

SERFF Tracking Number: LFCR-126643589 State: Arkansas
Filing Company: Berkshire Life Insurance Company of America State Tracking Number: 45827
Company Tracking Number: 7328 ET AL ASSOCIATION GROUP MATERIALS 5-10
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: BG01P(01/09)-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Berkshire Life Insurance Company of America

Product Name: BG01P(01/09)-AR et al. SERFF Tr Num: LFCR-126643589 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45827
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 7328 ET AL State Status: FEES PAID
ASSOCIATION GROUP
MATERIALS 5-10

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Author: Smith Darlene

Disposition Date: 06/02/2010

Date Submitted: 05/28/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: 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: 06/02/2010 Explanation for Other Group Market Type:
State Status Changed: 05/28/2010
Deemer Date: Created By: Smith Darlene
Submitted By: Smith Darlene Corresponding Filing Tracking Number:
Filing Description:
Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com
Advertising
21600 Oxnard Street 818-867-2307 [Phone]

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Suite 1500 818-867-2508 [FAX]
 Woodland Hills, CA 91367

Filing Company Information

(This filing was made by a third party - LCA01)

Berkshire Life Insurance Company of America CoCode: 71714 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 429 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 75-1277524
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation: \$50.00/form x 6 forms = \$300.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Berkshire Life Insurance Company of America	\$300.00	05/28/2010	36888650

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/02/2010	06/02/2010

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Comment: The attached forms are approved for use in Arkansas subject to prior approval by the department of any "association" as required by ACA 23-97-203.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	Family Eligibility Flyer		Yes
Form	Family Eligibility Flyer Reminder		Yes
Form	LTC Cost Flyer		Yes
Form	LTC Think You're Covered Flyer		Yes
Form	LTC Presentation		Yes
Form	LTC Institutional Ad		Yes

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Form Schedule

Lead Form Number: 7328

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7328-03-10	Advertising	Family Eligibility Flyer	Initial		0.000	7328 submitted 5-24-10.pdf
	7328A-03-10	Advertising	Family Eligibility Flyer Reminder	Initial		0.000	7328A submitted 5-24-10.pdf
	8062 (03/10)	Advertising	LTC Cost Flyer	Initial		0.000	8062 submitted 5-24-10.pdf
	8063 (03/10)	Advertising	LTC Think You're Covered Flyer	Initial		0.000	8063 submitted 5-24-10.pdf
	8569 (03/10)	Advertising	LTC Presentation	Initial		0.000	8569 submitted 5-24-10.pdf
	Pub4460BL BL (03-10)	Advertising	LTC Institutional Ad	Initial		0.000	Pub4460BL submitted 5-24-10.pdf

For [ASSOCIATION] Members
Long Term Care Insurance

[5% Or 10%] Premium Discount*
Plus Family Eligible**

The Means to Protect Your Future

Protect your future against the high costs of long-term care services.

Learn More

- Call for more information, or to schedule a meeting. Family members are encouraged to participate!
- Call for a FREE copy of *A Shopper's Guide to Long-Term Care Insurance* (published by the National Association of Insurance Commissioners) from [representative].

AGENCY NAME

A Representative of Guardian

Agent Name & Title

Address

City, State, ZIP Code

Telephone

Facsimile

Email:

Association
Logo



* Long term care insurance is underwritten by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Depending on state availability, coverage and discount will be offered by policy forms BG01P(06/04) et al and BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

** Eligible family members include: Spouse/domestic partner, children, parents, grandparents and siblings of the association member and those of his or her spouse/domestic partner.

[REMINDER:] For [ASSOCIATION] Members
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Discounted Premiums* & Family Eligible**

[Association] is pleased to announce the availability of Long Term Care (LTC) Insurance, offered through Berkshire Life Insurance Company of America, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America.

THE MEANS TO PROTECT YOUR FUTURE

Long-term care is the care people receive when they are unable to care for themselves on a daily basis, due to:

- Chronic illness
• Cognitive impairment
• Disability or injury

[Association] has chosen this long term care (LTC) insurance program because it provides comprehensive coverage, flexible benefit options and personalized support available at any time—not just at time of claim.

Putting a long term care insurance plan together that includes added value and personalized support can greatly minimize the emotional and financial impacts of a long-term care event.

I urge you to learn more today.

[Association Director or Program Coordinator Name and Contact Information]

How Much Could Long-Term Care Cost?

The cost of funding long-term care services from one's own assets could be devastating.

Look at some of the associated costs below and decide for yourself. Even if you could afford to pay for some for services, why would you want to?

NATIONAL AVERAGES***:

Table with 2 columns: Service Type and Cost. Rows include NURSING HOME (\$198/daily for semi-private room), HOME CARE (\$21/hour for a home health aides), and ASSISTED LIVING (\$3,131/monthly (base rates)).

Put Time On Your Side.

- LTC premium is based on health and age.
• The older you are when you apply, and the more health problems you may have, which may lead to higher premiums – or worse, denial of coverage!
• Waiting five, 10 or 15 years to apply for coverage could mean you'll pay significantly higher premiums (than if you had applied at a younger age).

LEARN MORE.

- Contact [Program Coordinator Name/Contact Info].
• Request a FREE copy of A Shopper's Guide to Long-Term Care Insurance from [Guardian representative]

AGENCY NAME

A Representative of Guardian

Agent Name & Title
Address
City, State, ZIP Code
Telephone
Facsimile
E-mail:

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*** Source: The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs.





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I urge you to learn more today.

[Association Director or Program Coordinator Name and Contact Information]

Big Misconception Is to Think You're Covered

Without a long term care insurance policy that was specifically designed to cover all the different types of services, it's highly unlikely. When we look at other types of insurance and government programs, none were specifically designed to cover the cost of long-term care services, such as Assisted Living or Residential Facilities, or home care.

Table with 2 columns: Insurance Type, Yes, No. Rows include Disability Income Insurance, Medical Insurance, Managed Care (HMO, PPO, etc), Medicare, Medicare Supplement, and Long Term Care Insurance.

LEARN MORE.

- Contact [Program Coordinator Name/Contact Info].
• Request a FREE copy of A Shopper's Guide to Long-Term Care Insurance from [Guardian representative]

AGENCY NAME

A Representative of Guardian
Agent Name & Title
Address
City, State, ZIP Code
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New Member Benefit Available – LTC Insurance

Strengthening [ABC Association's] Commitment to its Members

Association Logo



Long term care products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Products provisions and features may vary by state.

For Members & Eligible Family Members

- *Comprehensive* long term care insurance
- [5% or 10%] Premium Discount
- Eligible family members include: Spouse/domestic partner, children, parents, grandparents and siblings of the association member and those of his or her spouse/domestic partner.

Long term care insurance is underwritten by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Depending on state availability, coverage and discount will be offered by policy forms BG01P(06/04) et al and BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.



Planning Ahead

- What are you working toward?
 - Active lifestyle, travel
 - Ability to retire comfortably
 - Travel
- Do you have a plan?
- What's your strategy to protect it?



The Means to Protect Your Future

Incorporating a comprehensive and affordable long term care insurance into your strategy

- Provides benefits to help pay for long term care services
- Allows you to choose where you would like to receive care services
- Allows you the opportunity to retain your assets and leave an inheritance or a charitable legacy

What is Long-Term Care?

- The care people receive when they are unable to care for themselves on a daily basis.
- Care-oriented (not cure-oriented)
- Services provided by nursing assistants and home health aides
- Received in your home or long-term care facility (not in a hospital)
- Not temporary, long-term
- Causes may include:
 - Accidents
 - Normal Aging (arthritis, frailty)
 - Alzheimer's, dementia or other cognitive impairments



It Won't Happen To Me

- The longer you live, the more likely you are to eventually need long-term care services.
- Due to disabling illnesses or injuries, many working age adults also need assistance.

I'm Already Covered – Maybe Not

Which of these were designed to cover long-term care services?

	Yes	No
Disability Income Insurance	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medical Insurance	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Managed Care (HMO, PPO, etc)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medicare	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medicare Supplement	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Long Term Care Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>

I Can Pay For It Myself – Maybe. But Why?

NATIONAL AVERAGES:

NURSING HOME	\$198/daily for semi-private room
HOME CARE	\$21/hour for a home health aides
ASSISTED LIVING	\$3,131/monthly (base rates)

Source: The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs.

My Family Will Take Care of Me.

- Of course they'll try, but at what cost?
 - Mental stress
 - Physical challenges
 - Social changes impacting caregiving
 - Families no longer live in same communities
 - Two income households. Women are working more and in the households less
 - “Sandwich Generation”
 - Divorce
 - Workplace disruptions



“Can’t I Wait To Buy It?”

Two reasons why you should not wait

1. It costs more if you wait

A 40-year-old who waits until age 50 would most likely pay significantly more for equivalent coverage.

2. You may not qualify

Health qualification is critical to obtaining coverage.

Health qualification may become more difficult with age.

Protection Available

[LTC Choice ProVider

- Flexible, comprehensive coverage at some of the most affordable rates in the industry
- Built-in supportive features and services
- Options such as:
 - Full return of premium
 - Waiver of premium
 - Shared care benefit (designed for couples)
 - Indemnity]

[Care ProVider

- Flexible, comprehensive coverage
- Supportive services
- Indemnity
- Return of premium
- Waiver of premium

Long term care insurance is underwritten by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Depending on state availability, coverage will be offered by policy forms BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative. Product, product provisions and features may vary by state.

What to Look for in a Policy

- Comprehensive coverage that provide you with choices about your care
 - Where to receive it
 - Who will provide
- Valuable, personalized support – while not on claim!
- Built-in supportive services, such as benefits for:
 - Caregiver training
 - Respite care
 - Waiver of premium
 - Full return of premium
 - Features specific for “couples”



Thank You

Next Steps:

- Schedule an appointment
 - Bring family members
- Support Materials
 - Product brochures
 - Shopper's Guide
- Call/E-mail

NO POSTAGE
NECESSARY
IF MAILED IN
THE UNITED
STATES

BUSINESS REPLY MAIL



Message from the Director

How many of you are currently caring for a parent or an aging spouse? People are living longer. This means that the likelihood increases that we will need some form of long-term care service in our future.

I, for one, am very interested in:

- maintaining my independence,
- maintaining my choices, and
- maintaining control.

As cliché as that may sound, I don't know what's down the road, but I know, I would I want to stay in control and remain in my home for as long as I can afford to.

Unfortunately, without insurance to help pay for the cost of long-term care services, the likelihood of me being able to do all this—diminishes.

Long-term care services can be very expensive. This is why, after long consideration, I chose to offer this valuable and relevant benefit to our members—and their families. I urge you to learn more.

Most Sincerely,
[Association Director]

LEARN MORE
www.caregiving.org
www.medicare.org
www.mylifemyfamily.org
www.longtermcare.gov

Mail this card today

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*** Source: The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs.

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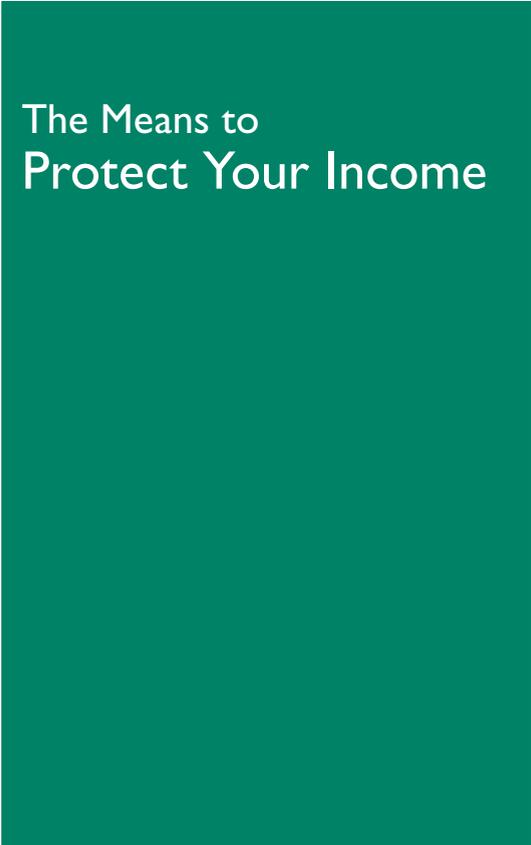


**The Guardian Life Insurance
Company of America**
7 Hanover Square
New York, NY 10004
www.GuardianLife.com



New Member Benefit
LTC Insurance

Premium Discounts
and Family Eligible***



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LONG-TERM CARE IS

The care people receive when they are unable to care for themselves on a daily basis. Due to:

- Chronic illness
- Cognitive impairment
- Disability or injury that prevents them from independently performing everyday tasks, such as dressing, eating or getting in and out of bed
- “Care-oriented,” not “cure-oriented”
- Long-lasting, not temporary

FINANCIAL IMPACT

Long-term care services are expensive and generally last “long-term”. Often, when left to self-fund, there are devastating effects to people’s

- Savings/retirement
- Estate
- Assets

LONG TERM CARE INSURANCE

- Provides benefits to help pay for long term care services
- Allows you to choose where you would like to receive care services
- Allows you the opportunity to retain your assets and leave an inheritance or a charitable legacy

LEARN MORE

- Call for a FREE Needs Analysis
- Send in the attached Business Reply Card to receive a FREE Shopper’s Guide published by the National Association of Insurance Commissions.

[Agent Contact Imprint]
[Agent Imprint]

FACT VERSUS FICTION

I won’t need long term care.

Every day, people experience the unexpected—such as an accident or the diagnosis of a serious illness. And if you think that most people don’t need long-term care, think again. We’re all living longer and with that comes the increased possibility that we’ll someday need some type of long-term care services.

I’m already covered for long term care.

Don’t be mistaken. Only long term care insurance was specifically designed to pay for long-term care services. Other insurances and government programs do not pay for most kinds of long-term care services or for services needed long-term:

- Health insurance
- Medicare
- Disability income insurance
- Medicaid

I can save for long term care on my own.

The cost of funding long-term care services from one’s own assets could be devastating. Look at some of the associated costs below and decide—Even if you could afford to pay for some for services, why would you want to.

NATIONAL AVERAGES***:

- Nursing Home \$198/daily for semi-private room
- Home Care \$21/hour for a home health aides
- Assisted Living \$3,131/monthly (base rates)

My family will take care of me.

Family will do their best, but at what cost?

- Providing care can often create mental and physical stresses for a family caregiver. They may be physically unable to perform care-related tasks.
- Family caregivers may not live in your community or may work full time.
- Their own family obligations may be neglected.

I’ll wait to buy it.

Two reasons why you should not wait

1. It costs more if you wait

A 40-year-old who waits until age 50 would most likely pay significantly more for equivalent coverage.

2. You may not qualify

Health qualification is critical to obtaining coverage. Health qualification may become more difficult with age.

LEARN MORE. REQUEST A FREE SHOPPER’S GUIDE

Send me a free copy of A Shopper’s Guide to Long-Term Care Insurance

published by the National Association of Insurance Commissioners.

Contact me so I can meet with someone who can answer my questions about long term care insurance.

Name _____

Street Address _____

City _____

Telephone _____

Email _____

State _____

ZIP _____

CONSUMER SITES

- www.caregiving.org
- www.medicare.org
- www.mylifemyfamily.org
- www.longtermcare.gov

Mail this card today

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover letter

Comments:

Attachment:

AR DOI Cover 5-24-10.pdf



Berkshire

**Berkshire Life
Insurance Company of America**

May 24, 2010

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

Re: BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA – NAIC # 71714
Long Term Care Insurance Advertising Materials
For use with Policy form number BG01P(01/09)-AR et al.

7328-03-10	Family Eligibility Flyer
7328A-03-10	Family Eligibility Flyer Reminder
8062 (03/10)	LTC Cost Flyer
8063 (03/10)	LTC Think You're Covered Flyer
8569 (03/10)	LTC Presentation
Pub4460LBL (03-10)	LTC Institutional Ad

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising materials for your review. The above materials are meant to be "invitations to inquire" with the exception of Pub4460, which is an "institutional" piece. These advertising materials are about Berkshire Life Insurance Company of America's long term care insurance policy.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments

Long Term Care Administrative Office
Post Office Box 4243 • Woodland Hills, CA 91365-4243 • Telephone 888-505-8743 • Fax 818-887-4595

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY