

SERFF Tracking Number: LFSC-126842293 State: Arkansas  
Filing Company: LifeSecure Insurance Company State Tracking Number: 46955  
Company Tracking Number: ADV-LS-0312 ST 05/10  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Co-Branding Phase 2  
Project Name/Number: /

## Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: Co-Branding Phase 2

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-126842293 State: Arkansas

SERFF Status: Closed-Filed State Tr Num: 46955

Co Tr Num: ADV-LS-0312 ST 05/10 State Status: Closed

Reviewer(s): Marie Bennett, Harris  
Shearer

Authors: Sue Howard, Judy Lucas, Disposition Date: 10/06/2010

Karilynn Bagnell

Date Submitted: 10/01/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/06/2010

Status of Filing in Domicile: Pending

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: 10/06/2010

Created By: Karilynn Bagnell

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karilynn Bagnell

Filing Description:

LifeSecure Insurance Company

NAIC #77720

Advertising Filing:

LS-0312 ST 05/10

LS-0341G ST 05/10

LS-0386 ST 01/10

Enclosed for your review and approval are three advertising materials. They are new and intended to replace forms previously approved by your department as follows:

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LS-0312 ST 05/10 replaces LS-0312 ST 08/09 which was approved on 8/3/2009, SERFF Tracking Number LFSC-126215092;  
LS-0341G ST 05/10 replaces LS-0341G ST 11/09 which was approved on 4/14/2010, SERFF Tracking Number LFSC-126502331;  
LS-0386 ST 01/10 replaces LS-0386 ST 10/09 which was approved on 4/14/2010, SERFF Tracking Number LFSC-126502331.

Statements of variability are also enclosed.

Should you require further information, please contact me at kbagnell@lifeseecureltc.com or 810.220.4644.

Sincerely,  
Karilynn C. Bagnell

## Company and Contact

### Filing Contact Information

Karilynn Bagnell, Senior Compliance Specialist kbagnell@lifeseecureltc.com  
LifeSecure Insurance Company 810-220-8774 [Phone]  
10559 Citation Drive 810-220-7707 [FAX]  
Suite 300  
Brighton, MI 48116

### Filing Company Information

LifeSecure Insurance Company CoCode: 77720 State of Domicile: Michigan  
10559 Citation Drive Group Code: 572 Company Type: Life, A & H  
Suite 300 Group Name: BCBS of MI GRP State ID Number:  
Brighton, MI 48116 FEIN Number: 75-0956156  
(810) 220-8774 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: \$50.00 per advertising material.  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$150.00	10/01/2010	40112663

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/06/2010	10/06/2010

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## Disposition

Disposition Date: 10/06/2010

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	Statement of Variability		Yes
Form	Table Tent		Yes
Form	Consumer Poster-Flyer		Yes
Form	Felxible Benefit Flyer		Yes

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## Form Schedule

### Lead Form Number: LS-0312 ST 05/10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LS-0312 ST 05/10	Advertising Table Tent	Initial			LS-0312 ST 05.10.pdf
	LS-0341G ST 05/10	Advertising Consumer Poster-Flyer	Initial			LS-0341G ST 05.10.pdf
	LS-0386 ST 01/10	Advertising Felxible Benefit Flyer	Initial			LS-0386 ST 01.10.pdf

LifeSecure Insurance Company – Brighton, MI

Long term care insurance is individually underwritten by LifeSecure Insurance Company. Rates are based on applicant's age, insurability is based on health history and current health conditions.

See Explanation of Variability



LifeSecure OM™



One-for-Many™ LTC

One plan. Designed to address the unique choices of Many individuals.

[Marketed By]



[Co-branded logo]

Consider LifeSecure Insurance Company for Long Term Care Insurance.

This is an insurance solicitation. An insurance agent may contact you.



## Why Should I Consider Long Term Care Insurance?

- Help to protect my savings and assets
- Provide access to more care options
  - At home
  - In the community
  - In a facility
- Protect the quality of life for my family and me
- Provide peace of mind

LifeSecure helps you create a future with fewer worries and more security.

**See Variability Statement #2**



# LifeSecure Insurance Company

## Long Term Care Insurance

### The Flexible Benefit

[Marketed By]

Co-branded  
logo

A LifeSecure long term care insurance policy is already designed to provide benefits for a wide range of licensed services, such as care received in a nursing home, assisted living facility, adult day care center, hospice care facility, through a home care agency, or by an independent provider or at-home hospice care provider.

#### What is the Flexible Benefit?

The **Flexible Benefit** is designed to provide even greater flexibility in the types of care, services and products available to a policyholder.

The Flexible Benefit is included as a **standard feature** in every LifeSecure long term care (LTC) insurance policy, and may be used without simultaneous use of licensed care or formal support. This type of flexibility may be especially beneficial during the early weeks and months of a claim, when family members might be providing all the necessary care, or when certain home modifications may be necessary.

#### How is the Flexible Benefit used?

With the Flexible Benefit, up to 50% of the unused\* Monthly Benefit may be used to cover:

- **Care provided by family members** – even immediate family members living in the same household
- Care provided by friends, neighbors or other informal support networks
- Training for an informal caregiver
- Home modifications, such as a wheelchair ramp or grab bars
- Care-related products or personal supplies
- Durable medical equipment or other home medical technology

The goal is to help families manage long term care expenses with flexibility in how the LTC insurance benefits may be used.

\* “Unused” refers to benefits not reimbursed for qualified licensed care or services.

#### How is the value of informal care determined?

Benefit amounts payable under the Flexible Benefit for care provided by a family member or other informal care provider are determined based on “usual and customary” charges in the geographic region where care is received. Amounts payable are also based on the necessary skill level for the care or services required.

[Option 1 and 2]

**See next page for Examples and Benefit Payout Scenarios.**

Our long term care insurance product is individually underwritten by LifeSecure Insurance Company. Please remember only the insurance policy provides actual coverage amounts, terms, conditions, limitations and exclusions. This is an insurance solicitation. An insurance agent may contact you.

## Care Example 1

Mike, a 72 year-old policyholder, requires assistance with bathing and dressing due to a chronic illness (as certified by his physician). His wife, Cathy, has decided to reduce her hours at work from full-time to part-time to provide her husband with the necessary assistance each day. Mike's long term care insurance policy provides a Monthly Benefit of \$6,000. He may request up to 50% of the full Monthly Benefit to cover the types of care, services and products allowed through the Flexible Benefit, since he does not currently utilize any licensed care. Under the Flexible Benefit, benefits up to \$3,000/month may be paid for care provided by Cathy to assist her husband with his "activities of daily living" in their home. The benefit may also be used to provide Cathy with caregiver training – or for home modifications, such as installing grab bars in the bathroom.

### Example 1

without  
Licensed Care

Available Monthly Benefit	Licensed Care Expenses (reimbursable)	Unused Monthly Benefit	Available Flexible Benefit
\$6,000	– \$0	= \$6,000	× 50% = \$3,000

## Care Example 2

A home health aide from a home care agency is providing 24 hours of care per week for Mike. His wife, Cathy, cares for him during the other times. The agency services are reimbursed at \$2,000/month. Under the Flexible Benefit, benefits up to \$2,000/month may be paid for the time Cathy spends assisting Mike with his "activities of daily living" in their home.

### Example 2

with  
Licensed Care

Available Monthly Benefit	Licensed Care Expenses (reimbursable)	Unused Monthly Benefit	Available Flexible Benefit
\$6,000	– \$2,000	= \$4,000	× 50% = \$2,000

## Benefit Payout Scenarios

SCENARIO	PAYOUT
Policyholder incurs expenses for informal care/services and qualified products in a given month. No licensed LTC services are provided.	Under the Flexible Benefit, the policyholder may be reimbursed for qualified expenses, up to 50% of the Monthly Benefit Access Limit (MBAL).
Policyholder incurs expenses for a combination of licensed LTC services, informal care/services and qualified products in a given month. Expenses for licensed care are less than the MBAL.	The policyholder is reimbursed for all qualified licensed services, up to the MBAL. Other qualified expenses are covered under the Flexible Benefit, up to 50% of the remaining MBAL.
Policyholder uses a combination of licensed LTC services, informal care/services and qualified products in a given month. Expenses for licensed care exceed the MBAL.	Policyholder is reimbursed for the qualified licensed services, up to the MBAL. Informal care/services and qualified products are not covered, because the full MBAL has been depleted by licensed care reimbursement.

*Note: Unused Monthly Benefit Access Limit amounts do not roll over or accumulate month to month; however, all unused benefit amounts will remain in the overall Benefit Bank balance. (In PA: Monthly Benefit Access Limit is referred to as Maximum Monthly Benefit Access Limit. In WA: Benefit Bank is referred to as Lifetime Benefit Amount.)*

All benefits are subject to the Eligibility Requirements of the policy. All benefits, including those received under the Flexible Benefit, must be provided pursuant to a written Plan of Care. Terms, availability of benefits, amounts, options and discounts may vary by state. The Flexible Benefit is not available in CA. LifeSecure and the circular logo are trademarks of LifeSecure Insurance Company - Brighton, MI.

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachments:**

LS-0312 ST-V 05.10.pdf

LS-0341G ST-V 05.10.pdf

LS-0386 ST-V 01.10.pdf

**EXPLANATION OF VARIABILITY  
LS-0312 ST 05/10**

**Front of Table Tent**

**Option A** – If both the LifeSecure logo and a licensed entity’s logo will appear, “Marketed by” will appear above the licensed entity’s logo.

**Option B** – If only the LifeSecure logo will appear, it will be centered in the white space.

**Back of Table Tent**

Text/Fields under each Subhead are bracketed so applicable text/fields can be selected and text can be customized (options 1, 2 and/or 3).

Option 1 - Subhead and optional fields

Contact Information – 2 Options

- Non co-branded
- Co-branding LifeSecure with other licensed entity

Non Co-branded Version

This text will be used by LifeSecure to provide generic contact for the company:

[ Talk to your agent today, call us at **1.866.582.7701**, or visit us at  
**www.YourLifeSecure.com** ]

Co-branding LifeSecure with other licensed entity

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company Logo] [Company address]  
[Contact Name] [Title] at [**Phone**] [or] [email address][website address].]

Option 2 - Subhead and optional fields

**Learn more by [attending a no-obligation informational session] [or] [participating in an on-line webinar]:**

[Date: XX,XX,XXXX]

[Time: XX:XX - XX:XX AM/PM]

[Place: [name][address 1][address 2]]

[RSVP to [Name] at [Phone][or send email to [Address]]

Information in brackets

To be customized, as applicable.

- Date(s) of Informational Session and/or Webinar
- Time(s) for Informational Session and/or Webinar
- Place of Informational Session
  - Location Name and Address
- Name - contact name to receive RSVP's from prospects
- Phone - number for prospects to call and RSVP
- Address - e-mail address for prospects to send and RSVP

Option 3 - Subhead and optional fields

**Get a quote or apply online:**

[LifeSecure or licensed entity's url to appear here]

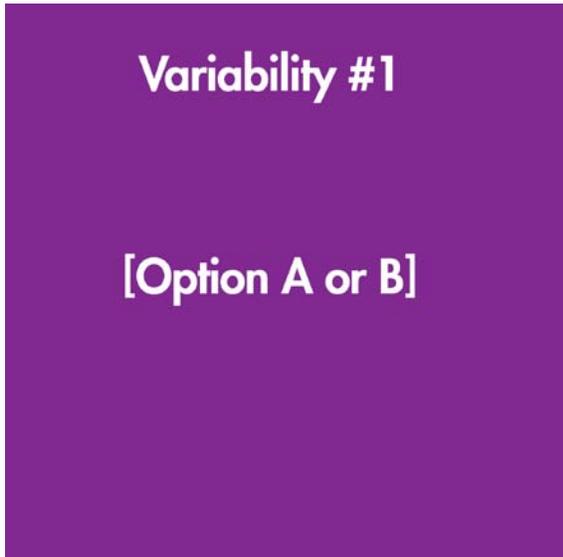
[Secure portal login instructions to appear here]

[Enter Group Number [00000] [for product/premium information] [and] [to apply on-line].]

**EXPLANATION OF VARIABILITY  
LS-0341G ST 05/10**

**Variability #1**

**Option A** – If the flyer is co-branded, “Marketed By” will appear above the co-branded logo in the 3rd square in top banner.



**Option B** – If the flyer is not co-branded, the photo below will appear in the 3<sup>rd</sup> square in top of banner



## Variability #2

Text/Fields under each Subhead are bracketed so applicable text/fields can be selected and text can be customized (options 1A or 1B, 2 and/or 3).

### Option 1 - Subhead and optional fields

[ **For more information contact:** ]

#### Option 1A – non co-branded

This will be used by LifeSecure to provide generic contact for the company:

[your agent or call us at **1-866-582-7701**, or visit us at **www.YourLifeSecure.com**]

#### Option 1B – co-branded

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company logo] [Company address]  
[Contact Name] [Title] at [**Phone**] [or] [email address][website address].]

### Option 2 - Subhead and optional fields

#### Option 2A – invite for information session

[ **Learn more by attending a no-obligation informational session:** ]

[Date: XX,XX,XXXX]  
[Time: XX:XX - XX:XX AM/PM]  
[Place: [name][address 1] [address 2]]

#### Option 2B – invite for webinar

[ **Learn more by participating in an on-line webinar:** ]

[Webinar Title]  
[Date: XX,XX,XXXX]  
[Time: XX:XX - XX:XX AM/PM]

For more information, and to RSVP, you may contact [Name] [at {phone}] [or] [via email] [at {address}].

### Option 3 - Subhead and optional fields

[ **Get a quote or apply online:** ]

[Visit [www.YourLifeSecure.com](http://www.YourLifeSecure.com)]  
[Click on link name to be determined]  
[Enter Group Number [00000] [for product/premium information] [and] [to apply on-line].]

#### Web Address

The LifeSecure website will only appear when promoted by LifeSecure and/or a licensed entity.

**EXPLANATION OF VARIABILITY  
LS-0386 ST 01/10**

This marketing piece has been adapted with areas for co-branding LifeSecure with other licensed entities.

**COVER**

Marketed by

- the text in brackets will appear above the licensed entity's logo, only when this marketing piece is co-branded.

Co-branded logo

- the licensed entity's logo will appear in bracketed area, only when this marketing piece is co-branded.

Option 1 or 2 - Contact Information

**Option 1 – non co-branded**

This will be used by LifeSecure to provide generic contact for the company:

[ Talk to your agent today, call us at **1.866.582.7701**, or visit us at  
**www.YourLifeSecure.com** ]

**Option 2 – co-branded**

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company logo] [Company address]  
[Contact Name] [Title] at [**Phone**] [or] [email address][website address].]