

SERFF Tracking Number: NWST-127660010 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 49900
Company
Company Tracking Number: 90-2393 LTC (0911)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2393 LTC (0911)
Project Name/Number: 90-2393 LTC (0911)/90-2393 LTC (0911)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2393 LTC (0911) SERFF Tr Num: NWST-127660010 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 49900
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2393 LTC (0911) State Status: Under Review
Filing Type: Advertisement Reviewer(s): Stephanie Fowler,
Donna Lambert
Authors: John Kotarski, Samantha Turdo Disposition Date: 10/04/2011
Date Submitted: 09/28/2011 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date: 11/04/2011

State Filing Description:

General Information

Project Name: 90-2393 LTC (0911) Status of Filing in Domicile: Pending
Project Number: 90-2393 LTC (0911) Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/04/2011
State Status Changed: 10/03/2011
Deemer Date: Created By: Samantha Turdo
Submitted By: Samantha Turdo Corresponding Filing Tracking Number:
Filing Description:
Enclosed, please find a new advertising new form that will be used by our agents with prospective business clients.

If you have questions regarding the attached forms, please call me at (414) 665-5637 or e-mail me at johnkotarski@northwesternmutual.com. When sending an e-mail, please copy Samantha Turdo at samanthaturdo@northwesternmutual.com.

Sincerely,

John Kotarski

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Product Compliance Specialist
 Actuarial Department

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
 720 East Wisconsin Avenue 414-665-5637 [Phone]
 Rm S845 414-665-5006 [FAX]
 Milwaukee, WI 53202

Filing Company Information

Northwestern Long Term Care Insurance CoCode: 69000 State of Domicile: Wisconsin
 Company
 720 East Wisconsin Avenue Group Code: 860 Company Type: Long Term Care
 Rm S845 Group Name: State ID Number:
 Milwaukee, WI 53202 FEIN Number: 36-2258318
 (414) 271-1444 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per advertising form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	09/28/2011	52217810

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	10/04/2011	10/04/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	09/29/2011	09/29/2011	John Kotarski	09/30/2011	09/30/2011

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Simplified Multilife Programs for Employers	Filed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/29/2011
Submitted Date 09/29/2011
Respond By Date 10/31/2011

Dear John Kotarski,

This will acknowledge receipt of the captioned filing.

Please list the approval dates of each policy form that will be used with this advertising piece.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/30/2011
Submitted Date 09/30/2011

Dear Donna Lambert,

Comments:

Response 1

Comments: The policy form that will be used with this piece is TT.LTC.(1010) which was approved on March 15, 2010 under SERFF Tracking Number NWST-126421641.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
John Kotarski, Samantha Turdo

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Form Schedule

Lead Form Number: 90-2393 LTC (0911)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/04/2011	90-2393 LTC (0911)	Advertising	Simplified Multilife Programs for Employers	Initial		0.000	90-2393 LTC (0911).pdf



SIMPLIFIED MULTILIFE PROGRAMS

for employers

Through the MultiLife Discount Program, Northwestern Long Term Care Insurance Company is proud to offer a simplified application and underwriting process for Employer Sponsored groups. The streamlined processes help determine employee coverage eligibility quickly and easily, while allowing your company to address the concerns of your employees. Communications and the enrollment plan are a cooperative effort between you and Northwestern. Employee appreciation and participation are driven by your commitment, which could include:

- A marketing program that allows the Northwestern financial representatives to leverage existing employer communication vehicles
- Onsite presentations to employees during work hours
- Onsite enrollment of employees

Eligibility

- All groups must be pre-approved by Northwestern Long Term Care for simplified MultiLife programs
- Existing or new W-2 employees, ages 18-79, actively at work for at least 32 hours a week
- The company must be in business a minimum of two years

Enrollment

- The enrollment period to qualify for simplified underwriting is open for 60 days from the date of the program offer
- Each participant must complete and sign an application
- Each policy is an individually medically underwritten long-term care insurance policy

Program Offerings

Voluntary Program

- Minimum of 15, based on 10% participation from a 150-person minimum group size, eligible employee applications within 60 days of case approval
- Voluntary employee enrollment
- Flexible plan design
- Simplified application process
 - Limited medical questions on application
 - 15 minute phone interview for medical history
 - Employee's medical records ordered directly from physician if necessary by Northwestern Long Term Care
- Face to Face Assessment may be required for certain age groups
- Employers may choose to pay a portion or none of the premiums

Mandatory Program

- A minimum of 25 eligible employee applications in a select class (typically defined for other employee benefits) within 60 days of case approval
- The employer selects base plan design (see MultiLife Program Overview #60-0402)
 - Base plan is 100% employer paid
- Mandatory enrollment; employee opt-out not available
- Simplified underwriting process
 - More limited medical questions on application
 - Phone History Interview or Face to Face Assessment may be required for certain age groups
- Employees may have the option of purchasing additional coverage as a buy-up option with additional underwriting

Executive Carve Out Program

- A class of employees typically defined for other employee benefits
- Flexibility for employer to provide a defined benefit
- Simplified application and underwriting process using the voluntary or mandatory program may be available, depending on number of participants

Policy forms TT.LTC. (1010) and TT.LTC.ML. (1010). Form TT.LTC.ML. (1010) is available only in New Jersey, New York, Ohio and Pennsylvania. TT.LTC.LP.(1010) is available only in Texas.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

A financial representative (a licensed insurance agent/producer) may contact you.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. This policy contains exclusions and limitations.

90-2393 LTC (0911)



**Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company