

SERFF Tracking Number: MUTM-127781834 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 50163
Company Tracking Number: ASHLEY WILLIAMS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Adertising - AFN40102-462
Project Name/Number: Long Term Care Adertising /AFN40102-462

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Adertising - AFN40102-462 SERFF Tr Num: MUTM-127781834 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50163

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY WILLIAMS

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Ashley Williams

Disposition Date: 11/04/2011

Date Submitted: 11/02/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 12/05/2011

State Filing Description:

General Information

Project Name: Long Term Care Adertising

Status of Filing in Domicile:

Project Number: AFN40102-462

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/04/2011

State Status Changed: 11/04/2011

Deemer Date:

Created By: Ashley Williams

Submitted By: Ashley Williams

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

Webpage: AFN40102-462

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

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Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
 For Questions, please contact Carly Cole
 Phone: 402-351-2476; Fax: 402-351-5298
 E-mail: advfilings@mutualofomaha.com

aw

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
 Consultant
 Mutual of Omaha 402-351-2476 [Phone]
 Mutual of Omaha Plaza 402-351-5298 [FAX]
 Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska
 Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance
 Omaha, NE 68175 Group Name: State ID Number:
 (402) 351-6910 ext. [Phone] FEIN Number: 47-0246511

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Mutual of Omaha Insurance Company \$50.00 11/02/2011 53392161

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	11/04/2011	11/04/2011

SERFF Tracking Number: MUTM-127781834 *State:* Arkansas
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Disposition

Disposition Date: 11/04/2011

Implementation Date: 12/05/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

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 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Long Term Care Advertising - AFN40102-462
 Project Name/Number: Long Term Care Advertising /AFN40102-462

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Variable Material for Advertising Form	Filed	Yes
Form	Webpage	Filed	Yes

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Form Schedule

Lead Form Number: AFN40102-462

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/04/2011	AFN40102-462	Advertising	Webpage	Initial		0.000	AFN40102-462_brackets.pdf

Long-Term Care Insurance

New Hampshire

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent¹ or insurance company

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Long-term care means you must go to a nursing home...

False.

Long-term care services go beyond care received in a nursing home. Many people choose to receive long-term care services in the comfort of their own homes. In addition, long-term care services are provided in adult daycare centers and assisted living facilities.

A long-term care insurance policy from Mutual of Omaha Insurance Company provides benefits to help you pay for care you receive in the setting that's right for you. Talk to your [licensed insurance agent¹](#) to learn more.

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This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms LTC09M, LTC09M-AG (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, In NC: LTC09M-NC, LTC09M-AG-NC, In NY: LTC09M-NY, LTC09M-AG-NY, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M-OR, LTC09M-AG-OR, In PA: LTC09M-PA, LTC09M-AG-PA, In TX: LTC09M-TX, LTC09M-AG-TX, In WA: LTC09M-WA, LTC09M-AG-WA. Coverage may vary by state. You may be contacted by telephone by an insurance agent¹. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent¹ or write to the company.

¹Washington Residents: All references to "agent" should be replaced with "producer."

AFN40102-462

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Long-term care is assistance with everyday activities...

True.

Long-term care is a term used to describe services people need when they can no longer care for themselves. This may include help with the activities of daily living, such as bathing, dressing, eating, continence, toileting and transferring. It also may include services provided by a visiting nurse to ensure medications are taken appropriately.

Long-term care services may be expensive. A long-term care insurance policy from Mutual of Omaha Insurance Company provides benefits to help pay for the care you need without having to rely on family and friends. Talk to your [licensed insurance agent¹](#) today to learn more about your long-term insurance options. Or, [get a quote](#) online today.

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Long-term care is just for older people...

False.

Illness and injury requiring the need for long-term care services may strike people of all ages - not just the elderly. So you may never too young to think about purchasing a long-term care insurance policy. [Long-term care insurance](#) may help protect you and your family from the high cost of care – whether in-home care or care provided in a nursing home or assisted living facility. Talk with your [licensed insurance agent¹](#) to learn more about the need for long-term care insurance, or [get a quote](#) online from Mutual of Omaha Insurance Company.

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Long-term care services may be expensive...

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True.

Long-term care services may be a financial burden. The national average cost of a semi-private room in a nursing room home is **\$76,662** a year, according to a Cost-of-Care Survey conducted by Univata, **2010**. Assisted living facilities are more affordable, but may still cost nearly **\$38,000** per year. Home health care services may also be costly, with the average cost of a home health aide running at **\$173** per day (based on eight hours per day).

These costs may have a significant impact on your retirement savings. A long-term care insurance policy may help protect your assets and your financial goals from the costs of long-term care services. Talk with a [licensed insurance agent¹](#) today to learn more about how long-term care insurance from Mutual of Omaha Insurance Company may help you protect your finances.

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The government pays for all long-term care services...

False.

- > Government programs like Medicare and Medicaid are not intended to provide long-term care services for everyone... Medicare pays for a limited number of days to help people recover after an accident or illness
- > Medicaid will pay for long-term care services for a certain segment of the population with limited assets and income

If you want to make sure you're protected from the financial costs of long-term care services, a long-term care insurance policy may be a better idea than relying on the government. [Long-term care insurance](#) policies may help pay for a variety of long-term care facilities and services that you may need as you age. And that may help alleviate financial stress. If you are interested in long-term care insurance, [contact a licensed insurance agent¹](#) today to learn more. He or she will be happy to help you evaluate your needs and show you the options available to you. You can also get [a quote online](#) today.

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Long-term care services are covered by health insurance...

False.

Health insurance policies typically do not cover the cost of long-term care services. Without a long-term care insurance policy, you may face paying for these services out of your own pocket. And the cost may be high. [Long-term care insurance](#) may help protect you, your family and your finances. With a long-term care insurance policy, you will have benefits to help pay for care you receive in a nursing, assisted living facility or in your own home. Find a [local licensed insurance agent¹](#) and talk with him or her to learn more about your long-term care insurance options. Or, get a [quote online](#) today.

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Family members provide long-term care services...

True.

Family members may be a valuable resource when the need for long-term care arises. Many people receive long-term care services provided by a family member. But moving in with extended family or requiring their presence at your home throughout the day may present unexpected challenges.

It may be difficult for your children to juggle their own family responsibilities or work schedules to make time to care for you. It may also be stressful if you have to leave your home to move in with one of your children.

[Long-term care insurance](#) may help alleviate this stress by providing benefits to help pay for the care you need – either in your home or in a dedicated facility... Having the funds available to hire a caregiver may help you and your family maintain balance in your lives. Family members may still help with your care, but a long-term care insurance policy may allow them to do it better and for a longer period of time. Talk to your local [licensed insurance agent¹](#) to learn more about the ways in which a long-term care insurance policy may help ease financial and personal stress for you and your family.

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Caring for a family member is easy...

False.

If you need long-term care services, your family may step in to help. But it's important to realize that being a caregiver may be difficult.

People who become the primary caregiver for a family member may experience depression, illness, exhaustion, and loss of wages. Providing long-term care may be a daily job that may cause the caregiver to lose the necessary balance between work, family and other responsibilities.

Having a long-term care insurance policy may allow you to hire a professional caregiver, which may help relieve your family from the daily stress and responsibility of caring for you. Long-term care insurance may be one way to help create a less stressful situation. And that may be beneficial for both you and your family.

Talk with a [licensed insurance agent¹](#) to learn more about [long-term care insurance](#) policies.

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People often use their savings to pay for long-term care services...

True.

Individuals and families may attempt to pay for long-term care services with their savings. Liquidating investments or selling assets like a home, may also be necessary to pay for long-term care. This may be difficult for some individuals and families.

If you are concerned that you may not be able to pay for long-term care services yourself, call a [licensed insurance agent¹](#) and ask about long-term care insurance.

A [long-term care insurance](#) policy may help alleviate financial burdens by providing benefits that may be used to help pay for long-term care services like nursing home, assisted living facility and in-home care. This may allow you to help protect your retirement savings while still getting the care you need.

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Long-term care helps people stay at home...

True.

The need for long-term care services may not mean a trip to a nursing home or assisted living facility. Many long-term care recipients are able to remain in their own homes and retain their independence while they receive care.

Long-term care services such as those provided by visiting nurses, physical therapists, home health aides and homemaker services may allow you to get the care you need in the comfort of your own home. These services, combined with help from family members and friends, may allow you to stay at home where you belong.

Long-term care insurance from Mutual of Omaha Insurance Company provides benefits that can be used to help pay for many of these home care services. Speak with a [licensed insurance agent¹](#) in your area for full details.

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[Start Over](#)

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Variable Material for Advertising Form	Filed	Date: 11/04/2011
Comments:		
Attachment:		
VM-AFN40102-462.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number AFN40102-462

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Disclosure on top of page [This is a solicitation of insurance. Contact will be made by an insurance agent or insurance company.]

Phone number [(800)-896-5988]

Connect with an Agent button

Explanation

This is a state requirement for NH and will only appear for that state.

Phone number is variable in the event it may change in the future

These buttons will contain one of the following statements, each option will connect customer with a licensed agent.

Take the next step

Ready to get started?

Ask about insurance today

Send Questions or Comments

Start Now

Request a Quote

Get Your Free Quote

Get Started Now

Connect with Us

Page 4, nursing home cost, [\$76,662], year of survey, [2010], assisted living facility cost, [\$38,000], cost of home health aide, [\$173].

These amounts and year will be changed as we receive updated information.