

SERFF Tracking Number: MUTM-127070865 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48192
Company Tracking Number: VERONICA BOOTH
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: GC585_0111 - Long Term Care Advertising
Project Name/Number: Long Term Care Advertising/GC585_0111

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: GC585_0111 - Long Term Care SERFF Tr Num: MUTM-127070865 State: Arkansas

Advertising

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 48192

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: VERONICA BOOTH

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Veronica Booth

Disposition Date: 03/10/2011

Date Submitted: 03/09/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: GC585_0111

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: 03/10/2011

State Status Changed: 03/10/2011

Deemer Date:

Created By: Veronica Booth

Submitted By: Veronica Booth

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

GC585_0111

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.

Sincerely,

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Product and Advertising Compliance
 Corporate Compliance and Ethics
 For questions, please contact Carly Cole
 Phone: 402-351-2476; Fax: 402-351-5298
 Email: advfilings@mutualofomaha.com

Company and Contact

Filing Contact Information

Veronica Booth, Senior Policy Drafting & Regulatory Assistant veronica.booth@mutualofomaha.com
 Mutual of Omaha 402-351-4737 [Phone]
 Mutual of Omaha Plaza 402-351-5298 [FAX]
 Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska
 Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance
 Omaha, NE 68175 Group Name: State ID Number:
 (402) 351-6910 ext. [Phone] FEIN Number: 47-0322111

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	03/09/2011	45402686

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/10/2011	03/10/2011

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Disposition

Disposition Date: 03/10/2011

Implementation Date:

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 Variable Material	Filed	Yes
Form	Print	Filed	Yes

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Form Schedule

Lead Form Number: GC585_0111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/10/2011 11	GC585_01	Advertising	Print	Initial		0.000	GC585_0111.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY



UNITED LTCi SOLUTIONS

WORKPLACE SOLUTIONS

Long-Term Care Insurance



FEATURING THE **CASH-First**SM ADVANTAGE

[For members of
Association Name
and/or Logo]

[Marketed by
Broker
Logo]



Help Protect Your Financial Security

If you are like most working Americans, you are looking forward to a healthy and financially secure retirement some day.

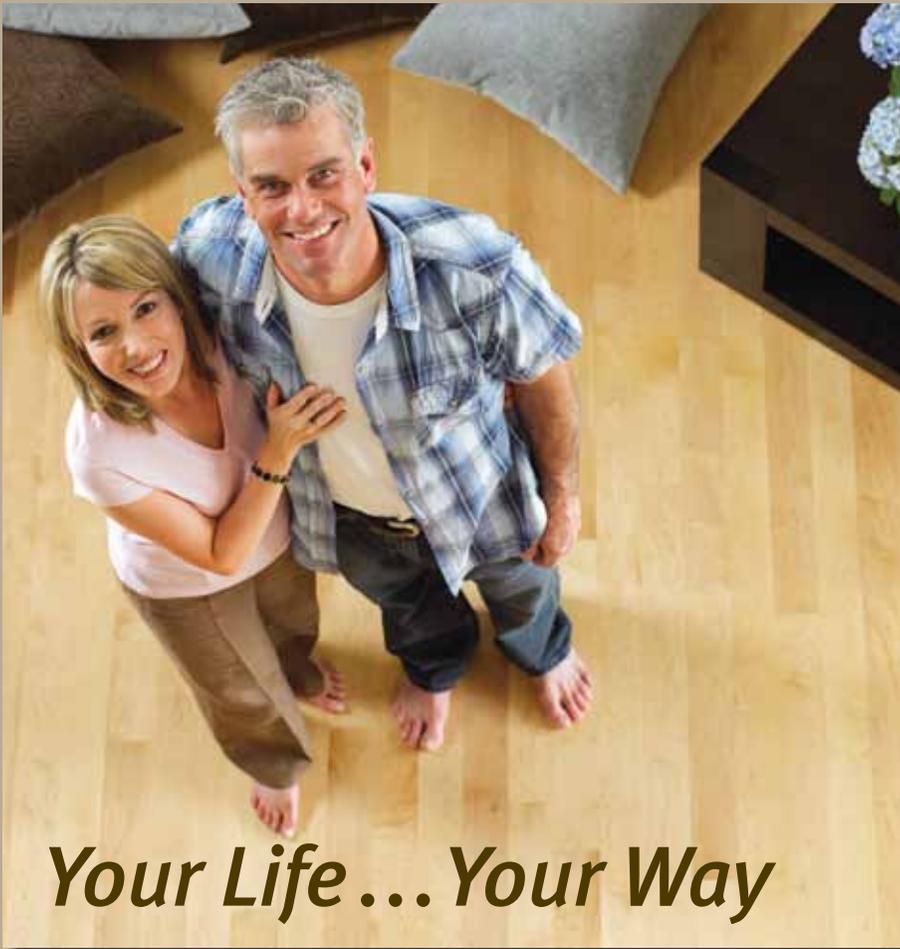
You hope for continued good health and the ability to do what you want to do without exhausting your financial resources. Right now, funds accumulation and growth are key to your plans for independence and financial security.

Realizing your goals will require discipline and planning. One important component of your planning should take into account the high cost of long-term care. Should you need long-term care services, the expenses involved could have an impact on your

financial plans and the goals you've established. That's why part of your planning now should include long-term care insurance.

This long-term care policy is being made available through your employer and, as a result, you and your extended family members have a special opportunity to enroll at preferential premium rates.

Additionally, just as it is with retirement saving and investing, starting at an earlier age with a long-term care policy offers advantages. Your premium rates are lower and your policy benefits have more time to grow. Most importantly, you are more likely to be accepted for the policy when you are still healthy, and you'll be protected in the event of an illness or accident.



Your Life ... Your Way

LTC Workplace Solutions with the CASH-FirstSM Advantage

You've always done things your way. Forged your own path. Never been one to follow along with the crowd. And that's exactly how you plan to keep living your life. The need for long-term care services can arise suddenly . . . and at any age.

Sure, you may need a little help someday, but it's going to be on your own terms. LTC Workplace Solutions with the *CASH-First* advantage is a flexible policy designed to give you freedom to control your care options from your very first day of qualified need.

The policy combines the flexibility of the *CASH-First* advantage, with traditional long-term care benefits that reimburse you for actual expenses incurred through a home health care agency, assisted living facility or nursing home.



Choose the Workplace Solution That's Right for You

There are five pre-packaged long-term care policy designs. Simply select the plan design you prefer and decide which options to add.

BASE	
Maximum Lifetime Benefit	\$50,000
Maximum Monthly Benefit	\$2,000
Monthly CASH-First Benefit	\$800

BRONZE	
Maximum Lifetime Benefit	\$100,000
Maximum Monthly Benefit	\$3,000
Monthly CASH-First Benefit	\$1,200

SILVER	
Maximum Lifetime Benefit	\$150,000
Maximum Monthly Benefit	\$4,000
Monthly CASH-First Benefit	\$1,600

GOLD	
Maximum Lifetime Benefit	\$200,000
Maximum Monthly Benefit	\$5,000
Monthly CASH-First Benefit	\$2,000

PLATINUM	
Maximum Lifetime Benefit	\$250,000
Maximum Monthly Benefit	\$6,000
Monthly CASH-First Benefit	\$2,400

These amounts will increase each year, compounded annually, based on the Inflation Protection Option you select. Benefit amounts will not change if no inflation protection is selected.

Maximum Lifetime Benefit

The maximum lifetime benefit you choose is the maximum benefit amount you may receive over the life of your policy. This amount will increase each year, compounded annually, based on the inflation protection option you choose.

Maximum Monthly Benefit

The maximum monthly benefit you choose is the amount your policy will pay each month for reimbursement of home health care, assisted living or nursing home costs. This amount will increase each year, compounded annually, if an inflation protection option is selected.

The CASH-First Benefit

The CASH-First benefit amount is an optional monthly cash benefit you are eligible to receive in lieu of receiving your maximum monthly benefit. The amount shown for the policy you choose will increase annually, if an inflation option is selected.

The CASH-First benefit gives you cash which can be used for any costs associated with your long-term care expenses. There are no bills to collect and mail for reimbursement. You simply receive your monthly cash amount that can help pay for family travel expenses, missed work, housekeeping services or other out-of-pocket costs.

Reimbursement Benefits

You also have the option to receive traditional reimbursement benefits for actual expenses you incur. These may include assistance with the activities of daily living, help with grocery shopping, meal preparation and housekeeping. It can also be used for the services of a registered nurse, home health aide or therapist. If you require a higher level of care, your policy provides reimbursement benefits for care if an assisted living facility or nursing home as well.

When Benefits Begin

There is no elimination period or deductible for the CASH-First benefit. Benefits begin on the first day you are benefit eligible.

Reimbursement benefits for home health care, assisted living facility or nursing home care begin once you satisfy a 90 calendar day elimination period.* This is the number of calendar days, beginning with your first day of qualified care, before your benefits begin. Your elimination period only needs to be satisfied once and may be satisfied with one or more periods of care.

*Other elimination period options are available

Inflation Protection Options

The cost of long-term care will continue to increase over time. That's why it's important to consider adding inflation protection to help ensure your coverage amounts will be adequate in the years to come, when you are most likely to need care. There are many options to suit every purchase age and budget.

On each policy anniversary date, your **current** maximum monthly benefit and your **current** maximum lifetime benefit will increase by the percentage you select for the remainder of your lifetime.

5% 4.5% 4% 3.5% 3%

Guaranteed Buy-Up Option

If you select a compound lifetime inflation protection option less than five percent, you may increase your selected option to any higher compound lifetime option at any time prior to age 85 **with no additional underwriting required, subject to the following limitations:**

- Your premiums are not being waived on the policy
- You are not currently eligible to receive policy benefits nor have you received policy benefits in the two years prior to electing the increase

Premiums for any increases in inflation benefit percentages will be based on your age at the time you elect the increase. You may elect multiple increases over the life of your policy but not more than once per year.

Examples of Growth – Silver Plan

Assumes starting benefits of	\$150,000 Maximum Lifetime Benefit			\$4,000 Maximum Monthly Benefit			\$1,600 Monthly CASH-First Benefit		
	3%	4%	5%	3%	4%	5%	3%	4%	5%
In 15 years	\$233,694	\$270,141	\$311,840	\$6,232	\$7,203	\$8,316	\$2,492	\$2,884	\$3,326
In 30 years	\$364,089	\$486,510	\$648,295	\$9,710	\$12,974	\$17,287	\$3,885	\$5,195	\$6,915
In 45 years	\$567,241	\$876,177	\$1,347,758	\$15,127	\$23,366	\$35,938	\$6,052	\$9,357	\$14,373

Built-in Policy Benefits

Your policy contains all of the following benefits:

Care Coordinator Services

Your policy offers the optional services of a care coordinator – a licensed health care professional who can assess your needs, develop an individualized plan of care and help you arrange for long-term care services. There's no elimination period, which means you have immediate access to a care coordinator. The use of a care coordinator is optional except when utilizing stay-at-home benefits or alternate care.

Stay-at-Home Benefits

Your policy will pay benefits for the following stay-at-home services:

- Caregiver training
- Durable medical equipment
- Home modifications
- Medical alert system

The maximum amount allowed for stay-at-home benefits is two times your monthly benefit for home health care.

Alternate Care

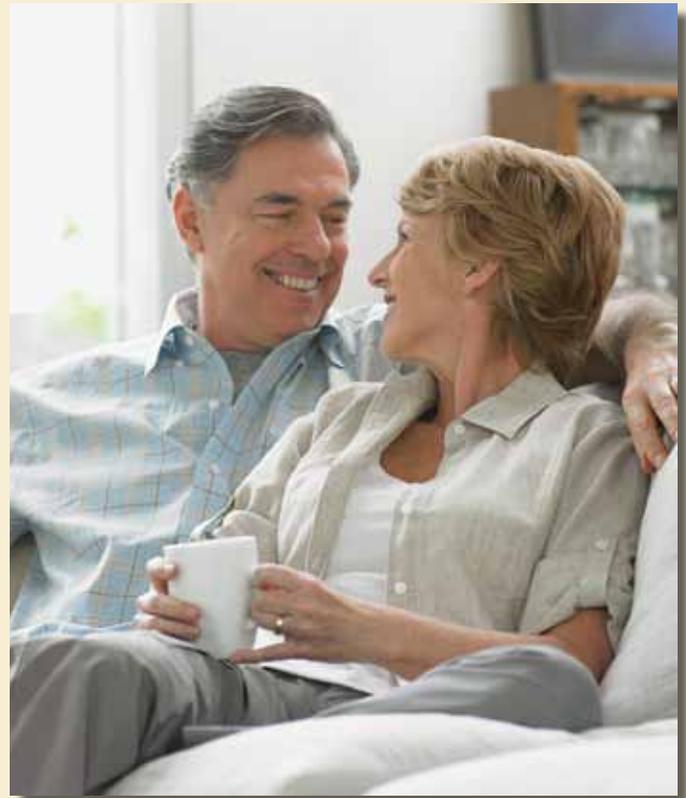
Standards for care may change in the years to come just as they have in the past. To help keep your policy up to date, this feature allows for the payment of benefits for alternate services or treatments not specifically listed in the policy, as long as, they are mutually agreed upon by you, your care coordinator, your physician and the insurance company. The alternate care benefit combined with the *CASH-First* benefit provides flexibility to help ensure your policy will stay current with new forms of care and treatment.

Adult Day Care

Your home care benefits also are available to pay for care received in an adult day care center.

Respite Care

Your policy will pay up to the maximum monthly benefit amount each calendar year for the temporary services of another person or facility to provide care for you. No elimination period is required.



Hospice Care

Your nursing home benefits also can be used to cover the expenses incurred for hospice care in any setting when you are not expected to live beyond six months. No elimination period is required.

Bed Reservation

Your policy will pay up to one month per year to reserve a bed for you in your nursing home or assisted living facility while you are temporarily away.

Facility Assessment

Your policy will pay the charges incurred to perform an annual assessment of the quality of care provided for you in a nursing home or assisted living facility.

International Travel

Full benefits are provided for care received in the United States, Canada or the United Kingdom. Elsewhere, your policy pays up to the maximum monthly benefit, regardless of the amount of actual charges incurred, for one full year.

Waiver of Premium

No premiums are due while you are receiving *CASH-First* benefits or reimbursement benefits for home health care, assisted living or nursing home care.

Five-Year Rate Guarantee

United of Omaha offers rate guarantees few other insurance companies provide.

Tax-Qualified Coverage*

Your long-term care insurance policy is intended to be tax-qualified and the benefits you receive tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation.

Optional Policy Benefits

(Additional premiums may be required)

Spouse Shared Care Benefit

If you have exhausted your maximum lifetime benefit but still need care, you can access benefits under your spouse's policy provided you leave at least one year of benefits for your spouse. If either spouse dies while both identical policies are in force, the surviving spouse receives the deceased spouse's remaining maximum lifetime benefit amount without having to pay the deceased spouse's premium. There is no effect on the surviving spouse's premium.

Non-Forfeiture Shortened Benefit Period

Your coverage will continue on a reduced basis in the event you stop paying premiums.

Eligibility to Receive Benefits

You are eligible to receive benefits when a licensed health care practitioner certifies:

- You are expected to need care for at least 90 days and you are chronically ill, which means you need hands-on or stand-by assistance to perform at least two of the six activities of daily living: bathing, eating, dressing, toileting, continence and transferring
- OR you need continuous supervision due to a severe cognitive impairment

*Internal Revenue Code 7702B





**UNITED OF OMAHA LIFE
INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Long-Term Care Insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

There When You Need Us...

United of Omaha Life Insurance Company, founded in 1926, is proud to be a Mutual of Omaha Insurance Company affiliate. Mutual of Omaha Insurance Company is one of the most recognized names in the insurance industry and has been serving policyholders for more than 100 years.

United of Omaha Company Ratings*	
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	[A+ (Superior)] [2 nd] highest out of [16] possible ratings
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	[Aa3 (Excellent)] [4 th] highest out of [21] possible ratings
Standard & Poor's (for financial strength to meet obligations to policyholders)	[AA- (Very Strong)] [4 th] highest out of [21] possible ratings

*As of [1/11]

Please Read Your Policy Carefully

This is a brief description of some of the facts about a long-term care insurance policy. A Shopper's Guide to Long-Term Care Insurance and outline of coverage are provided to give you additional information. The policy and outline of coverage contain complete details of the benefits, exceptions and limitations of the policy and set forth in detail the rights and obligations of both you and United of Omaha Life Insurance Company.

You Have 30 Days to Examine Your Policy

We give you 30 days from the time you receive your policy to look it over carefully. If you decide it's not for you, you can return it to us for a full refund of any premium you paid.

[United of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]

[The [association name] allows United of Omaha Life Insurance Company to offer long-term care insurance to its members. The coverage provided is individual insurance and not group insurance.]

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR

This is a solicitation of insurance. Policy forms LTC09U-5ML, LTC09U-10ML (or state equivalent). In NC, LTC09U-5ML-NC, LTC09U-10ML-NC; In OR, LTC09U-5ML-OR, LTC09U-10ML-OR; In WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Coverage may vary by state. These policies have exceptions and limitations. You may be contacted by telephone by an insurance agent (in WA: producer).

Each company is responsible for its own contractual and financial obligations.

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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Memorandum of Variable Material	Filed	Date: 03/10/2011
Comments:			
Attachment:			
VM-GC585_0111.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM GC585_0111

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

<u>Section</u>	<u>Explanation</u>
Cover page bottom left [For members of Association name and/or logo]	This will be the Association Group name representing the brochure (if applicable).
Cover page at the bottom right, [Marketed by Broker Logo]	This will be the Brokerage agency name representing the brochure (if applicable).
Ratings for AM Best, Moody's and Standard & Poor's	This is variable so we are able to update this information as it changes.
As of [1/11]	This will update as any new information is provided to us.
Back cover at the bottom, [United of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]	This will appear if a Broker wishes to use this brochure to sell our product (if applicable).
[The [association name] allows United of Omaha Life Insurance Company to offer long-term care insurance to its members. The coverage provided is individual insurance and not group insurance.]	This will appear if we are using this piece to solicit to association group members.