

SERFF Tracking Number: BNLA-127902248 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 50493
Company Tracking Number: 18426
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: 18426
Project Name/Number: 18426/18426

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 18426 SERFF Tr Num: BNLA-127902248 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 50493
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 18426 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert
Author: Sue Novotny Disposition Date: 12/16/2011
Date Submitted: 12/15/2011 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date: 01/16/2012
State Filing Description:

General Information

Project Name: 18426 Status of Filing in Domicile: Not Filed
Project Number: 18426 Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/16/2011
State Status Changed: 12/16/2011
Deemer Date: Created By: Sue Novotny
Submitted By: Sue Novotny Corresponding Filing Tracking Number:
Filing Description:

As required by your state's advertising rules, we are filing the above referenced form for your review and approval.

This form will be made available on a general basis. This filing contains no unusual or controversial items from normal Company and industry standards.

Form 18426 is an long-term care insurance product informational brochure to be used at the point of sale with our licensed agents. This form will be hand presented and arranged by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented

Should you have any questions or need any additional information, please let me know.

Your consideration and approval of the above form would be appreciated.

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Company and Contact

Filing Contact Information

Sue Novotny, Product Filing Analyst s.novotny@banklife.com
 600 West Chicago Ave 800-621-3724 [Phone] 66059 [Ext]
 Location: CH-4B038 312-396-5907 [FAX]
 Chicago, IL 60654-2800

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
 600 West Chicago Ave Group Code: 233 Company Type:
 Chicago, IL 60654-2800 Group Name: State ID Number:
 (800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 x 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	12/15/2011	54581748

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	12/16/2011	12/16/2011

SERFF Tracking Number: *BNLA-127902248* *State:* *Arkansas*
Filing Company: *Bankers Life and Casualty Company* *State Tracking Number:* *50493*
Company Tracking Number: *18426*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *18426*
Project Name/Number: *18426/18426*

Disposition

Disposition Date: 12/16/2011

Implementation Date: 01/16/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Long Term Care Brochure	Filed	Yes

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Form Schedule

Lead Form Number: 18426

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/16/2011	18426	Advertising	Long Term Care Brochure	Initial			18426.pdf

LTC

Bankers
SIMPLECHOICE[®]

Long-Term Care Insurance



 **BANKERS**
LIFE AND CASUALTY COMPANY

For the life of
your retirement

Long-Term Care Insurance

The choice for you, your family and your peace of mind.

A long-term care event can have a profound impact on you, your family and your life savings. If you do not have a protection plan in place, how will that affect your retirement or legacy planning? Long-term care insurance can help protect your assets, help maintain your financial independence and give you and your family the options you need to receive quality long-term care and services.

Home Care*

Covers care, services and supplies from qualified home healthcare providers.

- Visits by:
 - Home care aides, nurses, therapists and medical social workers
- Charges related to your home care:
 - Transportation to and from medical appointments
 - Domestic cleaning, laundry and errands
- Rental of a wheelchair, hospital bed and other durable equipment up to the purchase price

Facility Care

Pays for care, services and supplies in all covered facilities, for example:

- Nursing homes
- Alzheimer's facilities
- Residential healthcare facilities

Assisted Living Care

Pays for room, board and additional services at all covered assisted living facilities.

- Usually private, self-contained rooms
- Varying levels of care offered for those who don't require the monitoring of a nursing home
- Typical services include:
 - Meal preparation
 - Laundry, housekeeping and dispensing medications
 - Assistance with daily living
 - Transportation

Adult Day Care*

Covers various services at a qualified adult day care center.

Optional Inflation Protection

Help your policy benefits keep up with the cost of living with our available optional inflation protection.

Additional premium is required for the optional inflation protection.

*Facility care only plans do not include home care or adult day care.



Tax-Qualified Plans Available

Select a tax-qualified plan and receive tax advantages that may include deducting premiums as a medical expense and receiving long-term care benefits income tax-free.

Available if you are able to itemize deductions. Subject to the usual limitations on the deduction of medical expenses. Please consult your tax advisor.

Discounts

Save money on your premium payments simply by qualifying for up to two of Bankers' discounts.

- **10% Preferred Health Discount**
Open to all applicants who qualify.
- **10% Companion Discount**
Two people living in the same residence for at least 5 years who apply for and are issued individual policies.
- **15% Married Discount**
One married person who applies for and is issued a policy.
- **35% Spousal Discount**
Two legally married people who both apply for and are issued individual policies.

Key Components When Selecting Your Plan

Maximum Daily Benefit Amount

The maximum daily dollar amount your plan pays per day for your home care, assisted living care, adult day care or facility care. Home care and adult day care provide a weekly or monthly allowance.

\$ _____ a day

Elimination Period

The number of days you must pay for covered care before your plan begins to pay benefits.

Benefit Multiplier/Duration Period

The length of time your plan will cover your care.

The coverage advertised may meet the requirements for participation in a Long-Term Care Insurance Partnership Program in some states. Under this Program, the policyholder may be able to protect assets from Medicaid spend-down requirements through a feature known as 'asset disregard.' Nothing in a policy or certificate issued by a company is a guarantee of Medicaid eligibility, nor a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company specific policy and certificate forms. If you have questions about the availability of this Program in your state, please contact the company or your state insurance department.

Exclusions and Limitations

This policy does not cover expenses incurred due to war or act of war; expenses that are paid under Medicare or any other government insurance plan (except Medicaid); for services or supplies provided by a member of the immediate family or a person who ordinarily lives in your home (caregiver training expenses are not subject to this exclusion); for services and supplies not included in the Plan of Care; for which no charge is customarily made in the absence of insurance; or outside the United States, its territories and possessions or Canada except as specifically covered under the International Coverage provision.

Tax-qualified policy GR-N620, GR-N640 and GR-N650 will not pay for expenses included in the application of any Medicare deductible, coinsurance or co-payment amount.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

Insurers and their representatives are not permitted by law to offer tax or legal advice. The general information here was written to support the sales, marketing or service of insurance policies offered by Bankers Life and Casualty Company. Based upon individuals' particular circumstances and objectives, they should seek specific advice from their own qualified and duly licensed independent tax or legal advisors. No one may rely upon or use the information here for the purpose of avoiding any tax or tax penalty that may be imposed by the Internal Revenue Code or other applicable law.

Neither Bankers Life and Casualty Company nor any of its agents or representatives are authorized to give legal, tax or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.

Neither Bankers Life and Casualty Company nor any of its agents are in any manner affiliated with or sponsored by the U.S. Government or the Federal Medicare Program.

GR-N620 Tax-Qualified Long-Term Care Policy

GR-N630 Non-Tax-Qualified Long-Term Care Policy

GR-N640 Tax-Qualified Long-Term Care Policy—Facility Care Only

GR-N650 Tax-Qualified Long-Term Care Policy

GR-N670 Non-Tax-Qualified Long-Term Care Policy—Facility Care Only

GR-N680 Non-Tax-Qualified Long-Term Care Policy