

SERFF Tracking Number: MUTM-126438247 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44472  
Company Tracking Number: ASHLEY COPENHAVER  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34346  
Project Name/Number: Long Term Care Advertising /MC34346

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126438247 State: Arkansas  
MC34346

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 44472

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY

State Status: Closed

COPENHAVER

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Ashley Williams

Disposition Date: 01/13/2010

Date Submitted: 01/04/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34346

Date Approved in Domicile:

Requested Filing Mode:

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: 01/13/2010

Explanation for Other Group Market Type:

State Status Changed: 01/13/2010

Deemer Date:

Created By: Ashley Williams

Submitted By: Ashley Williams

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34346

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

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We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2476  
Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

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## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com  
Consultant  
Regulatory Affairs 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska  
Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance  
Omaha, NE 68175 Group Name: State ID Number:  
(402) 351-6420 ext. [Phone] FEIN Number: 47-0246511

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	01/04/2010	33235592

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/13/2010	01/13/2010

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## Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability		Yes
Form	Brochure		Yes

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## Form Schedule

Lead Form Number: MC34346

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	MC34346	Advertising Brochure	Initial		0.000	MC34346.pdf



# Long-Term Care Insurance

## Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

### Long-term care insurance premiums may be tax deductible

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 7.5 percent of your adjusted gross income and you itemize deductions on your federal income-tax return.

Eligible Premium Guidelines for [2010]	
At age:	You can deduct:
40 and younger	[\$330]
41-50	[\$620]
51-60	[\$1,230]
61-70	[\$3,290]
71 and older	[\$4,110]

[Source: IRS Revenue Procedure 2009-50]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



### Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$290 in 2010.]

[Source: Section 7702B of the Internal Revenue Code (IRC)]

### Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.

Long-term care insurance underwritten by: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, [mutualofomaha.com](http://mutualofomaha.com)

**This is a solicitation of insurance.** Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M[AG, 5ML, 10ML]-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. These policies have exclusions, limitations and reductions. You may be contacted by telephone by an insurance agent.