

SERFF Tracking Number: SFCM-126649773 State: Arkansas  
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 45871  
Company Tracking Number: LTC 1.1  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other  
Product Name: Long Term Care-State Farm.com  
Project Name/Number: Long Term Care-State Farm.com/LTC 1.1

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Long Term Care-State Farm.com SERFF Tr Num: SFCM-126649773 State: Arkansas

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 45871

Sub-TOI: LTC03I.003 Other Co Tr Num: LTC 1.1 State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer

Author: Tammie Mills

Date Submitted: 06/03/2010

Disposition Date: 06/22/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Long Term Care-State Farm.com

Project Number: LTC 1.1

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/22/2010

Deemer Date:

Submitted By: Tammie Mills

Filing Description:

Re: Individual Health Insurance

NAIC #176-25178

Long Term Care Insurance

SF Filing #: LTC 1.1

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We are not required to file LTC forms in Illinois.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/22/2010

Created By: Tammie Mills

Corresponding Filing Tracking Number:

Forms:

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LTC 1.1-Long Term Care Select a State page  
LTC-5.1-Long Term Care Insurance Benefit page for 97060/97061 Series

Enclosed for filing on behalf of the State Farm Mutual Automobile Insurance Companies of Bloomington, Illinois are the above referenced internet pages.

These pages will be available on Statefarm.com. Once someone selects the state they reside in, the policy benefits page for their state will be available.

We are not required to file Long Term Care advertising in Illinois.

## Company and Contact

### Filing Contact Information

Tammie Mills, Analyst tammie.mills.csag@statefarm.com  
One State Farm Plaza 309-994-0300 [Phone]  
Bloomington, IL 61710-0001

### Filing Company Information

State Farm Mutual Automobile Insurance CoCode: 25178 State of Domicile: Illinois  
Company  
One State Farm Plaza Group Code: 176 Company Type:  
Laura Walters / Marketing D-3 Group Name: State ID Number:  
Bloomington, IL 61710 FEIN Number: 37-0533100  
(309) 763-8104 ext. [Phone]

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: \$50.00 PER FORM

We are filing 2 forms at this time



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Harris Shearer	06/22/2010	06/22/2010

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## Disposition

Disposition Date: 06/22/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC 1.1	Advertising Long Term Care Select a State page	Initial			ltc1.1_tammie.pdf
	LTC-5.1	Advertising Long Term Care Insurance Benefit page for 97060/97061 Series	Initial			ltc_cw2_ltc-5.1_06012010.pdf

# Long-Term Care Insurance

Ready to get started?

- [Get A Rate Quote](#)
- [Find an Agent](#)

## Protection for the long term

**Don't let long-term care expenses deplete your family's savings.**

Long-term care insurance helps pay for the care you need when you can no longer care for yourself. It can protect your family's financial future and your own investments and savings.

Select your state/province  
State/Province

- ▲
- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District Of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa

- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming
- ▼

Submit Button

Please select your State/Province

## General Description of Benefits

To be eligible for benefits, you must first be “chronically ill” as certified by a licensed health care practitioner (a physician i.e., M.D. or D.O., registered nurse, or licensed social worker).

Certification means that you are unable to perform at least two Activities of Daily Living for an expected period of at least 90 days without substantial assistance from another person. You must also satisfy an Elimination Period before benefits are paid.

### What are Activities of Daily Living?

- Eating (feeding yourself; not meal preparation)
- Bathing (washing yourself)
- Toileting (using the bathroom)
- Dressing (putting on and taking off clothing)
- Continence (controlling bladder and bowel function or the ability to perform hygienic tasks if control is lacking)
- Transferring (moving into or out of a bed, a chair or a wheelchair)

You could also be certified as chronically ill if your health and safety are threatened and you need substantial supervision because of a severe cognitive impairment (such as Alzheimer’s disease).

### What is an Elimination Period?

The Elimination Period is similar to a deductible under other types of insurance policies. It is the number of days you receive and pay for eligible care before you begin receiving policy benefits. In most states you can choose 30, 90 or 180 days. After satisfaction of the Elimination Period, benefits will be paid for each day of care, for charges incurred up to the daily benefit amount in your policy.

### Is there a maximum benefit?

Yes. Daily benefit amounts range from \$100/day up to \$500/day; in \$25 increments.

The maximum lifetime benefit is equal to the daily benefit; multiplied by 365 days, multiplied by the benefit factor (in years) you choose when you apply for the policy. The benefit factor can be 2, 3, 5, or 10 years. For example, a \$100/day policy with a 5 year benefit factor has a lifetime maximum of  $\$100 \times 365 \text{ days} \times 5 \text{ years} = \$182,500.00$ .

You may also choose an unlimited lifetime benefit.

The maximum lifetime benefit can be restored if you are no longer chronically ill and do not need otherwise covered care for 180 consecutive days.

### **Waiver of Premium**

After 90 days of covered care, not separated by more than a 15 day period, *(30 days in Connecticut)* your premiums will be waived. You will not be responsible for premium payment unless you recover or are no longer receiving covered care, or if your policy's lifetime maximum has been met.

### **What types of care are covered?**

Eligible care can be received in your home, the community or in a facility. These include:

- Respite Care (temporary relief for an informal, non-licensed caregiver)
- Medical Help System (a communication system used to summon attention in a medical emergency)
- Caregiver Training for informal caregivers in your home
- Home Health Care, including Hospice
- Community-based care, including Adult Day Care
- Alternate Care Facilities, such as Assisted Living
- Long-Term Care Facilities, such as Nursing Homes
- Bed Reservation, to hold your room if you are temporarily absent from a covered facility
- Alternate Plan of Care (possible alternative care options when you would normally require care in a covered Long-Term Care Facility)  
*(Not available in California)*
- Home Modification and Durable Medical Equipment (possible physical modification to your home and/or certain pieces of Durable Medical Equipment when you normally would require care in a covered Long-Term Care Facility) *(Not available in California)*

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The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. If the information used to generate this example changes, or different rates are effective at the time of policy issuance, this rate quote may be revised. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm Agent for further details.

**Note:** This is a Marketing tool intended for use in the sale of insurance. Completion of an application for a State Farm insurance policy will require

contact with a State Farm insurance agent.

The information provides a brief, general description of the coverage provided by these policies. It is not a contract and certain exclusions and limitations apply. A complete statement of the coverage provided is found only in the policy itself. Policy coverage's, exclusions and limitations may vary in some states.

LTC 1.1

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# Long-Term Care Insurance

## Long-Term Care Insurance (97060 & 97061) Series

### Partnership Program

Partnership policies are designed to allow you to protect a portion of your assets after you apply for Medicaid.

### Policy Benefits

#### Home Health Care / Adult Day Care

- Paid on a calendar week basis.
- Pays the lesser of seven (7) times the maximum daily benefit or the actual expense incurred during a Calendar Week

#### Respite Care

- Pays the lesser of the maximum daily benefit or the actual expense incurred for up to thirty (30) days per calendar year

#### Medical Help System

- Pays for rental or lease of the system
- Pays the expense incurred, up to 25% of the maximum daily benefit
- Payable for a maximum of twelve (12) months

### **Caregiver Training**

- Pays expenses incurred, up to five (5) times the maximum daily benefit

### **Alternate Care Facility (such as Assisted Living)**

- Pays the expense incurred for each day, up to the maximum daily benefit

### **Long-Term Care Facility (such as a Nursing Home)**

- Pays the expense incurred for each day, up to the maximum daily benefit

### **Bed Reservation**

- Pays the lesser of the maximum daily benefit or the expense you incur if charged while temporarily absent from a facility
- Thirty (30) day limit per calendar year

### **Waiver of Premium**

- Premiums are waived after ninety (90) days of covered care, not separated by more than fifteen (15) days

### **Alternate Plan of Care**

- Arrangements for care in a setting other than a Long-Term Care Facility
- May allow you to remain in your home
- Pays the lesser of the maximum daily benefit or the expense you incur

#### **Home Modification and Durable Medical Equipment**

- Physical changes to your home
- Use of Durable Medical Equipment
- Allows you to remain in your home
- Pays a maximum of fifty (50) times the maximum daily benefit

#### **Inflation Protection**

- Your benefits can be increased in one of the following ways:
  - Future Purchase Option
  - Simple Automatic Increase
  - Compound Automatic Increase

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The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. If the information used to generate this example changes, or different rates are effective at the time of policy issuance, this rate quote may be revised. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm Agent for further details.

For exact terms and conditions see: Long Term Care policy series 97060 or 97061.

LTC-5.1

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