

SERFF Tracking Number: MUTM-127387648 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49670
Company Tracking Number: KELLY KRUMWIED
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - ML11870_0811
Project Name/Number: Long Term Care Advertising/ML11870_0811

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127387648 State: Arkansas
ML11870_0811

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 49670
Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: KELLY KRUMWIED State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Kelly Krumwied Disposition Date: 09/21/2011
Date Submitted: 08/30/2011 Disposition Status: Filed-Closed
Implementation Date: Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising
Project Number: ML11870_0811
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: 09/21/2011
State Status Changed: 09/21/2011
Created By: Kelly Krumwied
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Kelly Krumwied
Filing Description:

NAIC #: 261-71412
FEIN #: 47-0246511
Mutual of Omaha Insurance Company
Long-Term Care Advertising
ML11870_0811

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 wording such as Your Licensed Company Name Required, Agent Name, Agent Address, Agent Phone Number and Agent E-mail in brackets be considered variable.

Thank you for the review of this filing.

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

kk

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 | 08/30/2011 | 51085507 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------------|------------|----------------|
| Filed-Closed | Stephanie Fowler | 09/21/2011 | 09/21/2011 |

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Disposition

Disposition Date: 09/21/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule Form | Schedule Item Letter | Schedule Item Status Filed-Closed | Public Access Yes |
|----------------------|-----------------------------|--|--------------------------|
|----------------------|-----------------------------|--|--------------------------|

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Form Schedule

Lead Form Number: ML11870_0811

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|-------------|-----------|---------|----------------------|-------------|------------------|
| Filed- | ML11870_0 | Advertising | Letter | Initial | | 0.000 | ML11870_0811.pdf |
| Closed | 811 | | | | | | |
| 09/21/2011 | | | | | | | |

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent E-mail]

What's all the talk about long-term care partnerships?

You've probably heard people talking about a long-term care partnership program in our state. This partnership between the state and private insurance companies is designed to encourage citizens to take personal responsibility for their retirement planning because the future of public support through Medicaid is uncertain.

Here's how it works: The long-term care partnership program allows Medicaid and private long-term care insurance companies to work together to provide benefits for covered long-term care services while helping people protect the assets they worked a lifetime to accumulate. What does this mean for you?

- When you purchase a long-term care insurance policy that meets the state's guidelines, you will be allowed to protect a portion of the assets you might otherwise have to "spend down" to meet Medicaid eligibility requirements.
- Asset protection is on a dollar-for-dollar basis. That means if you purchase a long-term care insurance policy that pays \$100,000 in benefits, you will be allowed to keep \$100,000 in personal assets and still be eligible for Medicaid.
- Your long-term care insurance policy pays first. After all benefits have been paid under your policy, you may be allowed to transition to Medicaid.

Ensuring you receive accurate information

In order to ensure people receive accurate, up-to-date information on this important issue, the state requires insurance agents* to complete a special training course and periodic refresher courses in order to market long-term care insurance policies to their clients.

I'm pleased to report that I have completed the training and can assist you with your long-term care insurance needs. If you would like more information about how our state's partnership program may benefit you, please call me. I'll be happy to provide a no-cost review of your long-term care options.

Sincerely,

[Agent Name]

An Independent Licensed Agent

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent), In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In WA: LTC09M-WA, LTC09M-AG-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.

ML11870_0811



**MUTUAL OF OMAHA
INSURANCE COMPANY**