

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127166589 State: Arkansas  
MC34076\_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48784  
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: 06/01/2011

Date Submitted: 05/16/2011

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: MC34076\_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: 06/01/2011

State Status Changed: 06/01/2011

Deemer Date:

Created By: Kelly Krumwied

Submitted By: Kelly Krumwied

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34076\_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.

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311

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

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

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	05/16/2011	47642940

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2011	06/01/2011

*SERFF Tracking Number:* MUTM-127166589      *State:* Arkansas  
*Filing Company:* Mutual of Omaha Insurance Company      *State Tracking Number:* 48784  
*Company Tracking Number:* KELLY KRUMWIED  
*TOI:* LTC03I Individual Long Term Care      *Sub-TOI:* LTC03I.001 Qualified  
*Product Name:* Long Term Care Advertising - MC34076\_0311  
*Project Name/Number:* Long Term Care Advertising/MC34076\_0311

## **Disposition**

Disposition Date: 06/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variability	Filed-Closed	Yes
<b>Form</b>	Flyer	Filed-Closed	Yes

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
 Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
 Company Tracking Number: KELLY KRUMWIED  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Long Term Care Advertising - MC34076\_0311  
 Project Name/Number: Long Term Care Advertising/MC34076\_0311

## Form Schedule

**Lead Form Number: MC34076\_0311**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed- Closed 06/01/2011	MC34076_ 0311	Advertising	Flyer	Initial		0.000	MC34076_03 11.pdf



# Mutual Care<sup>®</sup> at Work

## Long-Term Care Insurance for Businesses with 3 to 9 Employees

Mutual Care at Work allows you to offer long-term care insurance coverage to your employees in one of two ways:

- Employer-Paid Coverage**  
 You design the Mutual Care at Work program that best suits your business and pay the cost of coverage for your employees.
- Voluntary Coverage**  
 You offer the Mutual Care at Work program to your employees on a totally voluntary basis. Each employee chooses the amount of coverage that best suits his or her needs and pays the cost of the coverage.

Employer-Paid & Voluntary Coverage	
<b>Full Underwriting</b>  Minimum of 3 insured employees	<b>Employees, Spouses &amp; All Other Participants</b> <ul style="list-style-type: none"> <li>• Full underwriting</li> <li>• 5% premium allowance</li> </ul>

**Note:**

- All other participants include children age 18 and older, parents, in-laws, siblings, grandparents, all step equivalents plus employees and spouses age 65 and older

Program Details at a Glance	
	Full Underwriting
Insurability Questions	Full application
Premium Allowance	5%
Maximum Monthly Benefit Options	\$1,500 to \$15,000 (in increments of \$500)
Maximum Lifetime Benefit	\$500,000
Coverage Increase Options	Increases may or may not be allowed based on individual underwriting results.
Additional Premium Allowances Available	15% Preferred (good health) and 35% Spouse, 15% Married or 10% Two-Person Household*  *Only one may apply

Long-Term Care Insurance underwritten by:  
**MUTUAL OF OMAHA INSURANCE COMPANY**  
 Mutual of Omaha Plaza  
 Omaha, NE 68175-0001  
 [1-800-776-6000]  
[mutualofomaha.com](http://mutualofomaha.com)

**This is a solicitation of insurance.** Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In FL: LTC09M-5ML-FL, LTC09M-10ML-FL. 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. An insurance agent may contact you by telephone (in WA: producer).

SERFF Tracking Number: MUTM-127166589 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48784  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34076\_0311  
Project Name/Number: Long Term Care Advertising/MC34076\_0311

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Memorandum of Variability	Filed-Closed	<b>Date:</b> 06/01/2011
<b>Comments:</b>		
<b>Attachment:</b>		
VM-MC34076_0311.pdf		

**VARIABLE MATERIAL FOR ADVERTISING FORM  
MC34076\_0311**

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

Section

[1-800-775-6000]

Explanation

The phone number is variable in case it changes in the future.