

SERFF Tracking Number: LTCG-126189465 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 42656  
Company Tracking Number:  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Genworth Group Long Term Care  
Project Name/Number: Addendum to Website Filing/

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: Genworth Group Long Term Care SERFF Tr Num: LTCG-126189465 State: ArkansasLH  
TOI: LTC03G Group Long Term Care SERFF Status: Closed State Tr Num: 42656  
Sub-TOI: LTC03G.001 Qualified Co Tr Num: State Status: Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Author: Timothy Cassidy Disposition Date: 06/15/2009  
Date Submitted: 06/15/2009 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Addendum to Website Filing Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: This addendum filing will not be submitted to Delaware, Genworth's state of domicile, because the original filing has not yet been submitted to Delaware, although it will be shortly.  
Explanation for Combination/Other: Market Type: Group  
Submission Type: Resubmission Previous Filing Number: LTCG-126157202  
Group Market Size: Small and Large Overall Rate Impact:  
Group Market Type: Employer, Association, Trust, Other Filing Status Changed: 06/15/2009  
Explanation for Other Group Market Type: Labor Unions  
State Status Changed: 06/15/2009 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Please see the attached cover letter.

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## Company and Contact

### Filing Contact Information

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

Timothy Cassidy, Compliance Manager tcassidy@ltcg.com  
 5 Commonwealth Road (508) 651-8800 [Phone]  
 Natick, MA 01760 (508) 651-8804[FAX]

### Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware  
 6620 West Broad Street Group Code: 350 Company Type: Life, Health &  
 Annuity

Building 4  
 Richmond, VA 23230 Group Name: State ID Number:  
 (804) 922-5085 ext. [Phone] FEIN Number: 91-6027719  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: 1 piece submitted at \$25 per piece  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	06/15/2009	28576291

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/15/2009	06/15/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Domicile Status	Note To Reviewer	Timothy Cassidy	06/15/2009	06/15/2009

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## **Disposition**

Disposition Date: 06/15/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



*SERFF Tracking Number:*      *LTCG-126189465*                      *State:*                      *Arkansas*  
*Filing Company:*              *Genworth Life Insurance Company*              *State Tracking Number:*      *42656*  
*Company Tracking Number:*  
*TOI:*                      *LTC03G Group Long Term Care*              *Sub-TOI:*                      *LTC03G.001 Qualified*  
*Product Name:*              *Genworth Group Long Term Care*  
*Project Name/Number:*      *Addendum to Website Filing/*

**Note To Reviewer**

**Created By:**

Timothy Cassidy on 06/15/2009 10:29 AM

**Last Edited By:**

Marie Bennett

**Submitted On:**

06/15/2009 01:21 PM

**Subject:**

Domicile Status

**Comments:**

The original filing stated that the addendum filing would not be submitted to Delaware, Genworth's state of domicile, because the original filing had not yet been submitted. That is incorrect. The original filing was submitted to and approved by Delaware and the addendum filing will be submitted to Delaware shortly. We apologize for the confusion.

*SERFF Tracking Number: LTCG-126189465*

*State: Arkansas*

*Filing Company: Genworth Life Insurance Company*

*State Tracking Number: 42656*

*Company Tracking Number:*

*TOI: LTC03G Group Long Term Care*

*Sub-TOI: LTC03G.001 Qualified*

*Product Name: Genworth Group Long Term Care*

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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: LTCG-126189465

State: Arkansas

Filing Company: Genworth Life Insurance Company

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Cover Letter

06/15/2009

**Comments:**

**Attachment:**

AR EOV-A1 Submission Letter.pdf

### Review Status:

**Satisfied -Name:** Third Party Filing Authorization

06/15/2009

**Comments:**

**Attachment:**

GNW Authorization Letter LTCG.pdf

### Review Status:

**Satisfied -Name:** Addendum #1, 45330 EOV-A1  
06/09

06/15/2009

**Comments:**

**Attachment:**

Addendum #1 45330EOV-A1 0609.pdf

# **LTCG**

*Long Term Care Group, Inc.*

June 15, 2009

Arkansas Department of Insurance  
Advertising Unit

ATTN: Advertising Review

**Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025  
Group Long Term Care Insurance Website, Form Number 45330  
Approved under AR File ID 42447 (SERFF ID LTCG-126157202) on May 27, 2009**

Dear Sir or Madam,

Genworth Life Insurance Company has authorized Long Term Care Group, Inc. (LTCG) to file on its behalf the reference filing for which we recently received approval. A copy of the authorization letter is included in this filing.

It has come to our attention that a portion of the Explanation of Variability was missing from the submitted material. Variability for Section 2.6 of the approved Copy Deck was mistakenly deleted. At this time, we are submitting Addendum #1, 45330 EOv-A1 06/09, to the Explanation of Variables, for your records. As part of the Addendum, we include Section 2.6 from the Copy Deck showing the variables; no language is changed from that previously submitted. Please note that section 2.6.3 is now bracketed.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any issues as they are identified. Thank you for your time and consideration of our request.

We trust that you will find our filing to be in order and hope that it can be placed on file quickly. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@LTCG.com. My fax number is 508-651-8804.

Sincerely,



Timothy P. Cassidy  
Compliance Manager



Genworth  
Financial

6620 West Broad Street  
Building 4  
Richmond, VA 23230  
genworth.com

Dear Commissioner

Genworth Life Insurance Company and, In New York, Genworth Life Insurance Company of New York hereby authorize Long Term Care Group, Inc. to submit Group Long Term Care insurance filings to state insurance departments on our behalf.

Sincerely,

Paul J. Loveland  
Vice President  
Genworth Life Insurance Company

John Connolly  
Senior Vice President, Long Term Care Division  
Genworth Life Insurance Company of New York



## 2.6. What care is not covered?

### 2.6.1. Not all long term care services are covered by your plan.

Your plan does not cover items such as room and board, treatment, care, and equipment if:

#### 2.6.1.1.

- [You would not have been charged for them if you did not have insurance.]
- [You receive them outside of the United States of America, its territories or possessions except as covered by the International Coverage benefit.]

#### 2.6.1.1.1.

- [You receive care or services from your immediate family that are not covered by an Informal Care benefit. (Charges for care may be covered if the family member provides them as an employee of the organization being paid for the services and receives only the normal compensation for employees in his or her job category.)]
- [You receive care in a Veteran's Administration or other federal government facility unless a valid charge is made.]

### 2.6.1.2. Your plan does not cover expenses if the need for long term care is the result of:

- [War or an act of war, whether declared or undeclared]
- [Attempted suicide or self-inflicted injury]
- [Your participation in a felony, riot or insurrection]

#### 2.6.1.2.1.

- [Alcoholism, addiction to drugs or narcotics, except for addiction to prescription drugs, which you have taken only as directed by a physician.]
- [You receive or are eligible to receive workers' compensation benefits, occupational disease act benefits, or similar benefits.]

### 2.6.2. Non-duplication of benefits. This plan will pay benefits for covered expenses that are over and above the amount payable or paid under:

- Medicare, (including amounts that would be reimbursable except for the application of a deductible or co-insurance amount.
- Any other federal, state or government health care program other than Medicaid.

### 2.6.3. [Coordination with other coverage. Benefits are reduced when the total amount payable under this program and all other [group] Long Term Care Insurance, is greater than the actual expense incurred. ]

If you'd like more details on what isn't covered by your Long Term care Insurance, read the Exclusions and limitations section of the Outline of Coverage.