

SERFF Tracking Number: MUTM-127820119 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 50256  
Company Tracking Number: JAMIE LUCY  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34346\_1111  
Project Name/Number: Long Term Care Advertising/MC34346\_1111

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127820119 State: Arkansas  
MC34346\_1111

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50256

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Jamie Lucy

Disposition Date: 11/14/2011

Date Submitted: 11/14/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 11/14/2011

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34346\_1111

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: 11/14/2011

State Status Changed: 11/14/2011

Deemer Date:

Created By: Jamie Lucy

Submitted By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34346\_1111

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

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variable items is attached.

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](mailto:advfilings@mutualofomaha.com)

jl

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance [carly.cole@mutualofomaha.com](mailto: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

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## Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	11/14/2011	53716615

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	11/14/2011	11/14/2011

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## **Disposition**

Disposition Date: 11/14/2011

Implementation Date: 11/14/2011

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed	Yes
Form	Flyer	Filed	Yes

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## Form Schedule

**Lead Form Number: MC34346\_1111**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/14/2011	MC34346_1111	Advertising	Flyer	Initial		0.000	MC34346_11 11 (brackets).pdf



# Long-Term Care Insurance

## Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

### Long-term care insurance premiums may be tax deductible

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 7.5 percent of your adjusted gross income and you itemize deductions on your federal income-tax return.

Eligible Premium Guidelines for [2012]	
At age:	You can deduct:
40 and younger	[\$350]
41-50	[\$660]
51-60	[\$1,310]
61-70	[\$3,500]
71 and older	[\$4,370]

Source: IRS Revenue Procedure [2011-52]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



### Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$310 in 2012].

Source: Section 7702B of the Internal Revenue Code (IRC)

### Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.

Long-term care insurance underwritten by: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, [mutualofomaha.com](http://mutualofomaha.com)

**This is a solicitation of insurance.** Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. 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 agent\* or write to the company. You may be contacted by telephone by an insurance agent.\*

\*WA Residents: All instances of the term "agent" should be replaced with "producer."

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Memorandum of Variability	Filed	<b>Date:</b> 11/14/2011
<b>Comments:</b>		
<b>Attachment:</b> VM-MC34346_1111.pdf		

# VARIABLE MATERIAL FOR ADVERTISING FORM

**Form Number: MC34346\_1111**

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

**Section**

Chart [2012], [\$350], [\$660], [\$1,310], [\$3,500], [\$4,370]

Source: IRS Revenue Procedure [2011-52]

[\$310 in 2012]

**Explanation**

The year and amounts will change every year.

The year of the source will be updated each year as the amounts change.

The per-day limitation will also change every year.