

SERFF Tracking Number: MUTM-126524163 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 45065
Company Tracking Number: KAREN HOWLAND
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long-Term Care Advertising - ML11874
Project Name/Number: Long-Term Care Advertising /ML11874

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long-Term Care Advertising - SERFF Tr Num: MUTM-126524163 State: Arkansas
ML11874

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 45065

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: KAREN HOWLAND

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Karen Howland

Disposition Date: 03/10/2010

Date Submitted: 03/02/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long-Term Care Advertising

Status of Filing in Domicile:

Project Number: ML11874

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: 03/10/2010

Explanation for Other Group Market Type:

State Status Changed: 03/10/2010

Deemer Date:

Created By: Karen Howland

Submitted By: Karen Howland

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

ML11874

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.

This advertisement is a prospecting marketing piece that will be sent to a business owner/employer of a

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company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. 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 wording such as Your Licensed Company Name Required, Agent Name, Agent Address, Agent Phone Number and Agent E-mail in brackets be considered variable.

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

kh

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

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

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Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	03/02/2010	34541797

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/10/2010	03/10/2010

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Disposition

Disposition Date: 03/10/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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State: Arkansas

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State Tracking Number: 45065

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**Schedule
Form**

Schedule Item
Prospecting Letter

Schedule Item Status Public Access
Yes

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Form Schedule

Lead Form Number: ML11874

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ML11874	Advertising Prospecting Letter	Initial		0.000	ML11874.pdf

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent E-mail]

Are you protecting your most valuable business asset?

The success of your business depends on your employees. You hire the best people. Provide an environment where they can thrive and grow. And compensate them fairly for their time and talent so they'll stay with you for years to come.

But did you know a long-term care situation has the potential to derail your plans?

When an employee suffers a long-term illness or injury, he or she not only will experience a reduction in income due to the inability to work, but also may face paying the high cost of long-term care services. If a family member needs care, the employee may have to miss work, decrease work hours or take an extended leave of absence to provide care.

Long-term care insurance may help. Mutual of Omaha Insurance Company offers the Mutual Care at Work long-term care insurance program to help you protect your employees and your business. It provides funds to help employees pay for the care they need. And, because coverage also is available to family members, it may eliminate the need for an employee to become a full-time caregiver. And that's good for your business.

Adding long-term care insurance to your employee benefits package is easy. You may offer coverage to all employees or a select few. And you may pay for the coverage using business dollars or simply make it available to employees on a voluntary basis at no cost to you. The choice is yours.

If you'd like to learn more about how a Mutual Care at Work long-term care insurance program may help protect your most valuable business asset, contact me today.

Sincerely,

[Agent Name]

An Independent Licensed Agent

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. 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-5ML-OR, LTC09M-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.



**MUTUAL OF OMAHA
INSURANCE COMPANY**