

SERFF Tracking Number: UNUM-126233405 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 43010
Company Tracking Number: EN-1226
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care SERFF Tr Num: UNUM-126233405 State: ArkansasLH
TOI: LTC03G Group Long Term Care SERFF Status: Closed State Tr Num: 43010
Sub-TOI: LTC03G.001 Qualified Co Tr Num: EN-1226 State Status: Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: Jay Burt, Shawna Weitz Disposition Date: 07/30/2009
Date Submitted: 07/17/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 07/30/2009 Explanation for Other Group Market Type:
State Status Changed: 07/30/2009
Deemer Date: Corresponding Filing Tracking Number: EN-1226

Filing Description:

The enclosed Long Term Care Fact Sheet is being submitted for your review and approval. This Long Term Care brochure is new and does not replace any form currently on file with your department. It is intended to be used with employer groups and distributed to employees as part of the Group Long Term Care enrollment process.

EN-1226 is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

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We respectfully request that the bracketed text be considered "variable" to allow for customization of pertinent enrollment information.

Should revisions be made to this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 x52631, via fax at 423-287-8593 or email sweitz@unum.com.

Sincerely,

Shawna Weitz
Contract Analyst
Contract Compliance & Filing

Company and Contact

Filing Contact Information

Shawna Weitz, Contract Analyst
2211 Congress Street, C4556
Portland, ME 04122
sweitz@unum.com
(207) 575-2631 [Phone]

Filing Company Information

Unum Life Insurance Company of America
2211 Congress Street
Portland, ME 04122
(207) 575-2211 ext. [Phone]

CoCode: 62235
Group Code: 416
Group Name:
FEIN Number: 01-0278678

State of Domicile: Maine
Company Type: L&H
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? Yes
Fee Explanation: One Advertising Filing = \$25.00

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Per Company: No

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Unum Life Insurance Company of America | \$25.00 | 07/17/2009 | 29277889 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Marie Bennett | 07/30/2009 | 07/30/2009 |

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Disposition

Disposition Date: 07/30/2009

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 | LTC Fact Sheet | | Yes |

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Form Schedule

Lead Form Number: EN-1226

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|-------------|----------------|---------|----------------------|-------------|-------------|
| | En-1226 | Advertising | LTC Fact Sheet | Initial | | | EN-1226.pdf |



Underwritten by: Unum Life Insurance Company of America
In NY, underwritten by: First Unum Life Insurance Company

The purpose of this communication is the solicitation of insurance.
Contact will be made by an insurance agent or insurance company.

The questions you should consider



Long term care insurance from Unum can help you preserve your assets and be better prepared financially for a serious health crisis, whether it's a motorcycle accident, a sudden stroke, or a serious illness.

Retirement means many choices. Fishing or golf? Motor home or cruise? A house in the mountains or closer to the grandchildren? The last thing you want to worry about is whether a period of long term care will wipe out everything you've saved for your future — even the assets you planned to leave for your children or grandchildren. With the cost of care running as high as \$70,000 a year or more,¹ it's an important consideration.

Here are some frequently asked questions about this benefit:

What's the difference between health care and long term care?

Long term care benefits don't cover medical expenses, such as doctor bills. However, LTC benefits typically cover expenses for assistance you need with everyday living, whether it's in a nursing home, an assisted living facility or at home with help from caregivers.

Long term care benefits may be payable if:

- **If you need assistance with two or more of the following Activities of Daily Living (ADLs):**

- Bathing yourself in a tub or shower
- Dressing yourself, including clothing and any necessary braces, fasteners or artificial limbs
- Using a restroom and taking care of your personal hygiene
- Transferring yourself into or out of a bed, chair or wheelchair
- Maintaining bladder or bowel function (called "continence")
- Eating, whether feeding yourself or needing nutrition from an IV or feeding tube

- **If you have severe cognitive impairment, which means you have:**

- A serious loss of short-or-long term memory
- Difficulty understanding who or where you are or the timeframe that events occur (this is called "orientation")
- Trouble making logical decisions or understanding abstract concepts, according to certain medical tests and evaluation

Severe cognitive impairment can happen because of sickness, injury, advanced age, Alzheimer's disease or other forms of dementia.

Doesn't my health insurance pay for this kind of care? What about Medicaid?

Many people mistakenly believe that medical insurance will pay for long term care, but it does not. Medicaid only helps with long term care expenses after you have depleted virtually all of your assets. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.²

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