

SERFF Tracking Number: PRUD-126518033 State: Arkansas  
Filing Company: The Prudential Insurance Company of America State Tracking Number: 45051  
Company Tracking Number: IIGH-83500COV5022-LH-AR  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.004 Partnership  
Product Name: GLTC 4 Partnership  
Project Name/Number: Partnership Expansion/2382

## Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: GLTC 4 Partnership SERFF Tr Num: PRUD-126518033 State: Arkansas  
TOI: LTC03G Group Long Term Care SERFF Status: Closed-Approved State Tr Num: 45051  
Sub-TOI: LTC03G.004 Partnership Co Tr Num: IIGH-83500COV5022- State Status: Closed  
LH-AR

Filing Type: Form Reviewer(s): Harris Shearer  
Author: Laura Hughes Disposition Date: 04/01/2010  
Date Submitted: 02/26/2010 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Partnership Expansion Status of Filing in Domicile: Pending  
Project Number: 2382 Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Overall Rate Impact: Group Market Type: Employer, Association  
Filing Status Changed: 04/01/2010 Explanation for Other Group Market Type:  
State Status Changed: 04/01/2010  
Deemer Date: Created By: Laura Hughes  
Submitted By: Laura Hughes Corresponding Filing Tracking Number:

Filing Description:

We enclose for filing purposes, the group long term care insurance forms listed on the attachment. These forms are submitted for use in the state of Arkansas with the state's Long Term Care Partnership Program.

Enclosed please find a completed Arkansas Issuer Certification Form for the Long-Term Care Partnership Program pursuant to 1917(b)(5)(B)(iii) of the Social Security Act (42 U.S.C. 1396p(b)(5)(B)(iii)). Prudential is requesting to make use of the previously approved long term care coverage, 83500 COV 5022, et al, as a qualified state long term care partnership plan as stipulated in the citation provided. Accordingly, the Certification Form and copies of all relevant documents have been enclosed for your review.

We trust the Department will find this material acceptable and look forward to your response. Should you have any

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additional questions, please do not hesitate to contact my associate:

## Company and Contact

### Filing Contact Information

Karen L. Smyth, Vice President Karen.Smyth@Prudential.com  
 80 Livingston Avenue 973-548-6614 [Phone]  
 Roseland, NJ 07068 973-548-6630 [FAX]

### Filing Company Information

The Prudential Insurance Company of America CoCode: 68241 State of Domicile: New Jersey  
 751 Broad Street Group Code: 304 Company Type: Life  
 Newark, NJ 07102-3777 Group Name: State ID Number:  
 (973) 802-6000 ext. [Phone] FEIN Number: 22-1211670  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$100.00	02/26/2010	34471685

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	04/01/2010	04/01/2010

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## **Disposition**

Disposition Date: 04/01/2010

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Supporting Document</b>	Forms List		Yes
<b>Supporting Document</b>	Cover Letter		Yes
<b>Supporting Document</b>	Inflation Breakdown by Age		Yes
<b>Form</b>	Solitation Disclosure Notice		Yes
<b>Form</b>	Policy Disclosure Form		Yes

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## Form Schedule

**Lead Form Number: 83500 COV 5022**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GRP 114720	Other	Solitation Disclosure Notice	Initial			GRP 114720-Solicitation Disclosure Form.pdf
	GRP 114721	Other	Policy Disclosure Form	Initial			GRP 114721-Policy Disclosure Form.pdf



The Prudential Insurance Company of  
America  
Long Term Care Customer Service  
Center  
P.O. Box 8526  
Philadelphia, Pennsylvania 19176-  
8526  
Tel 800-732-0416

## **Solicitation Disclosure Form**

### **Important Consumer Information Regarding the Arkansas Long-Term Care Insurance Partnership Program**

Some long-term care insurance certificates sold in Arkansas may qualify for the Arkansas Long-Term Care Insurance Partnership Program (the Partnership Program). The Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning their long-term care needs. Insurance companies voluntarily agree to participate in the Partnership Program by offering long-term care insurance coverage that meets certain State and Federal requirements. Long-term care insurance certificates that qualify as Partnership Certificates may protect the certificate holder's assets through a feature known as "Asset Disregard" under Arkansas Medicaid program.

**Asset Disregard** means that an amount of the certificate holder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Certificate will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Certificate without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply and special rules may apply to persons whose home equity exceeds \$500,000. Asset Disregard is not available under a long-term care insurance certificate that is not a Partnership Certificate. Therefore, you should consider if Asset Disregard is important to you, and whether a Partnership Plan meets your needs. ***The purchase of a Partnership Plan does not automatically qualify you for Medicaid.***

**What are the Requirements for a Partnership Certificate?** In order for a certificate to qualify as a Partnership Certificate, it must, among other requirements:

- be issued to an individual after January 1, 2008;
- cover an individual who was an Arkansas resident when coverage first becomes effective under the certificate;
- be a tax-qualified plan under Section 7702(B)(b) of the Internal Revenue Code of 1986;
- meet stringent consumer protection standards and
- must provide compound annual inflation protection for ages 75 and younger.

If you apply and are approved for long-term care insurance coverage, The Prudential Insurance Company of America will provide you with written documentation as to whether or not your certificate qualifies as a Partnership Certificate.

**What Could Disqualify a Certificate as a Partnership Plan.** Certain types of changes to a Partnership Certificate could affect whether or not such certificate continues to be a Partnership Certificate. If you purchase a Partnership Certificate and later decide to make *any* changes, you should first consult with The Prudential Insurance Company of America to determine the effect of a proposed change. In addition, if you move to a state that does not maintain a Partnership



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Program or does not recognize your certificate as a Partnership Certificate, you would not receive beneficial treatment of your certificate under the Medicaid program of that state. The information contained in this disclosure is based on current Arkansas and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your certificate under Arkansas's Medicaid program.

**Additional Information.** If you have questions regarding long-term care insurance certificates please contact The Prudential Insurance Company of America. If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.



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## Policy Disclosure Form

### Important Information Regarding Your Certificate's Long-Term Care Insurance Partnership Status

This disclosure notice is issued in conjunction with your long-term care certificate:

Some long-term care insurance certificates sold in Arkansas qualify for the Arkansas Long-Term Care Insurance Partnership Program. Insurance companies voluntarily agree to participate in the Partnership Program by offering long-term care insurance coverage that meets certain State and Federal requirements. Long-term care insurance certificates that qualify as Partnership Certificates may be entitled to special treatment, and in particular an "Asset Disregard," under Arkansas's Medicaid program.

**Asset Disregard** means that an amount of the certificate holder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Certificate will be disregarded for the purpose of determining the insured's eligibility for Medicaid. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Certificate without affecting the person's eligibility for Medicaid. All other Medicaid eligibility criteria will apply and special rules may apply to persons whose home equity exceeds \$[500,000]. Asset Disregard is **not** available under a long-term care insurance certificate that is not a Partnership Certificate. **The purchase of a Partnership Certificate does not automatically qualify you for Medicaid.**

**Partnership Certificate Status.** Your long-term care insurance certificate is intended to qualify as a Partnership Certificate under the *Arkansas Long-Term Care Partnership Program* as of your Certificate's effective date.

**What Could Disqualify Your Certificate as a Partnership Certificate.** If you make any changes to your certificate, such changes could affect whether your certificate continues to be a Partnership Certificate. ***Before you make any changes, you should consult with The Prudential Insurance Company of America to determine the effect of a proposed change.*** In addition, if you move to a State that does not maintain a Partnership Program or does not recognize your certificate as a Partnership Certificate, you would not receive beneficial treatment of your certificate under the Medicaid program of that State. The information contained in this Notice is based on current State and Federal laws. These laws may be subject to change. Any change in law could reduce or eliminate the beneficial treatment of your certificate under Arkansas's Medicaid program.



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**Additional Information.** If you have questions regarding your insurance certificate please contact The Prudential Insurance Company of America. If you have questions regarding current laws governing Medicaid eligibility, you should contact the Arkansas Department of Human Services.

**This form and all benefit statements received should be kept with your certificate.**



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> Not applicable <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not applicable <b>Comments:</b>		
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> Not applicable <b>Comments:</b>		
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> Not applicable <b>Comments:</b>		
<b>Satisfied - Item:</b> Forms List <b>Comments:</b> <b>Attachment:</b> Forms Listing.pdf		

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**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

AR Cover Letter.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Inflation Breakdown by Age

**Comments:**

**Attachment:**

Inflation Protection Age Breakdown Chart.pdf

**FORM NUMBER:** GLTC-4 Product Filing

**DOI FILING NUMBER:** 31882  
**SERFF Tracking #:** SERT-6LRF6491

**DATE APPROVED:** 02/09/2007

**GROUP CONTRACT DOCUMENTS**

83500 COV 5022	Group Insurance Contract Cover Page
83500 GCS 5004	Group Insurance Contract Schedule
83500 SPR 1001	Schedule of Premium Rates
83500 GR 5080	General Rules
83500 SCH 5004	Schedule of Plans
83500 AMD 5003	Administrative Rider - Performance Guarantees
83500 APP 5009	Application

**CERTIFICATE DOCUMENTS**

83500 BCOV 5026	Cover Page
83500 BTC 5028	Table of Contents
83500 BFW 5022	Foreword - State Notices
83500 BEL 5019	Who is Eligible
83500 PRM 5021	Premiums
83500 LTC R 5034	Long-Term Care Benefit Descriptions
83500 GBT T 5016	Additional Coverage Features
83500 BCL 5064	The Claims Process
83500 COB 5007	Coordination of Benefits With Other Coverages
83500 BGX 5026	Coverage Exclusions
83500 BAS 5053	Definitions
83500 BTE 5053	When Your Coverage Ends

**OPTIONAL BENEFITS**

83500 LTC T 5066	Automatic Compound Inflation Benefit - No Maximum
83500 LTC T 5067	Automatic Compound Inflation Benefit - 2X Maximum
83500 LTC T 5068	Automatic Simple Inflation Benefit
83500 LTC T 5069	Cash Benefit
83500 LTC T 5070	Flexible Cash Benefit
83500 LTC T 5071	Guaranteed Purchase Option
83500 LTC T 5072	Joint Waiver of Premiums Benefit
83500 LTC T 5073	Monthly Benefit
83500 LTC T 5074	Non-Forfeiture Benefit - Shortened Benefit Period
83500 LTC T 5075	Return of Premium Benefit
83500 LTC T 5076	Return of Premium Upon Death Benefit
83500 LTC T 5077	Shared Care
83500 LTC T 5078	Survivor Waiver of Premiums Benefit



Karen L. Smyth, FLMI, ACS, AIAA,  
AIRC, CLTC, LTCP  
Vice President  
Group Insurance

The Prudential Insurance Company of  
America  
Long Term Care Unit  
2101 Welsh Road  
Dresher, Pennsylvania 19025  
Tel 215 658-6279 Fax 888 294-6332

February 26, 2010

The Honorable Julia Benafield Bowman  
Commissioner of Insurance  
Arkansas Department of Insurance  
1200 West Third Street  
Little, Rock, AK 72201-1904

Re: Long Term Care Insurance Partnership Certification Form  
Policy Form 83500 COV 5022, et al (previously approved on 2/9/2007)

Dear Commissioner Bowman:

We enclose for filing purposes, the group long term care insurance forms listed on the attachment. These forms are submitted for use in the state of Arkansas with the state's Long Term Care Partnership Program.

Enclosed please find a completed Arkansas Issuer Certification Form for the Long-Term Care Partnership Program pursuant to 1917(b)(5)(B)(iii) of the Social Security Act (42 U.S.C. 1396p(b)(5)(B)(iii)). Prudential is requesting to make use of the previously approved long term care coverage, 83500 COV 5022, et al, as a qualified state long term care partnership plan as stipulated in the citation provided. Accordingly, the Certification Form and copies of all relevant documents have been enclosed for your review.

We trust the Department will find this material acceptable and look forward to your response. Should you have any additional questions, please do not hesitate to contact my associate:

Laura Hughes  
Regulatory Contract Specialist  
2101 Welsh Road  
Dresher, PA 19025  
Tel: (215) 658-6282 Fax: (888) 294-6332  
[Laura.hughes@prudential.com](mailto:Laura.hughes@prudential.com)

Very truly yours,

A handwritten signature in cursive script that reads "Karen L. Smyth".

Karen L. Smyth  
Vice President

**Inflation Protection****Arkansas**

Ages Under 61	Optional Benefit Form Number		
	83500 LTC T 5066	Automatic Compound Inflation Benefit – No Maximum	5% compound inflation
Ages 61 – 75			
	83500 LTC T 5066	Automatic Compound Inflation Benefit – No Maximum	5% compound inflation
	83500 LTC T 5067	Automatic Compound Inflation Benefit – 2X Maximum	5% compound inflation until Facility Daily Benefit doubles
	83500 LTC T 5068	Automatic Simple Inflation Benefit	5% simple inflation
Ages 76+			
		None	
	83500 LTC T 5066	Automatic Compound Inflation Benefit – No Maximum	5% compound inflation
	83500 LTC T 5067	Automatic Compound Inflation Benefit – 2X Maximum	5% compound inflation until Facility Daily Benefit doubles
	83500 LTC T 5068	Automatic Simple Inflation Benefit	5% simple inflation
	83500 LTC T 5071	Guaranteed Purchase Option	5% compound inflation offered every three years