

SERFF Tracking Number: LFCR-126035337 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 41565
Company Tracking Number: LTC50062
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC50062
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTC50062

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-126035337

SERFF Status: Closed

Co Tr Num: LTC50062

Co Status:

Author: Smith Darlene

Date Submitted: 02/13/2009

State: ArkansasLH

State Tr Num: 41565

State Status: Approved-Closed

Reviewer(s): Marie Bennett

Disposition Date: 02/18/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/18/2009

Deemer Date:

Filing Description:

LONG TERM CARE ADVERTISING

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/18/2009

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

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

Michael Lewis, Senior Compliance Analyst - michael.lewis@lifecareassurance.com

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Advertising

P.O. Box 4243 (818) 867-2380 [Phone]
Woodland Hills, CA 91365-4243 (818) 867-2508[FAX]

Filing Company Information

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
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25/form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$25.00	02/13/2009	25727417

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Marie Bennett	02/18/2009	02/18/2009

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Disposition

Disposition Date: 02/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	COVER LETTER 2-13-09		Yes
Form	SIGNATURECARE PARTNERSHIP FLYER		Yes

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Form Schedule

Lead Form Number: LTC50062

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC50062	Advertising	SIGNATURECARE PARTNERSHIP FLYER	Initial		0	LTC50062 4-23-08.pdf

SignatureCare[®] 500: Long Term Care Insurance

Partnership Programs

Q: I'VE BEEN HEARING ABOUT LONG TERM CARE PARTNERSHIP PROGRAMS. WHAT ARE THEY?

A: Long Term Care (LTC) insurance Partnership programs are an alliance between the state Medicaid program and private insurance companies to help Americans to plan for future long term care expenses.

Q: DOES MY STATE HAVE A PARTNERSHIP PROGRAM?

A: Ask your MassMutual insurance agent for state specific information. LTC insurance Partnership programs were offered only in California, Connecticut, Indiana, and New York until the passage of the Deficit Reduction Act (DRA) in 2007, which allowed all states to develop Partnership programs. Now, more than 25 states have enacted legislation to pave the way for implementing these programs.

Q: WHAT MAKES A POLICY APPROVED FOR PARTNERSHIP DIFFERENT FROM OTHER LONG TERM CARE INSURANCE POLICIES?

A: Medicaid asset protection is the primary difference. That is, under the LTC insurance policy approved for Partnership, the state gives the insured right to disregard assets for the purpose of Medicaid eligibility determination.

Q: HOW DOES MEDICAID ASSET PROTECTION WORK?

A: The DRA required all new Partnerships to use a dollar-for-dollar model where for every dollar that a policy approved for Partnership *pays out in benefits*, a dollar of personal assets can be protected (that is, disregarded during the eligibility review) if the individual chooses to apply for Medicaid. In other words, Partnership policy holders who apply for Medicaid coverage are able to maintain some level of assets (equal to the LTC insurance benefit paid) above the Medicaid asset limit currently in place for eligibility purposes. The four original Partnership states use different models. Your MassMutual insurance agent will have state specific information.

Q: IS THERE ANYTHING ELSE TO CONSIDER ABOUT PARTNERSHIP POLICIES?

A: Yes, your MassMutual insurance agent will be able to help you understand any state mandated income protection limitations and help you find an affordable long term care plan that best meets your needs.

CHOOSE A LONG TERM CARE POLICY CAREFULLY

If you are considering purchasing a LTC insurance policy, take the time you need to understand the policy and its provisions. Choose a reliable and experienced insurance company for your coverage. A MassMutual LTC insurance agent has completed the required comprehensive training on this complex insurance product and can help you decide what insurance plan is best for your long term care needs.

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.

Coverage provided by Policy Series MM500-P et al. (In ID, MM500-P-ID, in PA, MM500-P-PA through MM505-P-PA, in NC, MM500-P-NC, and in TX, MM500-P-TX through MM505-P-TX) and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent. **The purpose of this material is the solicitation of insurance and an agent may contact you.**

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**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Securities offered through registered representatives of
MML Investors Services, Inc., 1295 State Street, Springfield, MA 01111.

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: COVER LETTER 2-13-09

02/13/2009

Comments:

Attachment:

AR Cover 2-13-09.pdf



February 13, 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.

LTC50062 Signature Care Partnership Flyer

Dear Ms. Daniel,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an “invitations to inquire”.

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 cursive script that reads 'Michael Lewis'.

Michael Lewis
Senior Compliance Analyst
(800) 366-5463, ext. 2380
Michael.Lewis@LifeCare.Assurance.com
Attachment

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