

SERFF Tracking Number: GEFA-127340911 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 49406
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 Live+Well Brochure/115544 07/15/11

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

SERFF Tr Num: GEFA-127340911 State: Arkansas

SERFF Status: Closed-Filed-Closed State Tr Num: 49406

Co Tr Num:

Authors: Andy Zimmerman, Pat Carroll

Date Submitted: 07/27/2011

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 08/23/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: PC Flex Live+Well Brochure

Project Number: 115544 07/15/11

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/23/2011

State Status Changed: 08/23/2011

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

The Privileged Choice Flex Live+Well Brochure, 115544 07/15/11 is designed to provide details of the wellness 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 Choice Flex Live+Well 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 previously submitted Privileged Choice Flex Product Brochure, 111407FX 06/11/11, Filed-Closed by your Department on 07/11/2011 under SERFF Tracking Number GEFA-127209045.

Live+Well is a wellness program. It is not an insurance benefit. It is included in our long term care insurance policy

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 Product Name: Long Term Care Insurance
 Project Name/Number: PC Flex Live+Well Brochure/115544 07/15/11
 7052 to promote health or wellness related to long term care.

Since the Live+Well wellness provisions of our long term care insurance policy are not insurance benefits, we are not certain that this brochure is considered long term care insurance advertising subject to the advertising rules of your state. We are submitting the brochure to your Department, however, since this wellness provision is part of our long term care insurance policy and the submitted advertisement provides details of the Live+Well wellness program.

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.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	07/27/2011	50118362

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/23/2011	08/23/2011

SERFF Tracking Number: *GEFA-127340911* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *49406*
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 Live+Well Brochure/115544 07/15/11*

Disposition

Disposition Date: 08/23/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GEFA-127340911* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *49406*
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 Live+Well Brochure/115544 07/15/11*

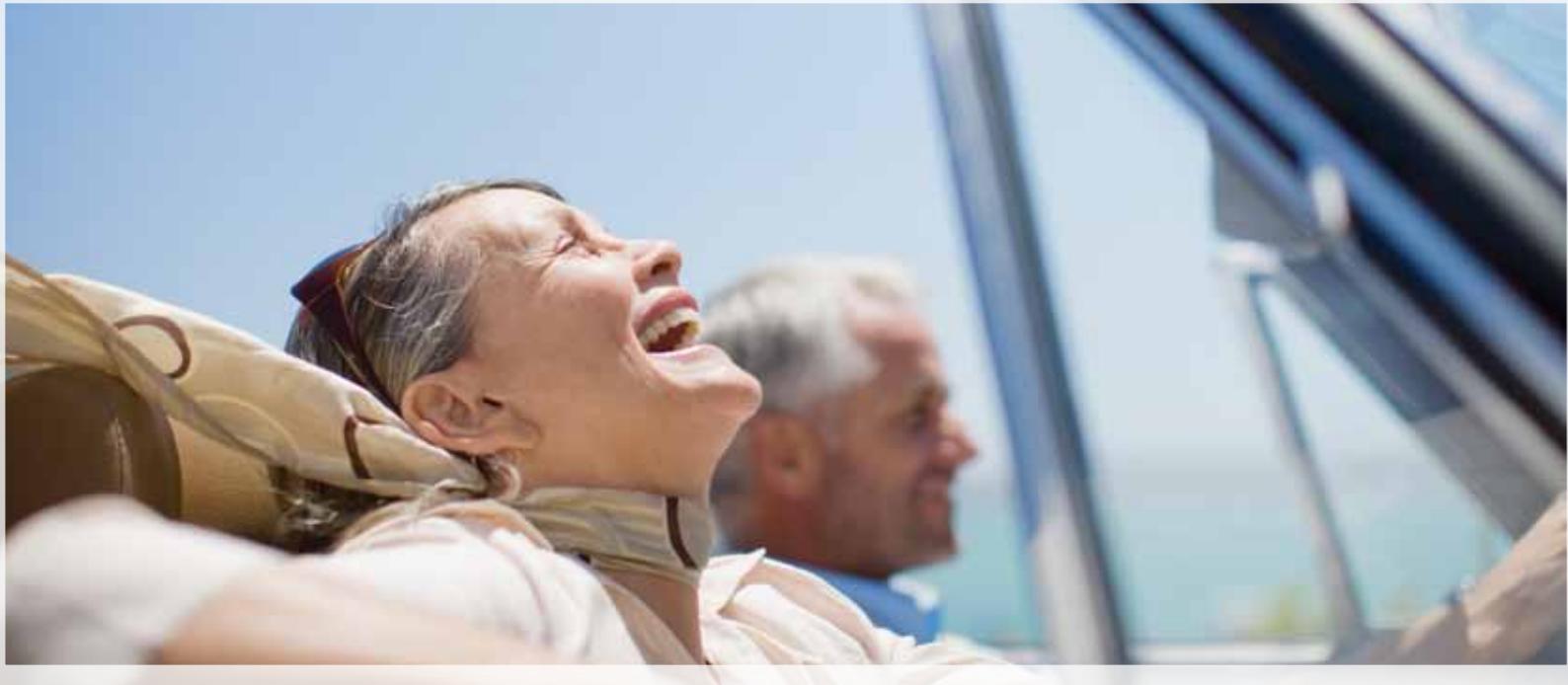
Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Privileged Choice Flex Live+Well Brochure	Filed-Closed	Yes

SERFF Tracking Number: GEFA-127340911 State: Arkansas
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Form Schedule

Lead Form Number: 115544 07/15/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	115544	Advertising	Privileged Choice	Initial		0.000	115544_0715
Closed	07/15/11		Flex Live+Well				11.pdf
	08/23/2011		Brochure				



Genworth Financial 

A Genworth
Program

Brought to you by
 MAYO CLINIC

Live+Well is offered by Genworth Life Insurance Company.

115544 07/15/11



Living well is about making good choices — the choice to eat well, exercise and to see your doctor on a regular basis.

Taking an active role in your healthcare journey is a wise decision, but where do you start?

We're Leading the Way. Genworth Life Insurance Company (Genworth Life) is an industry leader in long term care insurance,¹ with more than 35 years of experience in helping people pay for the long term care they may

need. Mayo Clinic is one of the most trusted brands in health care. We developed Live+Well, in association with Mayo Clinic, to help you live a long, healthy and productive life.

Genworth Financial 



¹ LifePlans 2009 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium income.

Live well, live long

Why Wellness?

Every day there are opportunities to make choices that positively impact our health and quality of life. For example, studies suggest that in 2009 alone, more than 26 million Americans were diagnosed with some form of heart disease. Smoking, high cholesterol, high blood pressure, lack of exercise and poor diet all contribute to this disease.²

Our Live+Well program will provide tools to help you make healthier choices, so that you can take steps to monitor, control or even mitigate health risk factors in your life.

Exclusive Access

In collaboration with Mayo Clinic we are offering an exciting wellness program available exclusively to Genworth Life Long Term Care Insurance customers and their spouse or partner.³ The personalized tools and services offered through Live+Well are available for you and your spouse or partner³ to use – helping you take control of your lifestyle and stay independent.

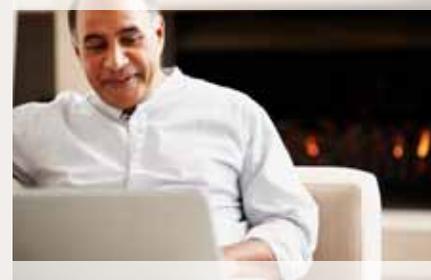
You'll have the comfort of knowing you can access world-class healthcare resources to help you maintain or improve your health.



² Centers for Disease Control and Prevention, Summary Health Statistics for U.S. Adults: National Health Interview Survey, 2009, tables 1, 2.

³ In Montana, spouse or domestic partner

You Have Choices

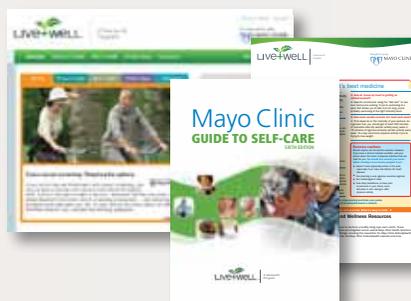


A Wealth of Information and Tools from Mayo Clinic

To participate in the Live+Well program and immediately access online health tools and resources, simply register on the Live+Well site.

Just for registering, we'll send you the free Mayo Clinic Guide to Self-Care book and a quarterly Live+Well newsletter, also free.

To learn more about your current health and to get even more Mayo benefits, take the confidential Mayo Clinic Health Assessment (HA). It can be a useful tool to help you evaluate your health status on an annual basis. Completion of the HA allows you access to the Ask Mayo Clinic 24-hour nurse line and personal health coaching for those who qualify.



Measure

- + The Live+Well site offers resources to help you take responsibility for your health with anytime access to secure online tools such as self-paced coaching, health trackers, calculators and tips from Mayo experts.
- + Your annual Health Assessment (HA) results are graphically displayed to help you visualize your current health standing and map a path to a healthier you.

Educate

- + The health information displayed in your personal website will be tailored to your specific health needs and improvement goals.
- + Just for registering, you'll receive a free copy of the Mayo Clinic Guide to Self-Care book and a quarterly Live+Well newsletter featuring topics like healthy eating, exercise, independent living and more.

Empower

- + Based on your HA results, you may have the option to work with a Mayo Clinic personal health coach through programs like smoking cessation, exercise, nutrition, weight and stress management.
- + Get general health questions answered by a registered nurse with the Ask Mayo Clinic 24-hour nurse line.



Site Features

- + Searchable health topics database
- + Podcasts by Mayo Clinic experts
- + Prescription and over-the-counter medication information

- + Q & A with Mayo Clinic specialists
- + Symptom checker
- + Healthy recipes
- + Self-assessments and calculators
- + Information on tests and procedures

The Live+Well Website

Your Gateway to Better Health

Live+Well is an exciting online wellness resource exclusively for Genworth Life Long Term Care Insurance customers and their spouse or partner.³ It puts the power of Mayo Clinic's expertise to work for your health and long term well-being.

This site features unique health and wellness information and tools that customers and their spouse or partner³ can access.

My Life, Lived My Way

What sets the Live+Well site apart is that it is highly personalized. This is wellness...tailored to your needs, interests and health goals. This confidential, password-protected site will provide you with your own private, customizable home page. It allows you to:

- + Set personal health goals, get help reaching them and track progress
- + Identify potential health issues through your HA results and learn steps you can take to improve them
- + Use the proven tools and programs created by Mayo Clinic experts

Getting Started

Once you receive your policy, register on the Live+Well site to access your online health resources.

From there, take the annual Mayo Clinic Health Assessment (HA), receive additional benefits and take steps towards becoming a healthier you.

Privacy

Protecting your privacy is important to us. The health information you provide will remain between you and Mayo Clinic and will not affect the terms of your long term care insurance policy. For more details, see the privacy information on the back of this brochure.

³ In Montana, spouse or domestic partner

Genworth Life Insurance Company

LONG TERM CARE INSURANCE

6620 West Broad Street
Richmond, VA 23230

A Genworth Financial company

The information you provide to Mayo Clinic, including your personal health data, is confidential and will not be shared with Genworth Life, except that Mayo Clinic may share with Genworth Life the fact that you participate in Live+Well and may share certain collective, de-identified participant health information. Participation in Live+Well is voluntary and will not affect the terms of your Genworth Life long term care insurance coverage.

Live+Well is a wellness program. It is not an insurance benefit.

In NJ, TN and WA, Live+Well is not part of the policy, and may be discontinued at any time.

In TX, Live+Well is a wellness program, endorsement (form 7052 END-WE TX). It is not an insurance benefit and may be discontinued at any time.

Important Information: There is a senior insurance counseling program provided by the Area Agency on Aging under the authority of the Texas Health and Human Services Commission. You may contact them at 1-800-252-9240 or Health Information Counseling and Advocacy Program (HICAP) 701 W. 51st Street, W-352 Austin, Texas 78751.

The Wellness tools and resources described in this brochure are only available to policyholders, and their spouse or domestic partner, covered under the policy forms listed below.

This solicitation of insurance is for individual policy form series 7052 (7052DE, 7052FL, 7052GA, 7052ID, 7052IL, 7052LA, 7052MO, 7052MS, 7052NC, 7052NE, 7052NH, 7052NJ, 7052NM, 7052OK, 7052OR, 7052PA, 7052RI, 7052SC, 7052TN, 7052TX, 7052UT, 7052VA, 7052VT, 7052WA, 7052WY) and endorsement 7052 END-WE (7052 END-WE CT, 7052 END-WE CTP, 7052 END-WE ID, 7052 END-WE KY, 7052 END-WE MA, 7052-WE TX, 7052 END-WE TN). Not all policies are available in all states and the coverage offered may be individual or group insurance. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/producer. An insurance agent/producer will contact you. Sources are available upon request.

We may modify any health or wellness program or any arrangements with entities providing any goods or services under any program offered.

Live+Well and the Live+Well logo are service marks of Genworth Financial, Inc.

Insurance and annuity products:	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.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover Letter	Filed-Closed	Date: 08/23/2011
Comments:		
Attachment: AR Cover Letter PC FLEX Live+Well 115544 071511 Refile.doc.pdf		



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

July 27, 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 Choice Flex Live+Well Brochure: 115544 07/15/11

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 Choice Flex Live+Well Brochure, 115544 07/15/11 is designed to provide details of the wellness 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 Choice Flex Live+Well 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 previously submitted Privileged Choice Flex Product Brochure, 111407FX 06/11/11, Filed-Closed by your Department on 07/11/2011 under SERFF Tracking Number GEFA-127209045.

Live+Well is a wellness program. It is not an insurance benefit. It is included in our long term care insurance policy 7052 to promote health or wellness related to long term care.

Since the Live+Well wellness provisions of our long term care insurance policy are not insurance benefits, we are not certain that this brochure is considered long term care insurance advertising subject to the advertising rules of your state. We are submitting the brochure to your Department, however, since this wellness provision is part of our long term care insurance policy and the submitted advertisement provides details of the Live+Well wellness program.

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.

Sincerely,

Andrew A. Zimmerman

Andrew A. Zimmerman
Genworth Life Insurance Company
Sr. Advertising Compliance Analyst
Compliance/Advertising Review
Andy.Zimmerman@genworth.com