

SERFF Tracking Number: UNUM-126625803 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 45672
Company Tracking Number: EN-1168 (5-10)
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care SERFF Tr Num: UNUM-126625803 State: Arkansas
TOI: LTC03G Group Long Term Care SERFF Status: Closed-Filed State Tr Num: 45672
Sub-TOI: LTC03G.001 Qualified Co Tr Num: EN-1168 (5-10) State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Authors: Jay Burt, Stephanie Coffin, Disposition Date: 05/26/2010
Jason Sirois, Shawna Weitz
Date Submitted: 05/14/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 05/26/2010 Explanation for Other Group Market Type:
State Status Changed: 05/26/2010
Deemer Date: Created By: Jay Burt
Submitted By: Shawna Weitz Corresponding Filing Tracking Number:

Filing Description:

The enclosed Group Long Term Care Enrollment Brochure is being submitted for your review and approval. It is intended to be used with employer groups and distributed to employees as part of the Group Long Term Care enrollment process.

Company and Contact

Filing Contact Information

Shawna Weitz, Contract Analyst sweitz@unum.com
2211 Congress Street, C4556 207-575-2631 [Phone]

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 Portland, ME 04122

Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 advertising filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$50.00	05/14/2010	36520716

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/26/2010	05/26/2010

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Disposition

Disposition Date: 05/26/2010

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	Filing Letter		Yes
Form	Enrollment Brochure		Yes

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Form Schedule

Lead Form Number: EN-1168 (5-08)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	EN-1168	Advertising	Enrollment Brochure	Initial			EN-1168_5-10_clowres.pdf



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Who controls your future?

Be prepared with long term care insurance from Unum.

Your life, your choice

There are plenty of decisions to make for retirement...

- Fishing or golf?
- Motor home or long-awaited cruise?
- A house at the beach — or close to the grandchildren?



Long term care insurance may help you avoid a far more difficult decision: whether to exhaust your savings or liquidate your assets to pay for a period of long term care. This policy may help you be prepared for the financial realities and help you maintain control of some important decisions, such as:

- Who would take care of me?
- Where can I choose to receive care?
- Would I be a burden on my children if my savings couldn't cover my care?

What is long term care?

Whether it's due to a motorcycle accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

Who's at risk?

Long term care insurance is not just for the elderly.

- 40% of people currently receiving long term care are working-age adults 18 to 64 years old.¹
- About 70% of individuals over age 65 will require some type of long term care services during their lifetime.²
- By 2020, 12 million people are projected to need long term care.³

How does this coverage help?

Here are some examples of how you may use a long term care benefit of \$3,000 per month, based on the national averages for care:⁴



Home health:	
Home health aide: \$18.50/hr	\$24,050/year* – \$36,000 annual benefit = \$11,950 left for out-of-pocket medical/prescription costs
Assisted living:	
Assisted living cost: \$2,825.25/month	\$33,903/year – \$36,000 annual benefit = \$2,097 left for out-of-pocket
Private nursing home:	
Private nursing home cost: \$203.31/day	\$74,208.15/year – \$36,000 annual benefit = \$38,208.15 of cost of care is paid out of pocket

*Based on receiving care five hours a day/five days a week at \$18.50/hour. For illustrative purposes only.

How to apply

Your benefit enrollment is coming soon. To learn more, watch for information from your employer.

[Enrollment date, time
contact name
contact address, number
contact e-mail]

Get the coverage you need.

Won't my other insurance pay for long term care?

Unfortunately, no.

- Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living.
- Medicaid only helps with long term care expenses after you have depleted virtually all of your assets. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.

Only long term care insurance may cover those costs and allow you to maintain as much of your assets as possible.

Do I need to be in a nursing home to use my LTC insurance?

All Unum plans include a home health option. This allows you to use your benefit to pay for an aide to come to your home, so you can remain in your residence as long as possible. For an extra premium, some plans allow you to pay a family member or friend to take care of you.

Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

In fact, 63% of the people who buy group LTC insurance are under age 55.⁵

Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you may extend your coverage to your parents and spouse.
2. Depending on your plan, you may be able to pay your premiums through convenient payroll deduction.
3. Your employer has selected coverage from Unum, the leading provider of group LTC insurance for employees in the U.S.⁶

Additional help for caregivers

Even if you don't need long term care in the immediate future, you may be a caregiver for someone you love. Your plan includes LTC Connect[®] service, which gives you access to counselors who can help you find long term care providers in your area, a support group, or other assistance you may need. This service also provides discounts for medical equipment such as walkers, hearing aids, wheelchairs, and other related needs.

^{1,2,3} U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," updated October 2008. Available at: http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx, cited November 17, 2009.

⁴ Genworth Financial, "2009 Cost of Care Study," April 2009.

⁵ American Association for Long Term Care Insurance, "2008 LTCI Sourcebook," February 2008.

⁶ LIMRA, 2008 Group LTC Report, 2009. Based on inforce cases. Excluding federal and California-specific Group LTC plans, Unum also ranks first in number of employees enrolled.

Nursing home care based on 24 hour care for one year. Assisted living based on 12 months care. Home care based on five hours of care per day, five days per week for Non-Medicaid Certified home health aide services.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Filing Letter		
Comments:		
Attachment: Filing Letter.pdf		



2211 Congress Street
Portland, ME 04122
207 575 2211
www.unum.com

May 12, 2010

JAY BRADFORD
COMMISSIONER OF INSURANCE
STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
1200 WEST 3RD STREET
LITTLE ROCK, AR 72201-1904

**Re: Unum Life Insurance Company of America, NAIC #565-62235
FEIN # 01-0278678 License #7700440
Group Long Term Care Advertising
Form Number: EN-1168 (5-10) GLTC Enrollment Brochure**

Dear Mr. Bradford:

The enclosed Group Long Term Care Enrollment Brochure is being submitted for your review and approval. This Group Long Term Care Brochure has been updated and replaces previously filed form number EN-1168 (8-08), approved on October 13, 2008, SERFF Filing No.UNUM-125807241. It is intended to be used with employer groups and distributed to employees as part of the Group Long Term Care enrollment process.

EN-1168 (5-10) is designed to be used with Unum's Group Long Term Care products, GLTC04 and RGLTC04, marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy forms GLTC04 and RGLTC04 were approved by your department on June 1, 2004.

Should revisions be made to this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to write or contact me at 1-800-974-2266 X52631, via fax at 423-287-8593 or email sweitz@unum.com.

Sincerely,

Shawna Weitz
Contract Analyst
Contract Compliance & Filing