

SERFF Tracking Number: AEGJ-126492851 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44805
Company Tracking Number: ADV HHC MHC ZEP
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: HHC MHC ZEP
Project Name/Number: ADV HHC MHC ZEP/ADV HHC MHC ZEP

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: HHC MHC ZEP SERFF Tr Num: AEGJ-126492851 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44805
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV HHC MHC ZEP State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 03/15/2010
Date Submitted: 02/09/2010 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: ADV HHC MHC ZEP Status of Filing in Domicile: Not Filed
Project Number: ADV HHC MHC ZEP Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Not required to be filed in domicile.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 03/15/2010 Explanation for Other Group Market Type:
State Status Changed: 03/15/2010
Deemer Date: Created By: Julie Maclin
Submitted By: Julie Maclin Corresponding Filing Tracking Number:
Filing Description:
Please see cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Julie Maclin, Senior Policy Analyst jmaclin@aegonusa.com
P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]
Hurst, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

SERFF Tracking Number: AEGJ-126492851 State: Arkansas
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 Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
 P O Box 93005 Group Code: 468 Company Type:
 Hurst, TX 76053-3005 Group Name: State ID Number:
 (800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: \$50 per ad x 3 ads = \$150
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$150.00	02/09/2010	34087593

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/15/2010	03/15/2010

SERFF Tracking Number: *AEGJ-126492851* *State:* *Arkansas*
Filing Company: *Transamerica Life Insurance Company* *State Tracking Number:* *44805*
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Disposition

Disposition Date: 03/15/2010

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	Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Home Health Brainshark		Yes
Form	Monthly Home Care Brainshark		Yes
Form	Zero Day Elim Brainshark		Yes

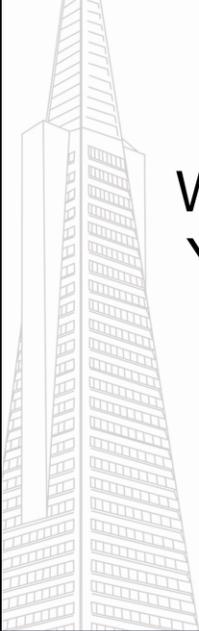
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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC HHC PRS 0909	Advertising	Home Health Brainshark	Initial		0.000	1TLC HHC PRS 0909 filing.pdf
	TLC MHC PRS 0909	Advertising	Monthly Home Care Brainshark	Initial		0.000	1TLC MHC PRS 0909 filing.pdf
	TLC ZEP PRS 0909	Advertising	Zero Day Elim Brainshark	Initial		0.000	1TLC ZEP PRS 0909 filing.pdf

TransCare Options®
A Plan Designed for a Changing Future®



With [TransCare Options®] Your Care Choice Counts

Home Health Care & Adult Day Care Benefits

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**
LONG TERM CARE

TLC HHC PRS 0909

TRANSAMERICA LIFE INSURANCE COMPANY

Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But remember, not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss the Home Health Care and Adult Day Care Benefits, two of the benefits in the [TransCare Options®] policy that set our product apart from other competing products. I'll explain how over the next few minutes.



- What is Home Health Care?
 - Care in your home
 - Alternative to nursing homes or alternative living facilities
- What is Adult Day Care?
 - Care in an Adult Day Care Center
 - Health Services and Therapeutic activities
 - Break for the in-home caregiver

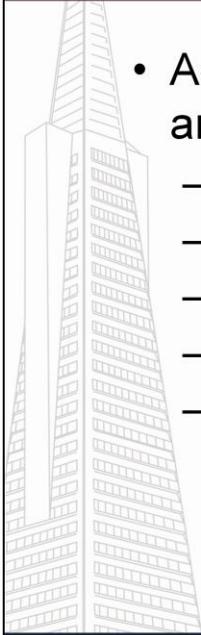
Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

First let's talk about Home Health Care and Adult Day Care. Home Health Care allows you to receive long term care services in your own home. These services can be through basic or professional services, depending on the level of care that you need. Home Health Care providers differ by company and state, but usually offer companionship, transportation, personal care and homemaking services. Home Health Care is an alternative to nursing homes or alternative living facilities because it assists in the care that you need while letting you enjoy the added peace of mind that staying at home can provide.

Adult Day Care is another alternative to nursing homes or alternative living facilities. An Adult Day Care Center provides health services, cognitive and physical therapeutic services, mental and social stimulus, peer support and supervision. A person usually attends an Adult Day Care for 4-8 hours a day, allowing for a well-deserved break for the in-home caregiver and may allow the caregiver to keep from interrupting his or her work schedule.



- Advantages of the Home Health Care and Adult Day Care Benefits
 - Provides freedom of choice
 - Primarily reside in your home
 - Break for the in-home caregiver
 - 0-day Elimination Period*
 - May help extend the life of the policy

*The Home Health Care and Adult Day Care Benefits do not satisfy the Elimination Period that may apply to other benefits.

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company



TRANSAMERICA LIFE INSURANCE COMPANY

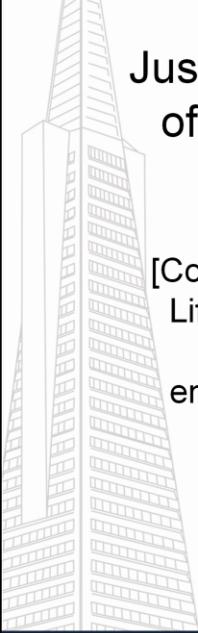
Transamerica Life understands that most people may want to stay in their home for as long as possible. That is why our Home Health Care and Adult Day Care benefits come with a 0-day Elimination Period.

An Elimination Period is like a deductible. You have to wait a certain amount of time before you can claim benefits. But with the Home Health Care and Adult Day Care Benefits, you don't have to wait. The 0-day Elimination Period means you are eligible from the first day of benefit eligibility.

The Adult Day Care and Home Health Care Benefits may also extend the life of your policy. [TransCare Options®] pays benefits based on a pool of money, not on time. Since the Home Health Care and Adult Day Care Benefits allow you to primarily reside in your own home, costs may be less than your Maximum Daily Benefit leaving the remainder of your pool of money for future use.

Home Health Care & Adult Day Care

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Just one of the many innovative features
of the [TransCare Options®] Long Term
Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica
Life] at [XXX-XXX-XXXX] to learn more] [or] [attend
an upcoming insurance sales seminar and
enrollment meeting] [on XXX, XXXX-XX, XX, XXX].

Qualifying for benefits is required. Premiums and benefits vary depending upon the plan selected.
Exclusions and limitations apply. Options and benefits may differ and are not available in all states.
See the Outline of Coverage for complete policy benefits and details. Policy series TLC 1-FP 1001
or TLC 1-FP 402 (In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504; In OK: TLC 1-FP (OK) 709).

Transamerica Life Insurance Company

Home Office: Cedar Rapids, IA

Administrative Office: P. O. Box 95302, Hurst, TX 76053

Individual Long Term Care Insurance

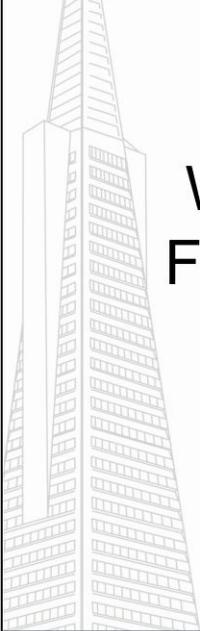
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®] helps you prepare for the unknown, helps protect your assets from the high cost of long term care and helps you plan for a changing future.

If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or attend an upcoming enrollment meeting].



With [TransCare Options®] Flexibility Helps Protect You

Monthly Home Care (Additional Premium Required)

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

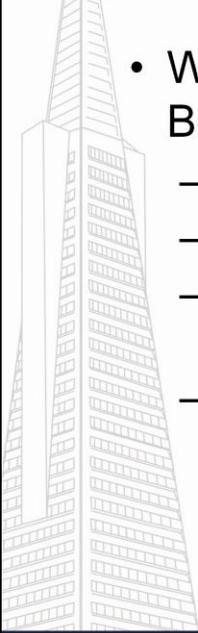


TLC MHC PRS 0909

TRANSAMERICA LIFE INSURANCE COMPANY

Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss the Monthly Home Care Benefit, an optional benefit that may help you if your Home Health Care costs vary greatly by day. I'll explain how in the next few slides.

- 
- What is the Monthly Home Care Benefit?
 - Reimbursed on a per month basis
 - Pays varying daily costs
 - Available for the Home Health Care and Adult Day Care Benefits
 - Maximum Daily Benefit (MDB) no longer applies

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**
LONG TERM CARE

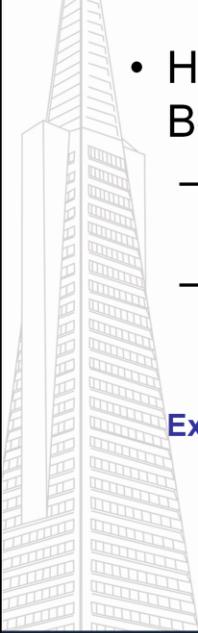
TRANSAMERICA LIFE INSURANCE COMPANY

If Home Health Care is important to you, the Monthly Home Care Benefit is an optional feature you may want to add to enhance your benefit package. It allows you to be reimbursed for Home Health Care expenses on a per month basis versus a per day basis. This comes in handy because home care is often provided at varying costs a few days a week.

Because health services may vary from day-to-day, this option makes your Home Health Care and Adult Day Care benefits available on a monthly basis (continuous 30-day period). This means that the Maximum Daily Benefit (MDB) no longer applies and you may use the entire benefit in one day, ten days or whatever best suits your needs.

Monthly Home Care

TransCare Options®
A Plan Designed for a Changing Future®

- 
- How does the Monthly Home Care Benefit work?
 - Pays based on a continuous 30-day period
Example: MDB = \$200 X 30 Days = \$6,000
 - [Pays 2 times the Maximum Daily Benefit (MDB) for Professional Services Received (PSR)]
Example: Monthly Benefit (\$200 MDB X 30) \$6,000
+ 5 Days PSR X \$200 +1,000
Total Available for 30-day period \$7,000]

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

The Monthly Home Care Benefit pays benefits based on your Maximum Daily Benefit (MDB). It pays based on a continuous 30 day period or 30 times your Maximum Daily Benefit to create your Monthly Benefit.

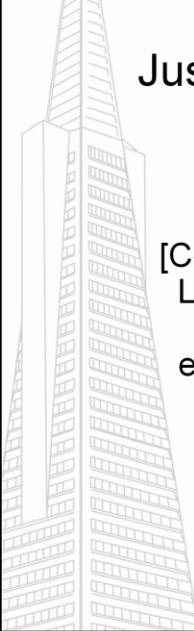
For Example, your policy has a \$200 Maximum Daily Benefit and on Monday, you receive services from a home health aide and the total charge is \$250. Without the Monthly Home Care Benefit, your benefits would be paid on a daily basis and only \$200 would be covered. But with the Monthly Home Care Benefit, your benefits are paid on a monthly basis, so you would have \$6,000 available, and all charges for that day would be covered.

[Additionally, if you spend your Monthly Maximum during the 30-day period, you will be able to receive up to 2 times the Maximum Daily Benefit for the number of days Professional Services are received.

For Example, if you have a Monthly Benefit of \$6,000, and receive 5 days of Professional Services, with the Monthly Home Care Benefit you will receive an additional \$200 for each day of Professional Services Received. That is an additional \$1,000 reimbursement you will be able to use toward your Home Health Care and Adult Day Care costs.]

Monthly Home Care

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Just one of the many innovative features
of the [TransCare Options®] Long
Term Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica
Life] at [XXX-XXX-XXXX] to learn more] [or] [attend
an upcoming insurance sales seminar and
enrollment meeting] [on XXX, XXXX-XX, XX, XXX].

Qualifying for benefits is required. Premiums and benefits vary depending upon the plan selected.
Exclusions and limitations apply. Options and benefits may differ and are not available in all states.
See the Outline of Coverage for complete policy benefits and details. Policy series TLC 1-FP 1001
or TLC 1-FP 402 (In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504; In OK: TLC 1-FP (OK) 709).

Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office: P. O. Box 95302, Hurst, TX 76053

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®] helps you prepare for the unknown, helps protect your assets from the high cost of long term care and helps you plan for a changing future.

If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or attend an upcoming enrollment meeting].



With [TransCare Options®]
Receive Three Benefits from
the First Day of Benefit Eligibility

0-day Elimination Period

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company



Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss the Zero-day Elimination Period for the Home Health Care, Adult Day Care and the Alternative Payment Benefits, one of the features in the [TransCare Options®] policy that sets our product apart from competing products and provides you with access to three benefits from the first day of benefit eligibility.

0-day Elimination Period

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- 
- What is an Elimination Period?
 - What Benefits Include a 0-day Elimination Period?
 - Home Health Care Benefit*
 - Adult Day Care Benefit*
 - Alternative Payment Benefit*

*Benefits with a 0-day Elimination Period do not satisfy the Elimination Period that may apply to other benefits.

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

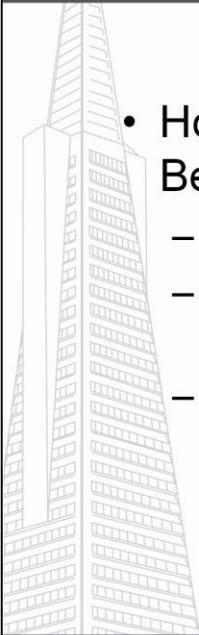
TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

An Elimination Period is like a deductible. With most policies, you choose an Elimination Period - for example 30, 60, [or] 90 [or even 180 days]. What this means is that you must pay for long term care services for the selected number of days before the policy begins to pay benefits. However, with [TransCare Options®] there is an automatic 0-day Elimination Period included for Home Health Care, Adult Day Care and the Alternative Payment Benefit.

0-day Elimination Period

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- How Does a 0-day Elimination Period Benefit Work?
 - Qualify for benefits
 - First day access to benefits as soon as you meet benefit eligibility requirements.
 - Helps protect your assets from day one

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

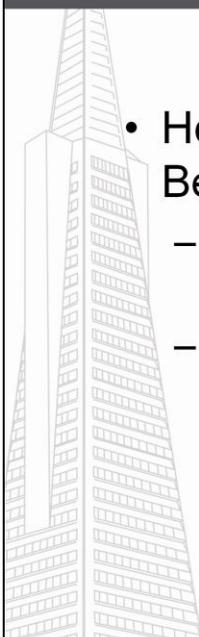
The 0-day Elimination Period is available to you once you qualify for benefits. Your Policy or Outline of Coverage will explain how you qualify for benefits in further detail.

Then a Plan of Care will be submitted to Transamerica Life. A plan of care describes the long term care services and care you need, and is developed by your Care Coordinator or other licensed health care practitioner in conjunction with you and/or your family.

Since the Home Health Care, Adult Day Care and Alternative Payment Benefits have a 0-day Elimination Period, you can begin receiving benefits from the first day of benefit eligibility. You may receive the benefit as long as you remain eligible for benefits, or until you wish to use other benefits in your policy.

0-day Elimination Period

TransCare Options®
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- **How Will 0-day Elimination Period Benefits Help?**
 - Allows you to start using benefits once you meet benefit eligibility requirements.
 - 0-day Elimination Period Benefits do not satisfy the Elimination Period that may apply to other benefits, but may help you continue care at home and remain more in control of your care.

Individual Long Term Care Insurance
Underwritten by Transamerica Life Insurance Company

TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

The 0-day Elimination Period for the Home Health Care, Adult Day Care and Alternative Payment Benefits allows you to start using benefits from day 1 of benefit eligibility.

Please note that the 0-day Elimination Period does not satisfy the Elimination Period that may apply to other benefits. Your Policy or Outline of Coverage will explain your individual Policy's Elimination Period in further detail.

0-day Elimination Period

TransCare Options®
A Plan Designed for a Changing Future®



Just one of the many innovative features of the [TransCare Options®] Long Term Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica Life] at [XXX-XXX-XXXX] to learn more] [or] [attend an upcoming insurance sales seminar and enrollment meeting] [on XXX, XXXX-XX, XX, XXX].

Qualifying for benefits is required. Premiums and benefits vary depending upon the plan selected. Exclusions and limitations apply. Options and benefits may differ and are not available in all states. See the Outline of Coverage for complete policy benefits and details. Policy series TLC 1-FP 1001 or TLC 1-FP 402 (In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504; In OK: TLC 1-FP (OK) 709).
Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office: P. O. Box 95302, Hurst, TX 76053

Individual Long Term Care Insurance
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TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®] helps you prepare for the unknown, helps protect your assets from the high cost of long term care and helps you plan for a changing future.

If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or attend an upcoming insurance sales seminar and enrollment meeting].

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Variables

Comments:

Attachment:

1HHC MHC ZEP Variables.pdf

Item Status: **Status**
Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR filing ltr multiple forms.pdf

VARIABLES

TLC HHC PRS 0909	Home Health Care
TLC MHC PRS 0909	Monthly Home Care
TLC ZEP PRS 0909	0-day Elimination Period

The Product Name is variable throughout each piece, depending upon the employer or association group it is being used for. The variables could be any of the following packages:

- TransCare Options®
- Transitions by Transamericasm
- SecurePath LTCism
- TransCare®

Last Page:

“[Contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] to learn more [or] [attend an upcoming insurance sales seminar and enrollment meeting] [on XXX, XXXX-XX, XX, XXX].” is variable depending upon the employer or association group and the date and time of the sales seminar and enrollment meeting. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

“If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or] [attend an upcoming enrollment meeting].” is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

TLC HHC PRS 0909	Home Health Care
No additional variables	

TLC MHC PRS 0909	Monthly Home Care
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“[Additionally, if you spend your Monthly Maximum during the 30-day period, you will be able to receive up to 2 times the Maximum Daily Benefit for the number of days Professional Services are received.

For Example, if you have a Monthly Benefit of \$6,000, and receive 5 days of Professional Services, with the Monthly Home Care Benefit you will receive an additional \$200 for each day of Professional Services Received. That is an additional \$1,000 reimbursement you will be able to use toward your Home Health Care and Adult Day Care costs.]”

will be included if it is applicable to the package being offered.

TLC ZEP PRS 0909	0-Day Elimination Period
[or] 90 [or even 180 days] will be included if it is applicable to the package being offered.	



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
jmaclin@aegonusa.com

February 8, 2010

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**

NAIC #: 86231
FEIN #: 39-0989781

Form # / Description: TLC HHC PRS 0909 Invitation to Inquire PowerPoint Presentation
TLC MHC PRS 0909 Invitation to Inquire PowerPoint Presentation
TLC ZEP PRS 0909 Invitation to Inquire PowerPoint Presentation

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in electronic format as follows. In our worksite/association business we send an email to employees/members with the link to the presentation. The customers who click on the link are taken to the slide presentation. The customer only sees the slides. A licensed insurance producer's voice speaks what is listed on the notes section of these materials.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin".

Julie A. Maclin, ACS
Senior Advertising Analyst
Long Term Care Division