

SERFF Tracking Number: MUTM-127108068 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48378
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34015_0311
Project Name/Number: Long Term Care Advertising/MC34015_0311

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127108068 State: Arkansas
MC34015_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 48378

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 04/06/2011

Date Submitted: 04/01/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34015_0311

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: 04/06/2011

State Status Changed: 04/06/2011

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

MC34015_0311

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.

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This is a "print advertisement" which can be used in a variety of print formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper or brochure. It may be printed in color or black and white and the size may vary based on its use. Any change in size will not affect the content of this advertisement.

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

Your notice of acceptance of this filing will be greatly appreciated.

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

jl

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

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	04/01/2011	46169035

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/06/2011	04/06/2011

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Disposition

Disposition Date: 04/06/2011

Implementation Date:

Status: Filed-Closed

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-Closed	Yes
Form	Print Ad	Filed-Closed	Yes

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Form Schedule

Lead Form Number: MC34015_0311

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/06/2011	MC34015_0311	Advertising Print Ad	Initial		0.000	MC34015_0311_Brackets.pdf



Mutual Care[®] at Work

Long-Term Care Insurance



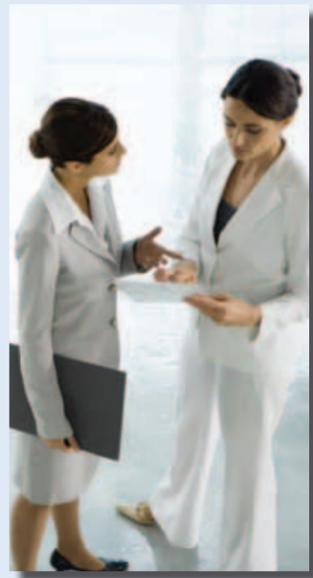
How would you like your program to be funded?

You decide if you want the business to pay the entire cost or if you'd prefer to let employees pay for their own coverage.

- I'd like to pay the cost for all employees (employer-paid)
- I'd like to offer the program to all employees on a voluntary basis with the cost paid by each employee (voluntary)

You also can choose to pay for a select group of employees (i.e., all managers) and make the coverage available to the remaining employees on a voluntary basis.

- I'd like to pay the cost for a select group of employees (executive carve-out)



Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com

About Mutual of Omaha

When you're considering adding long-term care insurance to your employee benefits program, it's important to select an insurance company that is strong, stable and financially secure.

Mutual of Omaha has a long history in the insurance industry – we've been paying claims to customers for over 100 years. And our strong financial position continually earns us high marks from the leading industry rating organizations.

Mutual 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 [3/11]

The ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

We'll be here when you need us

Our expertise in the long-term care insurance market spans more than two decades. So when considering long-term care insurance from Mutual of Omaha, consider this: Longevity, financial strength and experience mean you can count on us to be here when you need us.

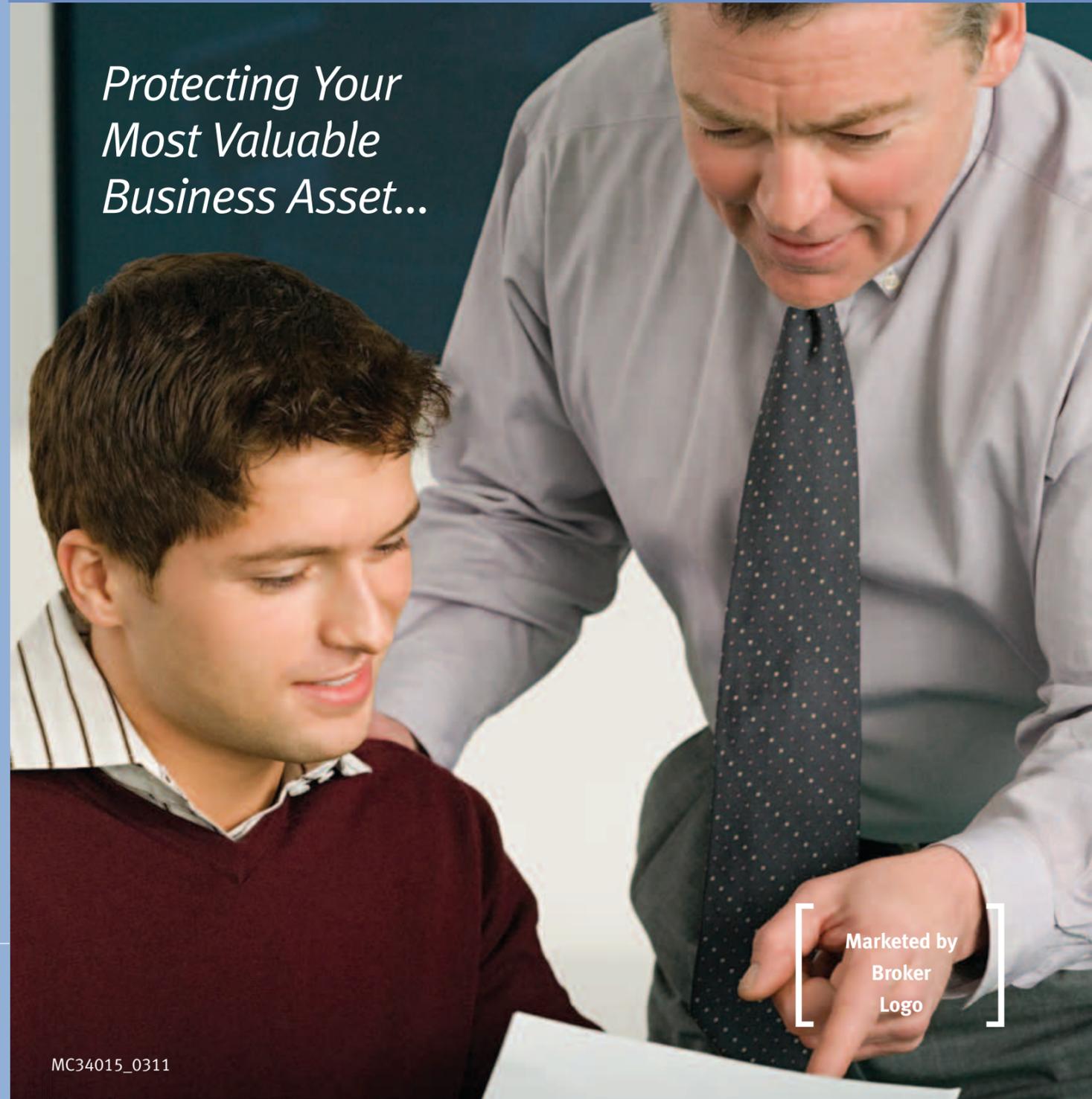
[Mutual of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



This is a solicitation of insurance. Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-5ML-PA, LTC09M-10ML-PA. In 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 (in WA: producer).

Protecting Your Most Valuable Business Asset...



Marketed by
Broker
Logo

Your Employees

The success of your business depends on your workforce. You hire the best people. Provide an environment where they can thrive and grow. And compensate them fairly for their time and talent so they'll stay with you for years to come.

Through your employee benefits program, you help employees protect the lifestyle they live today and plan for a secure retirement in the future. But if that plan doesn't address how they'll pay for long-term care services, your employees could be placing everything they work for in jeopardy. That's why so many employers – large and small alike – are making long-term care insurance part of their employee benefits packages.

What is long-term care?

Long-term care is a term used to describe services for people who are unable to care for themselves. This may include help with daily activities like meal preparation and housekeeping or personal care services like bathing and dressing. Typically, family members will try to provide care at home for as long as possible. Eventually, they may need to enlist the services of a home health aide, assisted living facility or nursing home. And the cost for these services can be high.

But long-term care isn't just for older people. No one knows when the need for long-term care services will arise. An accident or prolonged illness also can trigger the need for long-term care. And that can happen to anyone at any age.



The impact of long-term care

A long-term care situation can impact your employees. It also has the potential to impact your business.

When an employee needs long-term care

When an employee becomes sick or injured, he or she may be faced with paying the high cost of long-term care services. Today's average costs* include:

- Home health aide – [\$19] per day
- Assisted living facility – [\$2,813] per month
- Nursing home – [\$177] per day for a semi-private room

*Source: Mutual of Omaha's Cost-of-Care Survey, conducted by Univita, [2010]

When a family member needs long-term care

Employees who juggle the demands of caring for a family member and the responsibilities of a job may have to:

- Miss work or decrease their work hours
- Take extended leaves of absence
- Eliminate business trips
- Pass up a promotion or new assignment
- Give up the job entirely

Mutual Care® at Work can help

A Mutual Care At Work long-term care insurance program can make funds available to help your employees pay for long-term care services.

And because the program also is available to extended family members, your employees may not have to become full-time caregivers. Instead, they may be able to fulfill an obligation to care for loved ones while maintaining their work duties. And that's good for business.

Long-term care insurance makes good business sense

Giving your employees the opportunity to obtain long-term care insurance has a lot of advantages for your business. It can help you:

- Attract and retain quality employees
- Enhance your company's reputation as a place people want to work
- Build morale and develop a workforce of loyal employees

Long-term care insurance offers tax advantages

Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on the long-term care insurance policy they purchase under your company's program.

• Premiums may be tax-deductible

Under current tax laws, you and your employees may be able to deduct the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.

- **Actual premium** is the actual amount paid for a long-term care insurance policy
- **Eligible premium** is an amount determined annually by the federal government

Eligible Premium Guidelines for [2011]*	
At age:	You can deduct:
40 and younger	[\$340]
41-50	[\$640]
51-60	[\$1,270]
61-70	[\$3,390]
71 and older	[\$4,240]

*IRS Revenue Procedure [2010-40]

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

• Policy benefits may be tax-free

Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, which is [\$300] in [2011.] [Source: Section 7702B of the Internal Revenue Code (IRC)]

Tax Advantages for Your Business

Self-Employed Business Owners (sole proprietor, partnership, LLC and S corporation)

Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:

- Owner
- Spouse
- Dependents

Actual premium may be tax deductible when the business purchases long-term care insurance policies for:

- Employees

Owners of C Corporations

Actual premium paid may be tax deductible when the business purchases long-term care insurance policies for:

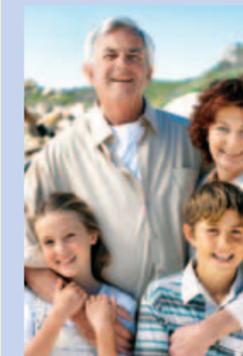
- Owner/employee
- Spouse
- Dependents
- Employees

Tax Advantages for Your Employees

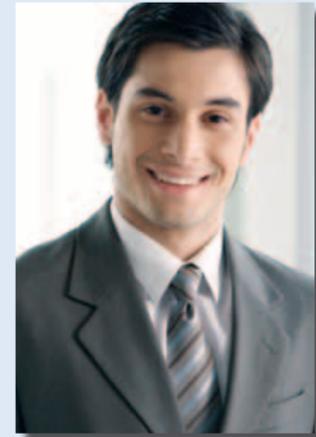
Eligible premium may be tax deductible when an employee purchases his or her own long-term care insurance policy.

Long-term care insurance premium may be included as a medical expense as long as the employee's combined medical expenses exceed 7.5 percent of adjusted gross income and deductions are itemized on his or her income tax return.

The Benefits of Mutual Care® at Work



- You choose who will participate and how you want to fund the program
- Employees have the convenience of purchasing insurance at work
- Premium rates are lower than if policies were purchased on an individual basis
- Coverage is available to extended family members
- Coverage is portable – employees take their policies with them, even if they leave the company



Let's build a program for your business

Based on your answers to these simple questions, we can develop a long-term care insurance program that meets the needs of your business and your most valuable asset... your employees.

How many employees do you have?

Your Mutual Care at Work program will be based on the number of people your business employs.

- 3 to 9 employees
- 10 or more employees

Who will be eligible for the program?

You are free to select participants for the program. You can include all employees or a select group of employees. The choice is yours.

- All employees
- A select group of employees (i.e., all managers)

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed-Closed	Date: 04/06/2011
Comments:		
Attachment:		
VM-MC34015_0311.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM MC34015_0311

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

<u>Section</u>	<u>Explanation</u>
Cover page at the bottom right, [Marketed by Broker Logo]	This will be the Brokerage agency name representing the brochure (if applicable).
Page 2 under What will it cost? [\$19], [\$2,813], [\$177], [2010]	These amount and year of update will change every year we get new information from the Cost of Care Survey.
Page 3 under tax information, [2010], [\$330], [\$620], [\$1,230], [\$3,290], [\$4,110], [2009-50], [\$290], [2010]	These amounts and years will change every year as we receive updated information on tax guidelines.
Back cover, ratings for AM Best, Moody's and Standard & Poors. As of [3/11]	These will be updated as new information is provided to us. This will be the date the new information is provided.
Back cover, [Mutual of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]	This disclosure will appear if a broker wishes to use this brochure to sell our product (if applicable).