

SERFF Tracking Number: GEFA-127307948 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 49219  
 Company Tracking Number:  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Long Term Care Insurance  
 Project Name/Number: PC Flex Privileged Care Coordination Service & Caregiver Support Service Brochure/116756

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: GEFA-127307948 State: Arkansas

SERFF Status: Closed-Filed-Closed State Tr Num: 49219

Co Tr Num: State Status: Filed-Closed

Author: Andy Zimmerman

Date Submitted: 07/05/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 08/04/2011

Disposition Status: Filed-Closed

Implementation Date:

## General Information

Project Name: PC Flex Privileged Care Coordination Service & Caregiver Support Service Brochure

Project Number: 116756

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

The Privileged Care Coordination Service & Caregiver Support Service Brochure, 116756 06/29/11 is designed to provide details of the Privileged Care Coordination Service and Caregiver Support Service provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.

The Privileged Care Coordination Service & Caregiver Support Service Brochure will be delivered by licensed agents from our career and broker channels at point of sale as a supplement to the Outline of Coverage and the Privileged Choice® Flex Long Term Care Insurance brochure 111407 05/20/11 filed-closed by your Department on 05/04/11 under SERFF Tracking Number GEFA-127076440 (111407FX 06/11/11 submitted to your Department on 06/10/11 under SERFF Tracking Number GEFA-127209045-awaiting disposition).

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/04/2011

State Status Changed: 08/04/2011

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

SERFF Tracking Number: GEFA-127307948 State: Arkansas  
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This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com  
 6620 W. Broad Street 804-484-3949 [Phone]  
 Long Term Care 804-281-6334 [FAX]  
 Bldg. #4, 2nd Floor  
 Richmond, VA 23230-1700

### Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware  
 6610 W Broad Street Group Code: 4011 Company Type: LifeHealth &  
 Annuity  
 Richmond, VA 23230 Group Name: State ID Number:  
 (804) 281-6600 ext. [Phone] FEIN Number: 91-6027719

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: AR Filing Fee=\$50 per advertisement. One advertisement submitted=\$50.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	07/05/2011	49404535

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/04/2011	08/04/2011

*SERFF Tracking Number:*      *GEFA-127307948*                      *State:*                      *Arkansas*  
*Filing Company:*              *Genworth Life Insurance Company*              *State Tracking Number:*      *49219*  
*Company Tracking Number:*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Long Term Care Insurance*  
*Project Name/Number:*      *PC Flex Privileged Care Coordination Service & Caregiver Support Service Brochure/116756*

## **Disposition**

Disposition Date: 08/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Filed-Closed	Yes
<b>Form</b>	Priveleged Care Coordination Service & Caregiver Support Service Brochure	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number: 116756 06/29/11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/04/2011	116756 06/29/11	Advertising	Priveleged Care Coordination Service & Caregiver Support Service Brochure	Initial		0.000	116756_0629 11_statefiling. pdf

# Care Support for You and Your Family

Privileged Care Coordination Service & Caregiver Support Service

Genworth 



Genworth Life Insurance Company (Genworth Life) is proud of its commitment to helping our customers with the consequences of a long term care situation.

Whether it's helping protect your assets or helping you find resources to meet a long term care need, we are here when you need us. With more than 35 years of experience in the long term care industry, Genworth Life has helped hundreds of thousands of people just like you make informed decisions about the care of loved ones.\*

This help is provided to you and your family through two different service offerings included as part of your long term care insurance plan:

#### PRIVILEGED CARE® COORDINATION

##### Help for You

As the insured, if you are eligible for long term care benefits, you will have access to Privileged Care Coordination Services. As part of our claims process, a Privileged Care Coordination Team, which includes a Licensed Healthcare Practitioner, is available to provide assistance ranging from helping with initial claims paperwork to creating a Plan of Care.

#### CAREGIVER SUPPORT SERVICES

##### Help for Your Family

Caregiver Support Services, provided by CareScout®, a Genworth company, can help you (the insured) and your immediate family if they have a long term care need at any time. CareScout specializes in helping caregivers identify care resources for aging parents or other family members.

Using Privileged Care Coordination Services and Caregiver Support Services does not reduce benefits available under your long term care insurance plan.



\* Based on Genworth internal data 12/2010.



# Once you have a situation that requires long term care, Privileged Care Coordination Services are there to help you.

When you have a long term care need, it's easy to get overwhelmed with all of the available care options. Depending on the type of care services needed, long term care can be received at home, in the community, in an assisted living facility or in a nursing home.

Genworth Life's Privileged Care Coordination Team can help you and your family identify your care needs. They can also supply additional information on free programs and services that may be of benefit to you.

Privileged Care Coordination Services are provided to you at no additional cost.

### Where to Start

If you experience a long term care event, notify us in order to begin the claims process. We will walk you through the claims process, conduct assessments and answer any questions you may have about policy benefits and eligibility requirements.

### In-Home Assessment

If you prefer to receive care in your home, a licensed healthcare professional will meet with you to conduct an in-home assessment. During this visit, he or she will assess your functional abilities, cognitive status, personal needs and environment.

### Identify Provider Options and Create a Plan of Care

Your Privileged Care Coordination Team will summarize the results of your personal assessment and create an individualized Plan of Care for you.

If you choose, the Privileged Care Coordination Team will help identify resources such as home care agencies, community care, assisted living facilities and nursing homes to address your specific needs.

**As always, the final choice of covered care providers is up to you. If you want to change covered providers at any time, for any reason, you can do so.**

### Ongoing Support and Monitoring

Your Privileged Care Coordination Team will check in with you periodically. Since care needs can change, they will modify your Plan of Care to help you meet your current needs.

A Privileged Care Coordination Team will help assist you through the long term care claims process, from helping with initial paperwork to assisting in the implementation of your care plan.

 PHONE	 IN-HOME
<ul style="list-style-type: none"> <li>• Begin the claims process</li> <li>• Answer questions about your benefits</li> <li>• Conduct an initial assessment</li> </ul>	<ul style="list-style-type: none"> <li>• Assessment by a licensed healthcare professional</li> <li>• Assess your functional and cognitive status and your environment</li> </ul>
<ul style="list-style-type: none"> <li>• Help find local providers</li> <li>• Create a Plan of Care</li> <li>• Identify care-specific resources</li> </ul>	



## Help that you and your family can start using now

Caregiver Support Services can help if you have an immediate family member that may be in need of long term care. You may not be sure what type of care your loved one needs or what to look for to make those decisions. CareScout, a Genworth company, has helped families and caregivers address their care needs since 1997.

### Care Advice

Talking to someone who understands and has the expertise to know the ins and outs of long term care is invaluable. Thousands of families have benefited from working with professionally trained Care Advocates who are available to answer care-related questions, help assess care needs and help determine an appropriate course of action.\* Care Advocates can help families find peace of mind by locating and coordinating services.

### Unbiased Guidance

Care Advocates provide access to objective, insightful information and research on care providers. CareScout does not collect fees from providers at any time.

### Quality

CareScout knows that finding quality care for loved ones is a priority. They are dedicated to helping you find care that matches your loved one's needs with providers in the community whose capabilities and availability best meet your expectations.

### Online Resources

Searching the Internet for useful information can be difficult. It's hard to know if the sources are credible and trustworthy. CareScout can help alleviate uncertainty by providing you with a reliable online resource. They have been rating Medicare-certified care providers across the country since 1997. These ratings include facility performance compared to peer facilities nationwide.

On CareScout's website, you can search for information and reports on thousands of care providers nationwide. This website gives you the ability to filter your information geographically to narrow your search.

### What You Can Expect

If you or your family needs professional guidance, CareScout can provide the following:

**Personal Assessment** Whether the need is for adult day care, home health care services, or facility care, families work with a professionally trained Care Advocate who can answer questions and perform an objective care needs assessment to create a service plan.

**Provider Options** A Care Advocate can help you find care providers with capabilities and skills that meet your loved one's long term care needs. Upon your request, the Care Advocate may negotiate private pay rates on your loved one's behalf and initiate care.

**Customized Resource Guide** A Care Advocate can create a customized resource guide. This guide contains a list of care providers with services to address your loved one's needs.

CareScout will not disclose or share any personal information without your permission.

The Customized Resource Guide includes helpful tips such as how to choose a care provider.

\* Based on Genworth internal data 12/2010.

 ONLINE

- Find helpful tips
- Access ratings and reports on care providers
- Locate care providers geographically

 PHONE

- Personal care needs assessment
- Create a service plan
- Help find providers

Visit CareScout online at [genworth.com/caresupport](http://genworth.com/caresupport) or call policyholder services at 800.456.7766.

**In-Home Assessment** 

You may not be able to answer some of the questions required to assess specific care needs, especially if your family member lives out of the area.

You may request an In-Home Assessment from CareScout for immediate family members.

As part of the In-Home visit, a licensed healthcare professional will assess your loved one's functional and cognitive status, care needs and environment. The Care Advocate will provide an assessment summary and suggested service plan.

The In-Home Assessment is available for a fee.

Support available online or over the phone is included as part of Caregiver Support Services. An In-Home Assessment is available for a fee.



## Genworth Life Insurance Company

### LONG TERM CARE INSURANCE

6620 West Broad Street  
Richmond, VA 23230

Be sure to review your policy for definitions and more details regarding coverage and its features. This brochure is only a summary of coverage. Policy terms and provisions will prevail.

This is a solicitation of insurance. Details about the benefits, costs, limitations and exclusions will be provided to you by a licensed insurance agent/producer. An agent/producer will contact you.

The Caregiver Support Services set forth in this brochure are the services that Genworth Life Insurance Company (Genworth Life) may currently provide to insureds under policy form series 7052 (7052DE, 7052GA, 7052ID, 7052LA, 7052MI, 7052MO, 7052MS, 7052NC, 7052NE, 7052OK, 7052OR, 7052SC, 7052TN, 7052UT, 7052WA, 7052WV). Not all policies are available in all states. At any time with no notice to you or its insureds, Genworth Life may change the provider, the quantity, the quality, or the types of Caregiver Support Services it provides to its insureds under the policy. Use of Caregiver Support Services does not imply benefit eligibility with regard to any long term care insurance claims made by the insured.

<b>Insurance and annuity products:</b>	Are not deposits.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Cover Letter	Filed-Closed	<b>Date:</b> 08/04/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR Filing Letter PC FLEX PCCS and Caregiver Support 116756 062911.pdf		



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

July 5, 2011

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204  
ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025  
Invitation to Inquire  
Privileged Care Coordination Service & Caregiver Support Service Brochure:  
116756 06/29/11**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval a copy of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$50 is being transmitted via EFT on the SERFF filing system.

The Privileged Care Coordination Service & Caregiver Support Service Brochure, 116756 06/29/11 is designed to provide details of the Privileged Care Coordination Service and Caregiver Support Service provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.

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This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

*Andrew A. Zimmerman*

Andrew A. Zimmerman  
Genworth Life Insurance Company  
Sr. Advertising Compliance Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)