

SERFF Tracking Number: MUTM-127137015 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48592
Company Tracking Number: ASHLEY WILLIAMS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34024_0311
Project Name/Number: Long Term Care Advertising/MC34024_0311

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127137015 State: Arkansas
MC34024_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48592
Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY WILLIAMS

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Ashley Williams

Disposition Date: 05/04/2011

Date Submitted: 04/27/2011

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: MC34024_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: 05/04/2011

State Status Changed: 05/04/2011

Deemer Date:

Created By: Ashley Williams

Submitted By: Ashley Williams

Corresponding Filing Tracking Number:

Filing Description:

NAIC# 261-71412

FEIN# 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

MC34024_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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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,

Carly Cole
Product and Advertising Compliance Consultant
Corporate Compliance and Ethics
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

aw

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

Filing Fees

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

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	04/27/2011	46985039

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/04/2011	05/04/2011

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Disposition

Disposition Date: 05/04/2011

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	Yes
Form	Brochure	Filed	Yes

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Form Schedule

Lead Form Number: MC34024_0311

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/04/2011	MC34024_0311	Advertising	Brochure	Initial		0.000	MC34024_0311_Brackets.pdf



Long-Term Care Insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
 Mutual of Omaha Plaza
 Omaha, NE 68175-0001
mutualofomaha.com



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

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, all references to agent should be replaced with producer.



Mutual Care[®] at Work

Long-Term Care Insurance

Your Life, Your Way



Marketed by
 Broker
 Logo

Your Life... Your Way

You work hard to build a good life for yourself and your family. That includes being able to do all the things that are important to you today plus everything you've always dreamed of doing when you retire.

But what if you weren't able to care for yourself? Or you were faced with providing care for a loved one? The life you worked to build and the plans you made for the future could go up in smoke.



Mutual Care at Work

The key to living the life you want is achieving financial security and independence, and that takes discipline and planning. A long-term care insurance policy can help.

Your employer is making the Mutual Care at Work long-term care insurance program available to help you realize your financial goals and protect your life savings from the high cost of long-term care services.

The program also is available to your extended family members. Not only can it help them get the care they need, it can help you avoid the disruption and stress that results when a loved one needs long-term care.

What is long-term care?

It's a term used to describe services people need when they're unable to care for themselves. These services range from help at home with daily activities like meal preparation and housekeeping, to personal care services like bathing and dressing. Long-term care also is provided in assisted living facilities – home-like settings that offer safety and security – and nursing homes that provide round-the-clock skilled nursing care.

How do I know if I'll need it?

No one knows what the future holds in store. As you grow older, you're likely to need assistance. But, long-term care isn't just for older people. Young people can need help, too. An accident or prolonged illness means the need for long-term care services can arise at any age.

What will it cost?

Long-term care services can be expensive. Today, the average cost of a home health aide is [\$173] per day. An assisted living facility averages [\$105] per day and a semi-private room in a nursing home costs [\$210] per day.* There's a good chance these costs will be much higher in the future when you're likely to need care.

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

How will I pay?

The cost of long-term care services isn't covered by health insurance or long-term disability insurance. And the coverage provided by Medicare is limited. So, how will you pay?

Use your savings

Paying for long-term care services using savings or other assets can be a risky proposition.

- It's difficult to ensure funds will be available when you need them

- You may have to sell valued assets like your home or family farm
- Liquidating assets like IRAs, stocks and mutual funds can trigger income taxes and result in loss of future earnings

Rely on Medicaid

Medicaid is a program of last resort for people who can't pay for their own care and is not intended to provide long-term care services for everyone.

- You may have to spend down your assets to meet eligibility requirements
- New Medicaid rules have made it more difficult to qualify for benefits
- The state can seek reimbursement from your estate for benefits paid to you

Purchase long-term care insurance

A long-term care insurance policy may be one of the best ways to help pay for long-term care services.

- It can help protect your retirement savings
- It allows you to receive the care you need in the setting that's right for you
- It may help prevent you from becoming a burden to your children
- It can help you maintain your independence

How does long-term care insurance work?

Your long-term care insurance policy will pay benefits for covered long-term care services when a licensed health care practitioner certifies you are unable to perform at least two of the six activities of daily living or you need continual supervision due to a severe cognitive impairment.

Your policy will pay benefits for services you receive in:

- Your home
- An assisted living facility
- A nursing home

And if you're like most people, you really don't want to go to a nursing home. So, your policy contains many features designed specifically to help you get the care you need in the comfort of your own home.

Why should I consider long-term care insurance now?

You're young and healthy. So why consider purchasing a long-term care insurance policy? There are several reasons:

- You're never too young to need long-term care. Accidents and illnesses requiring long-term care services can strike people of any age
- It may never be more affordable. The cost for a long-term care insurance policy is based on your age when you buy. That means every year you wait, the cost will go up
- Your ability to qualify for long-term care insurance is based on your current health. If your health changes tomorrow, you may not be able to purchase long-term care insurance at any price
- You are eligible for premium discounts through your employer

About the Mutual Care at Work Program

Mutual Care at Work is a special program that offers long-term care insurance to employees of businesses like yours. Your employer has taken an important step toward helping you plan for the future by providing this opportunity to enroll now.

The program is open to you and your extended family members (spouse, children, parents, siblings, in-laws, grandparents and step equivalents)

Premium rates are lower than if you were to purchase a long-term care insurance policy individually

Your premium can be paid through payroll deduction, so the bills are handled for you

Your long-term care insurance policy is portable, which means even if you leave your job, you will be able to continue your coverage

About Mutual of Omaha

When you're considering a long-term care insurance policy, it's important to select a company that is strong, stable and financially secure.

Mutual of Omaha Insurance Company 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.

Also, 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.

How can I learn more?

An insurance agent** will meet with you to explain the details of a long-term care insurance policy through the Mutual Care at Work program.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed	Date: 05/04/2011
Comments:		
Attachment: VM-MC34024_0311.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM MC34024_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? [\$173], [\$105], [\$210], [2010]	These amount and year of update will change every year we get new information from the Cost of Care Survey.
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).