

SERFF Tracking Number: LFCR-126086668 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 41976
Company Tracking Number: A04563-1208 INTEGRITY CONSUMER WEBSITE
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ML7600P-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: ML7600P-AR et al.

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

SERFF Tr Num: LFCR-126086668 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41976

Co Tr Num: A04563-1208

State Status: Filed-Closed

INTEGRITY CONSUMER
WEBSITE

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 04/01/2009

Date Submitted: 03/25/2009

Disposition Status: Filed-Closed

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: 04/01/2009

Explanation for Other Group Market Type:

State Status Changed: 04/01/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

LTC Advertising Filing

Company and Contact

Filing Contact Information

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

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

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
Long Term Care Administrative Office Group Code: 869 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 x 1 form = \$25.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$25.00	03/25/2009	26678796

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	04/01/2009	04/01/2009

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Disposition

Disposition Date: 04/01/2009

Implementation Date:

Status: Filed-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		Yes
Form	Integrity Consumer Website		Yes

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Form Schedule

Lead Form Number: A04563-1208

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A04563-1208	Advertising Integrity Consumer	Website	Initial		0	A04563-1208 Integrity Consumer Web Site F65115-1.pdf

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- Long Term Care insurance (LTCi)**

Long Term Care insurance (LTCi)

Long Term Care insurance (LTCi) from **Minnesota Life Insurance Company** (Minnesota Life) is an important part of a comprehensive financial strategy. Minnesota Life's LTCi may help you:

- avoid the financial burden on your family members
- prevent long term care expenses from draining your retirement assets and other savings
- receive care in your home
- avoid having to completely depend on Medicaid or other services

For more information on Minnesota Life's LTCi, select your category and state below:

For Individuals:	For Employers:	For Employees:
Select your state <input type="button" value="v"/>	Select your state <input type="button" value="v"/>	Select your state <input type="button" value="v"/>

THE PURPOSE OF THIS MATERIAL IS THE SOLICITATION OF INSURANCE.

A04563-1208

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Long Term Care insurance (LTCi)

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Individuals

The decision to provide care for an aging loved one may be one of the hardest things that anyone has to face. Long term health care can be both financially and emotionally devastating. The choices regarding the level of care, location, and costs may reduce assets intended for other purposes, such as retirement or inheritance.

Planning for a time when you or your loved ones may need care is an important part of a comprehensive financial strategy and can help provide peace of mind and protection. Integrity Long Term Care insurance (Integrity LTCi) from Minnesota Life Insurance Company (Minnesota Life) is a strategy that helps give you confidence knowing:

- it may help reduce or avoid the financial and emotional devastation to your family members.
- it may help prevent long term cares expenses from draining your retirement assets and other savings.
- you, or you and your spouse, may be cared for in your home.
- you may avoid depending on Medicaid or other services.

Putting you in control

Integrity LTCi lets you customize your plan according to your needs and within your budget. *How much do I need? How long should it last? Can I stay at home?*

Integrity LTCi answers these questions by letting you decide which benefits and features are important to you. You can choose nursing and assisted living facility care, or Home and Community Based Care (HCBC)¹ if you wish to stay at home.

Nursing Care Benefit pays a daily benefit for each day of Nursing Care you receive at a Nursing Care or Assisted Living Facility². Nursing Care coverage also includes the following:

- **Bed reservation:** reserves your space in a nursing care or assisted living facility up to 60 days should you leave temporarily.
- **Respite Care benefit:** pays for services of an alternate caregiver, allowing your primary caregiver to take a vacation up to 30 days per calendar year
- **Waiver of Premium:** all premium payments are

Now is the time to evaluate your needs and make the right choices for the future. For security and peace of mind, choose Integrity LTCi.

Talk to your Minnesota Life representative/agent to learn how Integrity LTCi can be your number one LTC resource.

waived when one or more insureds start receiving benefits under the policy.

HCBC benefits help pay for services provided by a certified or licensed home care agency, or an independent home health caregiver. HCBC coverage also includes:

- Adult day care/home health care
- Caregiver training
- Respite care (as described above)
- Waiver of Premium (as described above)

Personal support services

The following services are available under Integrity LTCi at no additional charge:

Optional Personal Care Advisor³ who can help answer your questions about

- eligibility for benefits.
- appropriate level of care.
- availability of facilities and other care and service resources.
- questions about a claim for benefits.

Optional Care Coordination³ through the services of a Registered Nurse who can:

- assess and coordinate appropriate care and services.
- provide assistance in developing a Plan of Care.
- maintain a continuing role in arranging and monitoring services.
- assist with necessary claims documentation.

Other features

- Integrity LTCi can be your **joint coverage solution**, with up to an 80 percent discount on the younger insured. This applies for any two people living in the same household⁴.
- **For an additional premium**, a wide array of optional coverages can be added to your policy through benefit riders. This allows you to add special features and gives you more flexibility in designing your long term care coverage.

This Long Term Care insurance is intended to be a tax qualified individual Long Term Care insurance policy.

Tax considerations

This information should not be considered as tax advice. You should consult your tax advisor regarding your own tax situation.

¹ HCBC provided for additional premium through a Comprehensive Policy containing Home and Community Based Care.

² In CA, referred to as "Residential Care Facility."

³ You are not required to use these services in order to file a claim. There is no cost to you for their use and no benefits will be deducted from the Benefit Amount.

⁴ Referred to as Additional Insured coverage in NJ. When a joint policy is purchased, all benefits and provisions of the policy apply to each insured independently.

This information is intended solely to provide a general description of the Integrity LTCi policy. Policy provisions and benefits may vary from state to state.

Coverage is provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. 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 representative/agent. **THE PURPOSE OF THIS MATERIAL IS SOLICITATION OF INSURANCE.**

Limitations and Exclusions for Residents of the State of Louisiana

No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s): provided to you by a person in your Family; provided outside the United States or its territories, or Canada, except as described under the Coverage Outside the United States Benefit in the Benefit Provisions section of your policy; for which you have no financial liability or that is provided at no charge in the absence of insurance; provided in facilities operated primarily for the treatment of alcoholism or drug addiction; or provided in facilities operated primarily for the treatment of Mental or Nervous Disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia.



Contact a [Minnesota Life representative/agent](#) to find out more about Long Term Care insurance.

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Long Term Care insurance (LTCi)

- [Individuals](#)- [Employers](#)- [Employees](#)

Employers

Many employers offer medical, dental and life insurance, but what about protection from one of the greatest risks to employees retirement savings and family – the high cost of long term care?

Did you know that many employers, including small to medium-sized employers, are realizing the value of offering Long Term Care insurance to both their employees and the business? Increasingly, Long Term Care insurance is recognized as a crucial component to effective retirement strategies. Because it helps protect employees' retirement assets, Long Term Care insurance is often a natural fit with retirement benefits. As part of a total benefits package, an individual LTCi policy can also be an effective way to recruit and retain key employees.

In addition to helping provide important protection against the financial and emotional cost of long term care, Long Term Care insurance offers advantages to both the employer and employee:

Employer benefits

- Premium contributions made by the employer are generally tax deductible.
- Great incentive for key employees to remain with your company.
- Employer can select participants.
- Discount is available to employees of approved companies and members of approved associations.

Business owners

Many business owners are unaware of the availability and affordability of Long Term Care insurance. Consider:

- C-Corporation owners are treated like other employees if certain requirements are met. *IRC Sec 106 (a), 105(e); see Estate of Leidy v. Commissioner, 77-1-USTC (4th Cir. 1977), Epstein v. Commissioner, TC Memo 1972-53.*
- Self-employed, sole-proprietors, partners, owners of limited liability companies, and more than two percent of owners of S corporations or limited liability companies follow the self-employed accident and health insurance deduction rules. These rules allow a business expense deduction



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for 2009 to offset inflation for Long Term Care insurance premiums. The deduction is subject to limits on the insured's age indexed annually.

Limits for 2009 (subject to annual indexing)	
Up to age 40	\$320
Age 41 – 50	\$600
Age 51 – 60	\$1,190
Age 61 – 70	\$3,180
Age 71 & over	\$3,980

"Age" is the insured's attained age before the close of the taxable year. IRC Sec 162 (l), IRC Sec 401(c) (1), IRC Sec 218 (d) (10)

Employee benefits

- Long Term Care insurance should be considered an integral part of a comprehensive financial strategy.
- Employees generally do not pay income taxes on premiums paid by the company.
- Policy is purchased when it is generally most affordable – at a younger age and better health.
- Policy can be paid up before retirement.
- In addition to key employees, an individual LTCi policy can be offered to the rest of a company's employees at a discounted rate (over what they would pay individually) through an employer group discount.
- Spouses or other members of the same household can receive up to an 80 percent discount⁵.

Long Term Care insurance from Minnesota Life helps:

- reduce or eliminate the financial and emotional burden on family members.
- prevent long term care expenses from draining retirement assets and other savings.
- maintain independence by helping to provide choices for care - including care at home.
- avoid dependence on Medicaid or other services.

Three payment options are available:

- Lifetime premium
- 10-year premium payment⁶
- 20-year premium payment⁶

This Long Term Care insurance is intended to be a tax

qualified individual Long Term Care insurance policy.**Tax considerations**

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

⁵ Referred to as Additional Insured coverage in NJ. When a joint policy is purchased, all benefits and provisions of the policy apply to each insured independently.

⁶ In TX, 10 and 20 year payment options available through policy forms TBD respectively. With either option, the policy continues in force and no further premium payments are due once premium payments have been made for the specified period.

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover letter

03/24/2009

Comments:

Attachment:

AR DOI Cover 3-24-09.pdf

Minnesota Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500
Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.9817 Tel • 818.887.4595 Fax

MINNESOTA LIFE

A Minnesota Mutual Company

March 24, 2009

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

RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form ML7600P-AR et al. ---

A04563-1208 Integrity Consumer Website

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. This material will be used with Long Term Care Policy form ML7600-P-AR, et al., and is intended as an “invitation 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,



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