

SERFF Tracking Number: MUTM-127114935 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48442  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - GC602\_0311  
Project Name/Number: Long Term Care Advertising/GC602\_0311

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127114935 State: Arkansas  
GC602\_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48442  
Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: KELLY KRUMWIED

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Author: Kelly Krumwied

Disposition Date: 04/12/2011

Date Submitted: 04/08/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Project Number: GC602\_0311

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/12/2011

State Status Changed: 04/12/2011

Created By: Kelly Krumwied

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kelly Krumwied

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Long Term Care Advertising

GC602\_0311, GC603\_0311,

GC604\_0311, GC605\_0311

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

This advertisement can be used in a variety of formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper, brochure or electronic. 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 or conformity with applicable regulatory requirements.

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](mailto:advfilings@mutualofomaha.com)

kk

## 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

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

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$200.00	04/08/2011	46397233

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/12/2011	04/12/2011

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## Disposition

Disposition Date: 04/12/2011

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
<b>Supporting Document</b>	Memorandum of Variable Material	Filed-Closed	Yes
<b>Form</b>	Print Advertisement	Filed-Closed	Yes
<b>Form</b>	Print Advertisement	Filed-Closed	Yes
<b>Form</b>	Print Advertisement	Filed-Closed	Yes
<b>Form</b>	Print Advertisement	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: GC602\_0311

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	GC602_03 11	Advertising	Print Advertisement	Initial		0.000	GC602_0311.pdf
Filed-Closed 04/12/2011	GC603_03 11	Advertising	Print Advertisement	Initial		0.000	GC603_0311.pdf
Filed-Closed 04/12/2011	GC604_03 11	Advertising	Print Advertisement	Initial		0.000	GC604_0311.pdf
Filed-Closed 04/12/2011	GC605_03 11	Advertising	Print Advertisement	Initial		0.000	GC605_0311.pdf

## From United of Omaha Life Insurance Company

### WHAT IS LONG-TERM CARE?

Someone with an extended physical illness, disability or cognitive impairment -- such as Alzheimer's disease -- often needs long-term care. Long-term care provides help with activities of daily living (ADLs), which are bathing, continence, dressing eating, toileting and transferring. There are generally three levels of long-term care available to help people with chronic conditions posing limitations that keep them from performing activities of daily living: home health care; care in an assisted living facility; and nursing home care. When any of these levels of care are needed, long-term care insurance is designed to help cover the cost.

### WHAT DOES LONG-TERM CARE COST?

The cost depends on the type and amount of care one needs and where one receives the care. Nursing home costs averaged more than [\$76,000] a year.<sup>1</sup> Full-time care at home by a home health aid costs a national average of [\$173] per day or over [\$41,500] per year. And the annual average cost of care in an assisted living facility – [\$37,900].<sup>1</sup> No matter what type of long-term care is needed, the costs can quickly impact a family's financial resources.

**Long-term care insurance helps protect savings and retirement assets from the cost of long-term care services.**

<sup>1</sup> Mutual of Omaha Insurance Company's Cost of Care Survey conducted by Univita, [2010]

- **What is Long-Term Care and What Does it Cost?**
- Who Needs Long-Term Care?
- Who Pays for Long-Term Care?
- How Does Long-Term Care Insurance Work?

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Long-term Care Insurance is underwritten by:

**United of Omaha Life Insurance Company**

A Mutual of Omaha Company

Mutual of Omaha Plaza

Omaha, NE 68175

Policy forms: LTC09U-5ML, LTC09U-10ML (or state equivalent) In ID: LTC09U-5ML-ID, LTC09U-10ML-ID, In NC: LTC09U-5ML-NC, LTC09U-10ML-NC, In OK: LTC09U-5ML-OK, LTC09U-10ML-OK, In OR: LTC09U-5ML-OR, LTC09U-10ML-OR, In PA: LTC09U-5ML-PA, LTC09U-10ML-PA, In WA: LTC09U-5ML-WA, LTC09U-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy maybe continued in force, see your agent or write to the company. This is a solicitation of insurance. You may be contacted by telephone by an insurance agent (in WA: producer).

## From United of Omaha Life Insurance Company

### WHO NEEDS LONG-TERM CARE?

Anyone, at any age, can need long-term care due to physical or cognitive medical impairments. These conditions can result from an injury or illness, or from the natural aging process. Often, some level of long-term care is needed as people progress through their recovery or, in the case of aging, as people suddenly or gradually lose their ability to perform activities of daily living.

Long-term care services help people who need assistance with the activities of daily living which are bathing, continence, dressing, eating, toileting and transferring. These services can be delivered either in a person's own home by a paid care provider, or in a care facility such as an assisted living facility or nursing home. Currently, [44 percent] of Americans who need long-term care services are under age 65.<sup>1</sup> The federal government estimates at least [63 percent] of people over age 65 will require long-term care services at some point.<sup>1</sup>

No matter what level of long-term care is provided, the cost for services can be significant. It's important to consider how one plans to receive and pay for these services should they be needed.

### **Long-term care insurance helps protect savings and retirement assets from the cost of long-term care services.**

<sup>1</sup> A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, Kansas City, MO Revised [2010]

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## From United of Omaha Life Insurance Company

### WHO PAYS FOR LONG-TERM CARE?

People pay for long-term care in a variety of ways. These can include Medicare, Medicaid, personal savings and in some cases, insurance.

Medicare will pay the cost of some skilled care in an approved nursing home or in your home but only in some situations. Medicare's skilled nursing facility benefit only covers you if a medical professional says you need *skilled care* after you have been in a hospital for at least three days. It pays limited benefits for a limited period of time. Medicare supplement insurance is private insurance designed primarily to cover some of the gaps in Medicare, such as hospital deductibles and excess physician charges beyond what Medicare approves. Medicare supplement policies *do not* cover long-term care services.

Medicaid pays for nursing home and some home and community-based services. However, to receive Medicaid assistance, one must fall below federal and state guidelines for maximum income and assets. Typically, people who are uninsured start paying for nursing home care with their own funds and deplete those financial resources to the point they become eligible for Medicaid. A long-term care insurance policy could help protect the assets a person has spent a lifetime building and perhaps their hopes of passing a legacy on to their loved ones.

Long-term care insurance offers another way to cover long-term care costs. Today's long-term care insurance policies can help cover all levels of care, including home health care, which can help people stay in their own homes longer.

### **Long-term care insurance helps protect savings and retirement assets from the cost of long-term care services.**

- What is Long-Term Care and What Does it Cost?
- Who Needs Long-Term Care?
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Source: A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, Kansas City, MO Revised [2010]

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## From United of Omaha Life Insurance Company

### HOW DOES LONG-TERM CARE INSURANCE WORK?

Long-term care insurance policies are designed to help cover care services needed as a result of a prolonged disability, illness or cognitive impairment. Many people mistakenly believe that long-term care insurance is simply “nursing home insurance.” While it’s true long-term care insurance does help cover nursing home costs, these insurance policies also are designed to help you stay in your own home longer by helping cover home health care expenses.

United of Omaha Life Insurance Company’s Long-Term Care Insurance will help pay for care provided in your own home. The policy pays benefits for in-home care provided to you by family and friends or by professionals through a licensed home health care agency. The policy also provides benefits for care received in an assisted living facility.

As you consider long-term care insurance, here are some basic terms to know:

- **Maximum Lifetime Benefit:** This is the *initial* maximum amount you are eligible to receive over the life of the policy
- **Maximum Monthly Benefit:** This is the *initial* maximum amount of money the policy will pay out each month
- **Inflation Protection Benefit:** Your monthly and lifetime maximum benefit amounts increase each year, based on the inflation protection option you elect. In order for your coverage to grow and keep pace with inflation, this is a very important benefit to consider
- **Elimination Period:** The elimination period is the length of time you are responsible to pay for long-term care services before the policy begins paying

By having long-term care insurance, you and your family can rest assured in knowing you have planned on how to help cover costs should you someday need long-term care. United of Omaha’s Long-Term Care Insurance can help ensure your care options, giving you control over who provides your care and where you receive it.

### Long-term care insurance helps protect savings and retirement assets from the cost of long-term care services.

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