

SERFF Tracking Number: WAKE-126277802 State: Arkansas
Filing Company: The Order of United Commercial Travelers of America State Tracking Number: 43308
Company Tracking Number: AMHSTCBAR
TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.002 Nursing Home
Product Name: Advertising Brochure
Project Name/Number: UCT/AMHSTCBAR

Filing at a Glance

Company: The Order of United Commercial Travelers of America

Product Name: Advertising Brochure SERFF Tr Num: WAKE-126277802 State: Arkansas
TOI: H13I Individual Health - Short Term Care SERFF Status: Closed-Approved- State Tr Num: 43308
Closed
Sub-TOI: H13I.002 Nursing Home Co Tr Num: AMHSTCBAR State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor
Author: Toni Hess Disposition Date: 09/03/2009
Date Submitted: 08/24/2009 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: UCT Status of Filing in Domicile: Authorized
Project Number: AMHSTCBAR Date Approved in Domicile: 06/22/2009
Requested Filing Mode: Informational 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: 09/03/2009 Explanation for Other Group Market Type:
State Status Changed: 09/03/2009
Deemer Date: Created By: Toni Hess
Submitted By: Toni Hess Corresponding Filing Tracking Number:
Filing Description:
Short Term Care Advertising
Form Number: STC B 09
FOR USE WITH:
SUBMISSION
Short Term Care Insurance Policy – Approved August 5, 2009

The advertising brochure being submitted will be used by The Order of United Commercial Travelers of America to

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advertise the above captioned Short Term Care Insurance Policy approved in your state. The date is noted above.

Wakely Actuarial Services, Inc. appreciates the Department's time and consideration of this filing for The Order of United Commercial Travelers of America.

Company and Contact

Filing Contact Information

Toni Hess, Compliance Consultant toni.hess@hesscc.com
 931 Clarmont Avenue 215-485-2582 [Phone]
 Bensalem, PA 19020

Filing Company Information

(This filing was made by a third party - WAS01)

The Order of United Commercial Travelers of America CoCode: 56383 State of Domicile: Ohio
 1801 Watermark Drive, Suite 100 Group Code: -99 Company Type:
 P.O. Box 159019 Group Name: State ID Number:
 COLUMBUS, OH 43215-8619 FEIN Number: 31-4273120
 (800) 848-0123 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 for Advertising
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Order of United Commercial Travelers of America	\$25.00	08/24/2009	30064921

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/03/2009	09/03/2009

SERFF Tracking Number: WAKE-126277802 *State:* Arkansas
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Disposition

Disposition Date: 09/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Authorization Letter	Approved-Closed	Yes
Form	Advertising Brochure	Approved-Closed	Yes

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Form Schedule

Lead Form Number: STC B 09

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/03/2009	STC B 09	Advertising	Advertising Brochure	Initial			STC_B_09.pdf

*Your care. Your choice.
You're in control with
Short-Term Care from UCT*

UCT's Short-Term Care

Short-Term Care Insurance



FROM THE ORDER OF
**UNITED
COMMERCIAL
TRAVELERS
OF AMERICA**

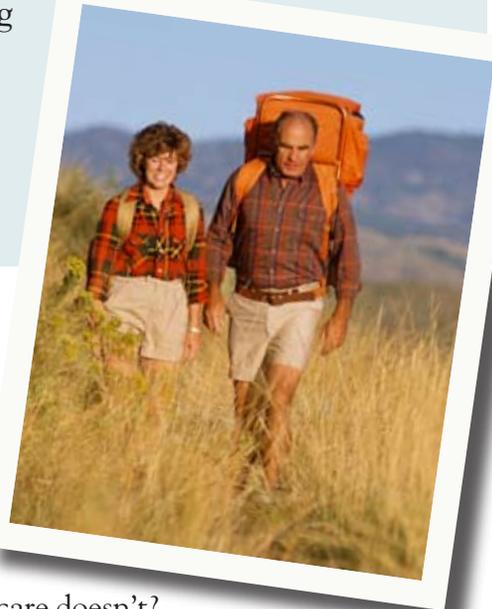
www.uct.org

A Fraternal Benefit Society

Some plans may not be available in your state.
Underwritten by The Order of United Commercial Travelers of America
1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, OH 43215-8619

UCT's Short-Term Care Insurance

When you're recovering from an injury or illness, it's comforting to know that you have choices on where you receive care – including the comfort and privacy of your own home. And with Short-Term Care insurance from UCT, you can receive the care you need when you need it and where you want it without sacrificing your financial peace of mind.



Why purchase Short-Term Care insurance?

An accident or illness can happen suddenly, causing you to need short-term health care in a nursing home or assisted living facility, or home health or adult day care. How would you or your family afford the expenses?

You work full-time and have major medical insurance. Will it pay for these kinds of care? Does it pay all expenses or only a percentage?

You may have Medicare, maybe even a Medicare supplement policy. Will Medicare pay for these kinds of care? Will your supplement policy pay if Medicare doesn't?

Regardless of the kind of insurance you have, UCT's Short-Term Care insurance may help protect you from out-of-pocket expenses and provide you with recovery care when you need it and where you want it – to get you back to your independent lifestyle.

When Will You Qualify for Benefits

UCT will pay benefits when a licensed health care practitioner* certifies you as:

1. Being unable to perform, without substantial assistance from another individual, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) due to a loss of functional capacity, or
2. Requiring substantial supervision due to severe cognitive impairment.

* *Must be someone who is not a member of your immediate family.*

Short-Term Care Features

Facility-Based Care – Once the one-time Elimination Period is satisfied under the policy, UCT will pay the actual charges incurred up to the Maximum Daily Benefit Amount for each day you are confined in a qualified nursing home, assisted living facility or long-term health care facility.

Bed Reservation – UCT will also cover fees charged to reserve a bed by a facility when you are absent for any reason during the course of an eligible confinement. This benefit is limited to 21 days per period of care.

Guaranteed Renewable for Life – As long as you pay your premiums on time, your policy will remain in force, no matter what your future health may be.

Spousal and Non-Tobacco Discounts – You can receive a 10% discount when you and your spouse apply for coverage and are both issued policies. In addition, you and your spouse may both qualify to receive a 10% non-tobacco discount.

Options to Customize Your Plan

Maximum Daily Benefit Amount – The greatest amount payable for any one day of benefits provided by your policy (\$50 to \$300).

Maximum Benefit Period – The maximum number of days for which benefits are payable under your policy per any one period of care (100, 200, or 360 days).

Lifetime Maximum Benefit Period – The Maximum Benefit Period you selected multiplied by three (3).

Elimination Period – The total number of days (0 or 20) that benefits are not payable by your policy. This period must be satisfied only once during your lifetime and only includes days you incur charges that would otherwise be payable.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and qualifications of a specific facility or service will be found in the policy delivered to you. The terms of the policy and selected rider(s) govern. Neither The Order of United Commercial Travelers of America nor its agents are connected with or endorsed by the U.S. Government or federal Medicare program.

CARE YOUR CHOICE

UCT's Short-Term Care Insurance

Your care. Your choice.

Optional Benefit Riders

1. Home Health Care

Home Health Care Benefit – UCT will pay 100% of the charges up to the Maximum Daily Benefit Amount for each day you receive care from a qualified home health care or adult day care provider. This includes visits by:

- ◆ Home health aides
- ◆ Medical social workers
- ◆ Licensed nurses
- ◆ Licensed speech, audiologist, respiratory, physical, or nutritional therapists
- ◆ Chemotherapy specialists

And, when you receive care at home from a qualified provider, UCT will also cover expenses for the following:

- ◆ Preparation of meals and nutrition
- ◆ Shopping for groceries, household supplies and medicine
- ◆ Assisting with the use of the telephone, laundering clothes, bill paying and other housekeeping tasks

Respite Care Benefit – UCT will also pay 100% of charges up to the Maximum Daily Benefit for a service

which temporarily relieves an unpaid person who is providing you with care in your home or another private residence. Only the following services are respite care:

- ◆ Assistance with activities of daily living
- ◆ Maintenance of the home environment including shopping, meal planning, meal preparation, and light housekeeping
- ◆ Personal supervision for the protection of a cognitively impaired person.

Respite care is limited to 30 days per period of care.

2. Compound Inflation Protection

UCT will automatically increase the Maximum Daily Benefit Amount by 5% compounded annually. The Maximum Daily Benefit Amount will increase each year for the lifetime of the policy.

3. Guaranteed Purchase Option

This rider is available at no extra cost if you do not select the compound inflation rider. Every third policy anniversary you may choose to purchase an additional 15% of the Maximum Daily Benefit Amount. Premiums for the additional insurance are based on your attained age and the premium rate at the time the increase is effective. Once you have declined an option to increase, no additional offerings will be made.

Coverage Options - Choose the plan best suited to your individual needs and budget

Maximum Daily Benefit Amount Choose: \$50 to \$300 \$ _____ Multiply by .10 and enter factor below.	Maximum Benefit Period Choose: <input type="checkbox"/> 100 days, <input type="checkbox"/> 200 days, or <input type="checkbox"/> 360 days Age: _____ (See rate chart for premium)	Choose Optional Riders		One Time Elimination Period Choose: <input type="checkbox"/> 0 days: enter factor 1.15 OR <input type="checkbox"/> 20 days: enter factor 1.00	Less Discounts	
		<input type="checkbox"/> Home Health Care Rider (See rate chart for premium)	<input type="checkbox"/> 5% Compound Inflation Protection Rider (See rate chart for factor) OR <input type="checkbox"/> Guaranteed Purchase Option Rider – Free		<input type="checkbox"/> 10% discount for both spouses approved: enter factor .90 OR <input type="checkbox"/> 5% discount for one spouse approved: enter factor .95	<input type="checkbox"/> 10% discount for Non-Tobacco: enter factor .90
A.	B.	C.	D.	E.	F.	G.

Calculate your premium – Enter the figures from above. (Premiums will vary according to the benefit amounts you select)

$$\text{A} \times (\text{B} + \text{C}) \times \text{D} \times \text{E} \times \text{F} \times \text{G} = \$ \text{Total Annual Premium}$$

Calculate your benefits – Enter the figures from above.

$$\begin{aligned}
 & \$ \text{Maximum Daily Benefit Amount (A)} \times \text{Maximum Benefit Period (B) Days} = \$ \text{Your maximum benefit per period of care} \\
 & \text{Maximum Benefit Period (B) Days} \times 3 = \text{Lifetime Maximum Benefit Period Days}
 \end{aligned}$$

Product highlights at a glance

- ◆ Ideal for singles or couples
- ◆ Issue ages 50-85
- ◆ Covers Nursing Home Care – Skilled Care, Intermediate Care and Custodial Care
- ◆ Covers stays due to Alzheimer's Disease and Other Organic Brain Syndromes
- ◆ 10% spousal discount when you and your spouse are both issued policies
- ◆ 10% non-tobacco discount
- ◆ One-time elimination period
- ◆ Optional benefit riders available:
Home Health Care/Adult Day Care Benefit
Compound Inflation Protection Benefit
Guaranteed Purchase Option Benefit
- ◆ 30-day right to examine

Exceptions – The policy will not pay for expenses caused by a mental or nervous disorder without demonstrable organic disease (Alzheimer's disease and other organic brain syndromes are covered); alcoholism or drug addiction; war or act of war; participation in a felony, riot or insurrection; service in the armed forces, suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or for services paid by Medicare or other governmental program (except Medicaid), treatment provided in a government facility (unless otherwise required by law), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; services provided by a member of your immediate family; charges not normally made in the absence of insurance; or care received outside the United States or its territories.

Your UCT Agent Is:

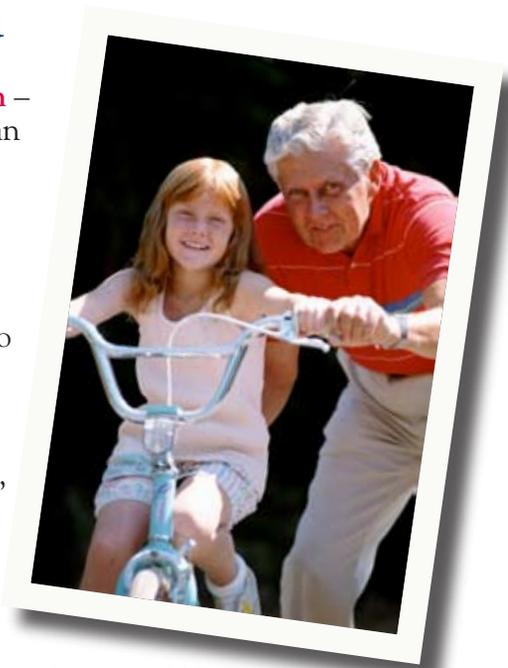


About The Order of United Commercial Travelers of America

◆ **Strong Reputation** – UCT has more than 120 years worth of experience serving members just like you across North America. Founded in 1888 to provide insurance protection and benefits to traveling salesmen, UCT remains dedicated to its commitment of offering reasonably priced insurance products and fraternal benefits to members from all walks of life and their families.

◆ **Prompt, Professional Service** – Our policyholders enjoy fast and friendly service from our Home Office team, with claims paid promptly to your beneficiaries. Should you ever have a question or concern, our customer service specialists are just a toll-free telephone call away. Call them weekdays at (800) 848-0123, ext. 300, from 8 a.m. to 4:30 p.m. ET.

◆ **Membership Benefits** – UCT is a fraternal benefit society. In return for being exempt from federal taxes, we provide extra benefits to our members and support a variety of charitable causes in communities throughout North America. You'll be assigned to a council in your area, in which you can become involved. Membership benefits include benevolent and disaster relief funds; health screening and prescription discounts; car rental and hotel discounts; and theme park discounts.



**UCT Gives You Peace of Mind Coverage
Plus the Fraternal Advantage!**

THE ORDER OF
UNITED COMMERCIAL TRAVELERS OF AMERICA

1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, Ohio 43215-8619
(614) 487-9680 • Toll-free: (800) 848-0123 • FAX: (614) 487-9675 • www.uct.org

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	09/03/2009
Bypass Reason:	This is an informational advertising brochure filing and not applicable to the filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/03/2009
Bypass Reason:	Not applicable to this filing		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	09/03/2009
Bypass Reason:	Not applicable to this filing		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	09/03/2009
Bypass Reason:	Not applicable to this filing		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	Approved-Closed	09/03/2009
Comments:			
Attachment:	Auth (filing) 7-14-09.pdf		



THE ORDER OF
UNITED COMMERCIAL TRAVELERS OF AMERICA

1801 WATERMARK DRIVE, SUITE 100, P.O. BOX 159019, COLUMBUS, OHIO 43215-8619
(614) 487-9680 • TOLL-FREE: (800) 848-0123 • FAX: (614) 487-9675 • www.uct.org

July 14, 2009

J. Steven Keck, FSA, MAAA
Wakely Actuarial
34125 US Highway 19 North, Suite 310
Palm Harbor, FL 34684

Dear Mr. Keck:

Wakely Actuarial is hereby authorized to perform filings on behalf of The Order of United Commercial Travelers of America.

Thank you.

Sincerely,

Joseph Hoffman
Chief Executive Officer