

SERFF Tracking Number: BNLA-126247845 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 43071
Company Tracking Number: 17616
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 17616
Project Name/Number: 17616/17616

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 17616

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Advertisement

SERFF Tr Num: BNLA-126247845 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 17616

Co Status:

Authors: Thomas Kimble, Dan
Murphy

Date Submitted: 07/29/2009

State Tr Num: 43071

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 07/31/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 17616

Project Number: 17616

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 07/31/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/31/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

ATTN: Compliance - Life & Health

NAIC #: 233-61263

Re: Long Term Care Advertising

Invitation to Contract

Point of Sale Brochure

Forms 17616

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Dear Director:

As required by your state's advertising guidelines, we are filing the above referenced forms.

Form 17616 is designed to be used by our licensed agents when soliciting the sale of our recently approved Long Term Care Policy plans GR-N640 and GR-N670. The form will be hand presented and arranged by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented.

Your consideration and approval of the above form would be appreciated.

This filing contains no unusual or controversial items from normal Company or industry standards. We respectfully request your favorable consideration and approval of this filing. If you have questions on any aspect of this filing, please call me.

Company and Contact

Filing Contact Information

Dan Murphy, Compliance Administrator d.murphy@banklife.com
600 West Chicago Ave (312) 396-6134 [Phone]
Chicago, IL 60654-2800 (312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
600 West Chicago Ave Group Code: 233 Company Type:
Chicago, IL 60654-2800 Group Name: State ID Number:
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 per form

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Per Company: **No**

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	07/29/2009	29518946

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	07/31/2009	07/31/2009

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Disposition

Disposition Date: 07/31/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	LTCI Brochure		Yes

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Form Schedule

Lead Form Number: 17616

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	17616	Advertising	LTCI Brochure	Initial		0	17616_(8-09)_1.pdf

LTC
Facility-Only
640/670

Bankers
SIMPLECHOICESM

Basic LTCL

Facility-Only Long-Term Care Insurance




BANKERS
LIFE AND CASUALTY COMPANY
We specialize in seniors

Basic LTCI

Facility-Only Long-Term Care Insurance

Long-term care insurance protection designed specifically for facility care coverage.

Features and Benefits

Maximum Daily Benefit Amount:
\$130 per day

Elimination Period/Deductible:
90 days

Duration Period/Benefit Multiplier:
730 days (2 years)

Facility Care

- Nursing Home
- Assisted Living Facility
- Alzheimer's Facility
- Other Covered Facilities

100% of the Maximum Daily Benefit Amount

Other Benefits

- Hospice Care
- Bed Reservation
- Ambulance Services
- Guaranteed Purchase Option
- Waiver of Premium
- Guaranteed Renewability
- Optional Inflation Protection
- Tax-Qualified Plan Available





Discounts

Preferred Health Discount **10%**

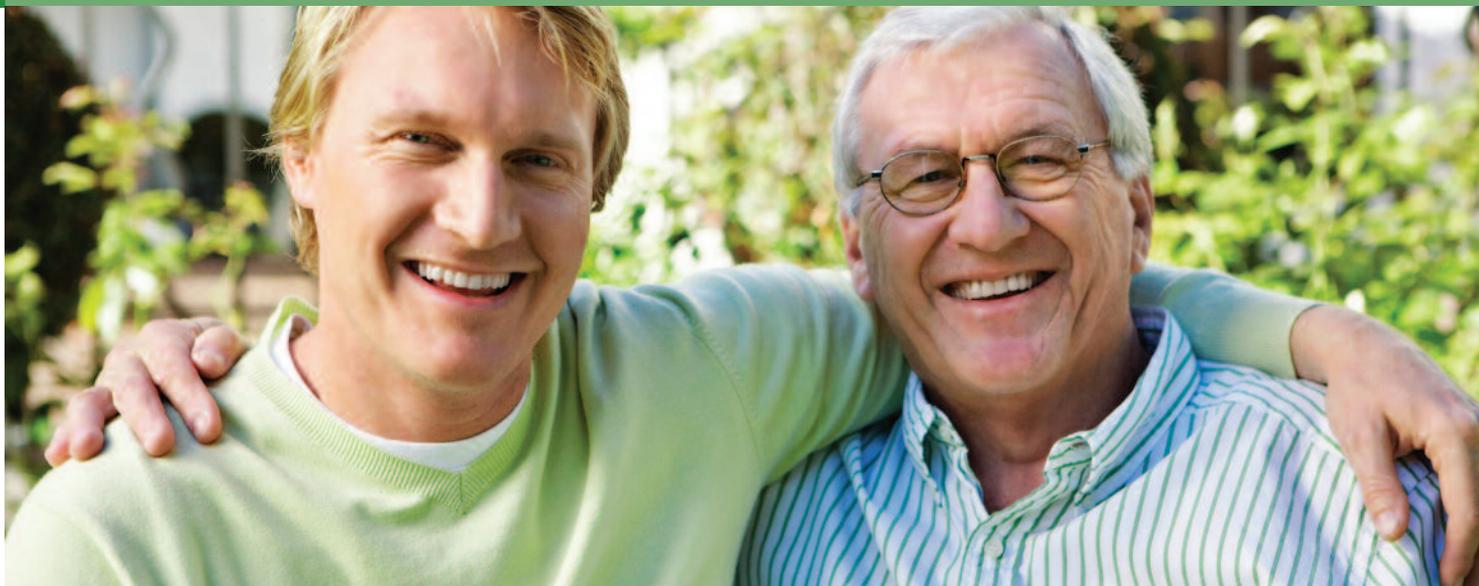
Companion Discount **10%**

Married Discount **15%**

Spousal Discount **35%**

Optional Riders

Customize your long-term care coverage with Bankers' wide selection of optional riders. Please see your agent for complete details.



Understanding your benefits.

Hospice Care

Reimburses up to 30 times the Maximum Daily Benefit Amount for covered hospice care services.

Bed Reservation

Reimburses up to 100% of the Maximum Daily Benefit Amount for 60 days.

Ambulance Service

Pays \$75 for up to four ambulance trips per year.

Guaranteed Purchase Option

Allows you to increase your Maximum Daily Benefit Amount by 15% every three years without providing evidence of insurability. If you select optional inflation protection, this feature is not available.

Waiver of Premium

Waives premiums after you have satisfied your elimination period and are receiving benefits.

Guaranteed Renewability

Ensures that if you pay your premiums on time, your policy will remain in force with no premium changes unless rates change on a class basis.

Optional Inflation Protection

Offers a choice of options at an additional charge:

- Compound annual inflation protection (2%, 3%, 4% or 5%)
- Simple annual inflation protection (5%)
- Decreasing Annual Inflation I: 5% compound inflation protection to age 60, 3% compound inflation protection at age 61 to 75, no inflation protection from age 76 onward
- Decreasing Annual Inflation II: 5% compound inflation protection to age 60, 5% simple inflation protection at age 61 to 75, no inflation protection from age 76 onward

Tax-Qualified Plan Available

Select the tax-qualified plan and receive tax advantages that may include deducting premiums as a medical expense and receiving long-term care benefits income tax-free.¹

¹ Available if you are able to itemize deductions. Subject to the usual limitations on the deduction of medical expenses. Please consult your tax advisor.

Exclusions and Limitations

This policy does not cover expenses incurred due to war or act of war; expenses that are paid under Medicare or any other government insurance plan (except Medicaid); for services or supplies provided by a member of the immediate family or a person who ordinarily lives in your home (caregiver training expenses are not subject to this exclusion); for services and supplies not included in the Plan of Care; for which no charge is customarily made in the absence of insurance; or outside the United States, its territories and possessions or Canada except as specifically covered under the International Coverage provision.

Tax-qualified policy GR-N640 will not pay for expenses included in the application of any Medicare deductible, coinsurance or co-payment amount.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

THE INFORMATION ABOVE WAS WRITTEN TO SUPPORT THE SALES AND MARKETING OF INSURANCE POLICIES OFFERED BY BANKERS LIFE AND CASUALTY COMPANY. BASED ON YOUR PARTICULAR CIRCUMSTANCES, YOU SHOULD SEEK ADVICE FROM AN INDEPENDENT TAX ADVISOR. YOU CANNOT RELY UPON OR USE THE INFORMATION ABOVE FOR THE PURPOSES OF AVOIDING ANY TAX OR TAX PENALTY THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Neither Bankers Life and Casualty Company nor any of its agents or representatives are authorized to give legal, tax or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.

Neither Bankers Life and Casualty Company nor any of its agents are in any manner affiliated with or sponsored by the U.S. Government or the Federal Medicare Program.

GR-N640 Tax-Qualified Long-Term Care Policy
GR-N670 Non-Tax-Qualified Long-Term Care Policy
309A Additional Services Benefit Rider

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Rate Information

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