year in a private nursing home room is \$77,380, and can be almost double in some areas of the country.*

* The MetLife Market Survey of Adult Day Services and Home Care Costs. September 2008.
The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2008.

2. To help maintain your spouse's standard of living, financial security, and peace of mind

If you spend down your savings to pay for your ongoing care, would your spouse still be able to live comfortably?

3. To help relieve family and friends from providing your care

With most adult children working full-time and living further away from their parents, it may be difficult for family members to provide your care.

4. To help preserve your independence, allowing you to live where you wish

Some people begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care. Long term care typically isn't covered by traditional health insurance plans. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid,* to help you. Generally, Medicare only pays for long-term care if it is part of a rehabilitative

plan or skilled care. Medicaid pays for skilled and custodial care only after you meet the requirements for income and assets. A customized long term care policy may provide you with more choices.

* For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

5. To have more choices and control over your future care

Long term care insurance may help give you more independence and control over health care decisions and, with some policies, where your care takes place, such as at home, in the community, or in a facility.

Long term care checklist

Use this checklist to help start the process of thinking about your long term care options. You can print it out and take it with you to meet with your MassMutual agent.

- Talk to my children, family, and friends about preparing for my future care.
- Start a discussion with my parents about their goals and plans for long term care services.
- Find out about my spouse's wishes for his/her long term care needs.
- Determine if staying in my home to receive care is important to me.
- Learn more about the costs of long term care in my area so that I can prepare for this potential future expense.
- Research local resources for home care, community-based care, and facility care to better understand the types of care available.
- Gather important financial documents and information about any existing insurance.
- See if my state has a Partnership Program for Long Term Care, a program that was developed to help consumers have more options to pay for long term care services.

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 for a referral to an agent and an agent will contact you.

The purpose of this material is the solicitation of insurance.

CRN201110-126009
LTC50045

How does long term care insurance fit in to your insurance plan?

You probably have health, homeowners and auto insurance to help protect you from everyday risks. Now is the time to also consider long term care insurance to help protect you and your family from the high cost of services should a long term care need arise.

Type of Insurance

Health or Major Medical
Disability Income
Homeowners
Auto
Life
Medicare Supplement
Long Term Care

Risk Covered

Hospitalization and acute care
Lost income when unable to work
Personal property damage or theft
Auto accident, liability and theft
Death
Fills in gaps left by Medicare plans
Need for custodial and skilled care, helps protect assets

Long term care insurance can provide coverage for long term care needs in the home or community based settings or in assisted living or nursing home facilities. We can help you design a policy that will fit your lifestyle.

For further information on Medicare and Medicaid plans, please use the links below.

Medicare

[General Overview of Medicare Program](#)

[Medicare and Long-Term Care](#)

[Online access to your own Medicare information](#)

Medicaid

[General Overview of Medicaid Program](#)

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 for a referral to an agent and an agent will contact you.

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CRN201110-126010
LTC50046

National average annual cost of care for 2008

Long term care services can be very expensive. The national average cost for a home health aide is \$20 an hour and one year in a private nursing home room is \$77,380, and can be almost double in some areas of the country.¹

Long term care costs on the rise*

Year	Nursing Home Care
2008	\$77,380
2010	\$85,311
2015	\$108,881
2020	\$138,963
2025	\$177,356

* Based on national average (2008) costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2008. Assumes a 5% inflation rate.

¹ The MetLife Market Survey of Adult Day Services and Home Care Costs. September 2008. The MetLife Market Survey of Nursing Home and Assisted Living Costs. October 2008.

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent or MassMutual at 800-272-2216 for a referral to an agent and an agent will contact you.

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CRN201110-126012
LTC50048

SERFF Tracking Number: LFCR-126385774 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 44111
Company Tracking Number: LTC50033 - CO-BRANDED WEBSITE
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover letter

Comments:

Attachment:

AR Cover 11-16-09.pdf



November 16, 2009

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC50033	Home Page
LTC50038	Key Benefits
LTC50039	Contact Us
LTC50044	FAQ's (Previous form number CRN201009-104140, approved on 12/19/2008 under SERFF tracking number LFCR-125941265)
LTC50045	Reasons to Consider (Previous form number CRN201009-104143, approved on 12/19/2008 under SERFF tracking number LFCR-125941265)
LTC50046	How LTCi Fits (Previous form number CRN201009-104141, approved on 12/19/2008 under SERFF tracking number LFCR-125941265)
LTC50048	Cost of Care (Previous form number CRN201009-104138, approved on 12/19/2008 under SERFF tracking number LFCR-125941265)

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above pieces are intended to be “invitations to inquire”. All bracketed material in these pieces is meant to be variable. Also, because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Please note that the some of the WebPages referenced above were previously approved by your Department. We have included the filing number and approval date of the previously approved submission. We are resubmitting these WebPages at this time because we have updated some of the statistics and we wanted to change form numbers for administrative reasons.

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Karina Amaral". The signature is fluid and cursive, with the first name "Karina" written in a larger, more prominent script than the last name "Amaral".

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/16/2009	Form	Key Benefits	11/19/2009	LTC50038 cobranded key benefits submitted 11-10-09.pdf (Superseded)

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MassMutual
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Long Term Care Insurance

[Employee/Association Logo]

This Web site is for [employees/members] of [company/association].

There are several key benefits to a SignatureCare[®] policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium Discounts¹

Typically, individual long term care insurance policies obtained by employees of approved companies or members of approved associations will qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who own another MassMutual product. SignatureCare may also be available at discounted rates to the employee or member's spouse, partner, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

Portability

If an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages²

Premiums paid by an individual for a tax qualified long term care policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid on a qualified policy to an individual who is receiving care are generally not considered part of taxable income.

State Partnership Programs³

The policy is designed to qualify for state Partnership programs. A person insured by a qualifying Partnership policy may be able to retain a specified amount of assets and still qualify for a state's Medicaid program provided they are otherwise eligible.

- [Contact your Insurance Agent](#)

¹ Discounts subject to approval.

² The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual,

its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

³ Partnership policies may not be available in all states.

Related Information

- [Reasons to Consider Long Term Care \(PDF\)](#)
- [How Long Term Care Fits Into Your Insurance Plan \(PDF\)](#)
- [Cost of Care \(PDF\)](#)
- [Frequently Asked Questions \(PDF\)](#)
- [HIPAA Privacy Practices](#)

CRN201109-123506
LTC50038

- [Privacy/Legal](#)

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