

SERFF Tracking Number: MUTM-126459717 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44614
Company Tracking Number: ASHLEY COPENHAVER
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34022_1209
Project Name/Number: Long Term Care Advertising/MC34022_1209

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126459717 State: Arkansas
MC34022_1209

TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified

SERFF Status: Closed-Filed
Co Tr Num: ASHLEY
COPENHAVER

State Tr Num: 44614
State Status: Closed

Filing Type: Advertisement

Author: Ashley Copenhaver
Date Submitted: 01/19/2010

Reviewer(s): Marie Bennett
Disposition Date: 01/20/2010
Disposition Status: Filed
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising
Project Number: MC34022_1209
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/20/2010

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 01/20/2010
Created By: Ashley Copenhaver
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Copenhaver

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34022_1209

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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This advertisement is a prospecting marketing piece that will be sent to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. This ad is to show the value of Long-Term Care insurance to both their business and to their employees and is not meant to educate them on the product. The Long-Term Care product that will be offered to their employees is an individual product and not a group product.

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

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance Consultant
Regulatory Affairs
Mutual of Omaha Plaza
Omaha, NE 68175

carly.cole@mutualofomaha.com
402-351-2476 [Phone]
402-351-5298 [FAX]

Filing Company Information

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 351-6420 ext. [Phone]

CoCode: 71412
Group Code: 261
Group Name:
FEIN Number: 47-0246511

State of Domicile: Nebraska
Company Type: Health Insurance
State ID Number:

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	01/19/2010	33610404

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/20/2010	01/20/2010

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Disposition

Disposition Date: 01/20/2010

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: MC34022_1209

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	MC34022_1209	Advertising Brochure	Initial		0.000	MC34022_1209_Brackets.pdf



They're your most valuable asset.



MUTUAL OF OMAHA INSURANCE COMPANY

Mutual Care[®] *at Work*



Mutual of Omaha

Long-Term Care Insurance

Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

mutualofomaha.com

*A Special
Program
for Key
Employees*



MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR

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



You know who they are – that core group of employees you simply can't do without. They know your business inside and out, and they use their talents and skills every day to keep things running smoothly. They're your most valuable asset, and you can't afford to lose them.

Long-term care insurance may help

Adding long-term care insurance to the employee benefits package of a key group of employees (called an executive carve out) is one way to help ensure they'll stay with you for years to come.

Why long-term care insurance?

As people age, they may face an extended illness or injury requiring long-term care services. Helping workers protect their retirement savings from these potentially high costs is why long-term care insurance is fast becoming a valued employee benefit.

Mutual Care at Work provides the flexibility you need

Mutual Care at Work from Mutual of Omaha Insurance Company offers an executive carve out feature that allows you to provide long-term care insurance coverage to a select group of employees. And this can help you:

- Retain the people who are key to your success
- Enhance your company's reputation as a place quality people want to work
- Build morale and create a loyal management team

The choices are yours

It's your business. You make the decisions. You select the class of employees you want to participate in the program (i.e., all managers). Then you determine the level of coverage you would like to provide and pay the cost using business dollars. Covered employees always have the option to increase their coverage above the program limits you select at their own expense.

The program also is available to spouses and extended family members of covered employees. Providing coverage to family members can help alleviate lost productivity when a loved one needs care. Again, you have the option to pay the cost of coverage for extended family members using business dollars or you can simply make it available on a voluntary basis at no expense to you.

You also can elect to make long-term care coverage available to your remaining employees on a voluntary basis at their expense. This allows you to expand your company's employee benefits package by offering employees the convenience of obtaining long-term care insurance at work at a cost that's generally less than coverage they would purchase on their own.

And, you and your family members can choose to participate in the program, which means your long-term care insurance premiums can be paid by the business and deducted as a business expense.

Long-term care offers tax advantages

Depending on the tax-structure of your business, you may enjoy significant tax savings when you pay for long-term care insurance using business dollars.

- If you're a self-employed business owner (sole proprietor, partnership, LLC or S corporation), long-term care insurance premiums paid by the company for the owner, spouse and dependents may be tax deductible as a business expense, based on the eligible premium guidelines shown below

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]

- If you're the owner of a C corporation, long-term care insurance premiums paid by the company for the owner/employee, a designated class of employees, spouse and dependents may be tax deductible as a business expense. In this case, the deductible amount is **not** subject to eligible premium guidelines

In addition, long-term care insurance premiums paid by the business are not included in the employee's taxable income and benefits paid by the policy generally are tax free.**

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

Adding long-term care insurance for key employees is easy

Mutual Care at Work provides a variety of options for your business. Together, we can design a long-term care insurance program that's right for you and for your key employees.

[*IRS Revenue Procedure 2009-50]

**Policy benefits are tax free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, [\$290 in 2010]

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Memorandum of Variability

Comments:

Attachment:

VM-MC34022_1209.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: MC34022_1209

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

- 1) Middle panel, [2010]
- 2) Dollar amounts in chart, [\$330], [\$620],
[\$1,230], [\$3,290], [\$4,110]
- 3) Source [*IRS Revenue Procedure 2009-50]

- 4) [\$290 in 2010]

Explanation

- This year will change every year
- These amounts are updated every year.
- The source may change as the dollar amounts change but the year will change every year.
- The dollar amount and year will change every year.