

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
Company Tracking Number:  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
Product Name: Group Long Term Care Insurance  
Project Name/Number: /

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care Insurance SERFF Tr Num: UNUM-126308178 State: Arkansas

TOI: LTC03G Group Long Term Care SERFF Status: Closed-Accepted State Tr Num: 43529  
For Informational Purposes

Sub-TOI: LTC03G.004 Partnership Co Tr Num: State Status: Closed

Filing Type: Form Reviewer(s): Harris Shearer  
Author: Karen Sabasteanski Disposition Date: 09/28/2009  
Date Submitted: 09/17/2009 Disposition Status: Accepted For Informational Purposes  
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval

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: Maine has not finalized their partnership regulations yet  
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: 09/28/2009 Explanation for Other Group Market Type:  
State Status Changed: 09/28/2009  
Deemer Date: Created By: Karen Sabasteanski  
Submitted By: Karen Sabasteanski Corresponding Filing Tracking Number:  
Filing Description:  
Partnership Certification and asset disregard notices for our policies GLTC04 and RGLTC04

## Company and Contact

### Filing Contact Information

Karen Sabasteanski, Senior Contract Consultant ksabasteanski@unum.com

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
 Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
 Company Tracking Number:  
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
 Product Name: Group Long Term Care Insurance

Project Name/Number: /  
 2211 Congress Street 207-575-3483 [Phone]  
 C456 423-209-3586 [FAX]  
 Portland, ME 04122

**Filing Company Information**

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

-----

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$0.00	09/17/2009	

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
Company Tracking Number:  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
Product Name: Group Long Term Care Insurance  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Harris Shearer Informational Purposes		09/28/2009	09/28/2009

*SERFF Tracking Number:* UNUM-126308178      *State:* Arkansas  
*Filing Company:* Unum Life Insurance Company of America      *State Tracking Number:* 43529  
*Company Tracking Number:*  
*TOI:* LTC03G Group Long Term Care      *Sub-TOI:* LTC03G.004 Partnership  
*Product Name:* Group Long Term Care Insurance  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 09/28/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
 Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
 Company Tracking Number:  
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
 Product Name: Group Long Term Care Insurance  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	cover letter		Yes
Supporting Document	Partnership certification form		Yes
Form	Asset Disregard Notice		Yes
Form	Asset Disregard Notice		Yes

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
 Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
 Company Tracking Number:  
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
 Product Name: Group Long Term Care Insurance  
 Project Name/Number: /

## Form Schedule

Lead Form Number: SD-1007-AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SD-1007-AR	Other	Asset Disregard Notice	Initial		50.700	AR PARTNERSHIP DISCLOSURE (To Be Issued With Cert).pdf
	SD-1044-AR	Other	Asset Disregard Notice	Initial		50.700	AR PARTNERSHIP DISCLOSURE (To Be Issued With OOC).pdf



## IMPORTANT INFORMATION REGARDING YOUR CERTIFICATE'S LONG TERM CARE INSURANCE PARTNERSHIP STATUS

This disclosure notice is issued in conjunction with your long term care certificate:

Some long term care insurance certificates sold in Arkansas qualify for the Arkansas Long Term Care Insurance Partnership Program. Insurance companies voluntarily agree to participate in the Partnership Program by offering long term care insurance coverage that meets certain State and Federal requirements. Long term care insurance certificates that qualify as Partnership Certificates may be entitled to special treatment, and in particular an "Asset Disregard" under Arkansas' Medicaid program.

**Asset Disregard** means that an amount of the certificate holder's assets equal to the amount of long term care insurance benefits received under a qualified Partnership Certificate will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Certificate without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply. Asset Disregard is **not** available under a long term care insurance certificate that is not a Partnership Certificate. ***The purchase of a Partnership Certificate does not automatically qualify you for Medicaid.***

**Partnership Certificate Status.** Your long term care insurance certificate is intended to qualify as a Partnership Certificate under the *Arkansas Long Term Care Partnership Program* as of your Certificate's effective date.

**What could Disqualify Your Certificate as a Partnership Certificate.** If you make any changes to your certificate, such changes could affect whether your certificate continues to be a Partnership Certificate. ***Before you make any changes, you should consult with Unum to determine the effect of a proposed change.*** In addition, if you move to a State that does not maintain a Partnership Program or does not recognize your certificate as a Partnership Certificate, you would not receive beneficial treatment of your certificate under the Medicaid program of that State. The information contained in this Notice is based on current State and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your certificate under Arkansas' Medicaid program.

**Additional Information.** If you have questions regarding long term care insurance certificate, please contact Unum. If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.

**This form and all benefit statements received should be kept with your certificate.**

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.



## IMPORTANT CONSUMER INFORMATION REGARDING THE ARKANSAS LONG TERM CARE INSURANCE PARTNERSHIP PROGRAM

Some long term care insurance certificates sold in Arkansas may qualify for the Arkansas Long Term Care Insurance Partnership Program (the Partnership Program). The Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning their long term care needs. Insurance companies voluntarily agree to participate in the Partnership Program by offering long term care insurance coverage that meets certain State and Federal requirements. Long term care insurance certificates that qualify as Partnership Certificates may protect the certificate holder's assets through a feature known as "Asset Disregard" under Arkansas Medicaid program.

**Asset Disregard** means that an amount of the certificate holder's assets equal to the amount of long term care insurance benefits received under a qualified Partnership Certificate will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Certificate without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply. Asset Disregard is not available under a long term care insurance certificate that is not a Partnership Certificate. Therefore, you should consider whether Asset Disregard is important to you, and whether a Partnership Certificate meets your needs. ***The purchase of a Partnership Certificate does not automatically qualify you for Medicaid.***

**What are the Requirements for a Partnership Certificate.** In order for a certificate to qualify as a Partnership Certificate, it must, among other requirements:

- be issued to an individual after January 1, 2008;
- cover an individual who was an Arkansas resident when coverage first becomes effective under the policy;
- be a tax-qualified policy under Section 7702(B)(b) of the Internal Revenue Code of 1986;
- meet stringent consumer protection standards; and
- must provide annual inflation protection for ages 75 and younger.

If you apply and are approved for long term care insurance coverage, Unum will provide you with written documentation as to whether your certificate qualifies as a Partnership Certificate.

**What could Disqualify a Certificate as a Partnership Certificate.** Certain types of changes to a Partnership Certificate could affect whether such certificate continues to be a Partnership Certificate. If you purchase a Partnership Certificate and later decide to make *any* changes, you should first consult with Unum to determine the effect of a proposed change. In addition, if you move to a state that does not maintain a Partnership Program or does not recognize your certificate as a Partnership Certificate, you would not receive beneficial treatment of your certificate under the Medicaid program of that state. The information contained in this disclosure is based on current Arkansas and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your certificate under Arkansas's Medicaid program.

**Additional Information.** If you have questions regarding long term care insurance certificates, please contact Unum. If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

SERFF Tracking Number: UNUM-126308178 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 43529  
Company Tracking Number:  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
Product Name: Group Long Term Care Insurance  
Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR Readability.pdf		
<b>Satisfied - Item:</b> cover letter <b>Comments:</b> <b>Attachment:</b> AR Filing Letter Partnership.pdf		
<b>Satisfied - Item:</b> Partnership certification form <b>Comments:</b> <b>Attachment:</b> STATE OF ARKANSAS - Partnership Certification Form.pdf		

# STATE OF ARKANSAS

## READABILITY CERTIFICATION

**COMPANY NAME:** Unum Life Insurance Company of America  
**NAIC #** 416-62235

This is to certify that the forms listed below have achieved a Flesch Reading Ease Score of:

<b>Form</b>	<b>Form Number</b>	<b>Flesch Score</b>
Asset Disregard Notice for Cert	SD-1007-AR	50.7
Asset Disregard Notice for Outline	SD-1044-AR	50.7



---

(Officer of Company)

Nancy H. Johnson

Vice President, Contract Compliance and Filing  
Title

September 16, 2009

Date



2211 Congress Street  
Portland, ME 04122  
207 575 2211  
www.unum.com

September 16, 2009

Julie Benafield Bowman  
Commissioner of Insurance  
State of Arkansas  
Department of Insurance  
1200 West 3<sup>rd</sup> Street  
Little Rock AR 72201-1904

**RE: Unum Life Insurance Company of America  
Group Long Term Care**

NAIC #416-62235                      FEIN #01-0278678  
SD-1007-AR, Asset Disregard Notice for Certificate  
SD-1044-AR, Asset Disregard Notice for Outline of Coverage  
Partnership Program Policy Certification Form

Dear Commissioner Bowman:

In accordance with Arkansas Rule 94 LTC Partnership Plans, enclosed please find a Certification Form, and Asset Disregard Notices. These forms apply to our GLTC04 (indemnity-based) and RGLTC04 (reimbursement-based) policies, approved by your department on June 1, 2004.

The Asset Disregard Notice, form number SD-1007-AR will be included with each certificate, and SD-1044-AR will be included in the outline of coverage. The Notice submitted is close but not verbatim to the sample. Language has been modified, where appropriate, to better describe coverage under a group rather than individual policy. The statement in the first paragraph states that the policy under which coverage is written is intended to be not "is" a partnership policy. A caveat has been added: "Please note that the purchase of a partnership plan does not automatically qualify you to receive benefits under Medicaid.

Thank you in advance for your attention to our filing. Please feel free to contact me if you have questions or need additional information. I can be reached by phone at: 800-974-2266 x53483 or by email at: ksabasteanski@unum.com.

Sincerely,

Karen Sabasteanski  
Senior Contract Consultant, LTCP

Contract Consultant  
Long Term Care Contract Compliance & Filing

**STATE OF ARKANSAS  
ISSUER CERTIFICATION FORM  
QUALIFIED STATE LONG TERM CARE INSURANCE PARTNERSHIP**

In order to provide the Insurance Commissioner with information necessary to provide a certification for policies, this Issuer Certification Form requires information and a certification from issuers of long-term care insurance policies with respect to policy forms that may be covered under the Qualified Partnership of the State.

An insurance company may request certification of policies from time to time and, accordingly, may supplement this issuer certification form, e.g., as it introduces new long-term care insurance policy forms for issuance.

---

---

**I. GENERAL INFORMATION**

**A. Name, address and telephone number of issuer:**

Unum  
2211 Congress Street  
Portland, ME 04122  
207-575-2211

**B. Name, address, telephone number, and email address (if available) of an employee of issuer who will be the contact person for information relating to this form:**

Karen Sabasteanski LTCP  
Senior Contract Consultant  
Unum US Law Department  
207-575-3483  
ksabasteanski@unum.com

**C. Policy form number(s) (or other identifying information, such as certificate series) for policies covered by this Issuer Certification Form (expand the space below as required):**

GLTC04  
RGLTC04

Specimen copies of each of the above policy forms, including any riders and endorsements, shall be provided upon request.

**II. CERTIFICATIONS**

- A.** I hereby certify that the policy forms listed above are in compliance with Rule 13 and Rule 94 and all other Arkansas statutes and rules regarding long-term care insurance.
- B.** I hereby certify to the best of my knowledge and belief that all producers who sell, solicit or negotiate long-term care insurance products on Unum's behalf have received the training required for Partnership policies and that they demonstrate an understanding of the policies and their relationship to public and private long-term care coverage.
- C.** I hereby certify that the answers, accompanying documents, and other information set forth herein are, to the best of my knowledge and belief, true, correct, and complete.

09/16/2009

Date

Nancy H. Johnson, Vice President Contract Compliance & Filing

Name and title of officer of the Issuer



Signature of officer of the Issuer