

SERFF Tracking Number: SFCM-127620656 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 49757
Company Tracking Number: ICC11IH-LTCWELC
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: 2011 Long Term Rate Quote
Project Name/Number: 2011 Long Term Rate Quote/ICC11IH-LTCWELC

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: 2011 Long Term Rate Quote SERFF Tr Num: SFCM-127620656 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 49757
Closed

Sub-TOI: LTC03I.003 Other Co Tr Num: ICC11IH-LTCWELC State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler,
Donna Lambert
Authors: Tammie Mills, Gerald
Younge, Sherry Boitnott
Disposition Date: 09/26/2011

Date Submitted: 09/12/2011 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date: 10/26/2011
State Filing Description:

General Information

Project Name: 2011 Long Term Rate Quote
Project Number: ICC11IH-LTCWELC
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Gerald Younge
Filing Description:
Re: State Farm Mutual Automobile Insurance Company
Individual Accident and Health
NAIC #176-25178
Long Term Care Rate Quote for Arkansas
Form #: ICC11IH-LTWELC

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: We are not
required to file Long Term Care marketing
pieces/forms in Illinois.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/26/2011
State Status Changed: 09/26/2011
Created By: Tammie Mills
Corresponding Filing Tracking Number:

SERFF Tracking Number: SFCM-127620656 State: Arkansas
 Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 49757
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Forms:

- I CC11IH-LTWELC Welcome page for LTC Rate Quote * Replacing IH-LTWELC.2
- IH-LTARGI.2- General Information page * Replacing IH-LTARGI.2
- IH-LTARCI2.3- Coverage Information page * Replacing IH-LTARCI2.2
- I H-LTARRQ.3- Long Term Care Insurance- Your Quote *Replacing IH-LTARRQ.2

Enclosed for filing on behalf of the State Farm Mutual Automobile Insurance Company of Bloomington, Illinois are the referenced Long Term Care internet rate quote pages. These forms are being filed for informational purposes in your state.

These pages are considered an Invitation to Contract.

The Welcome Page will be used Countrywide including the Compact states that is why the form number is ICC11-IH-LTWELC. This page must be as generic as possible so that it can work in all states.

The previous versions of these pages were approved on 2/26/2009 under SERFF number SFCM-125995437.

The Long Term Care Rate Quote will be used with Long Term Care policy form numbers 97060AR, 97060ARS, 97061ARC, 97061ARP & 97061ARS.

The format and colors that are on the internet pages are variable and may change from year to year.

We are not required to file Long Term Care marketing pieces in Illinois.

Company and Contact

Filing Contact Information

Tammie Mills, Analyst tammie.mills.csag@statefarm.com
 One State Farm Plaza 309-994-0300 [Phone]
 Bloomington, IL 61710-0001

Filing Company Information

State Farm Mutual Automobile Insurance Company CoCode: 25178 State of Domicile: Illinois
 One State Farm Plaza Group Code: 176 Company Type:
 Laura Walters / Marketing D-3 Group Name: State ID Number:
 Bloomington, IL 61710 FEIN Number: 37-0533100
 (309) 763-8104 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: \$50.00 filing fee per form, filing 4 form = \$200.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$200.00	09/12/2011	51469085

SERFF Tracking Number: SFCM-127620656 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Donna Lambert	09/26/2011	09/26/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	09/23/2011	09/23/2011	Tammie Mills	09/23/2011	09/23/2011
Pending Industry Response	Donna Lambert	09/15/2011	09/15/2011	Tammie Mills	09/16/2011	09/16/2011

SERFF Tracking Number: SFCM-127620656 *State:* Arkansas
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Project Name/Number: 2011 Long Term Rate Quote/ICC111H-LTCWELC

Disposition

Disposition Date: 09/26/2011

Implementation Date: 10/26/2011

Status: Filed-Closed

Comment: Thank you for enlarging the advertising piece.

Rate data does NOT apply to filing.

SERFF Tracking Number: SFCM-127620656 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response to objection-copy of screen w/location of where to increase size of PDF	Filed	No
Supporting Document	Blown up verison of disclaimer section	Filed	No
Form	Welcome page for LTC Rate Quote	Filed	No
Form	General Information page	Filed	No
Form	Coverage Information page	Filed	No
Form	Long Term Care Insurance	Filed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/23/2011
Submitted Date 09/23/2011
Respond By Date 10/24/2011

Dear Tammie Mills,

When the PDF file goes through SERFF, it becomes a picture of the document, not an interactive file. Therefore, I cannot adjust it. Try to email it to me. donna.lambert@arkansas.gov.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/23/2011
Submitted Date 09/23/2011

Dear Donna Lambert,

Comments:

We are responding to the objection that we received on 9/16/2011.

Response 1

Comments: I have attached a "blown up" version of the disclaimer section under the Supporting Doc tab.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Blown up verison of disclaimer section

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

Gerald Younge, Sherry Boitnott, Tammie Mills

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/15/2011
Submitted Date 09/15/2011
Respond By Date 10/17/2011

Dear Tammie Mills,

This will acknowledge receipt of the captioned filing.

Objection 1

- Welcome page for LTC Rate Quote, ICC11IH-LTWELC (Form)
- General Information page, IH-LTARGI.2 (Form)
- Coverage Information page, IH-LTARCI2.3 (Form)
- Long Term Care Insurance, IH-LTARRQ.3 (Form)

Comment: I cannot read the screen shots very well. Can you enlarge them please? The type size is too small.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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Project Name/Number: 2011 Long Term Rate Quote/ICC11IH-LTCWELC

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/16/2011
Submitted Date 09/16/2011

Dear Donna Lambert,

Comments:

We are responding to the objection that we received on 9/16/2011.

Response 1

Comments: When you open the PDF-you can increase the size on the screen. I have attached a snap shot under the Supporting Doc tab of the page and where the location is of where you can increase the size.

Related Objection 1

Applies To:

- Welcome page for LTC Rate Quote, ICC11IH-LTWELC (Form)
- General Information page, IH-LTARGI.2 (Form)
- Coverage Information page, IH-LTARCI2.3 (Form)
- Long Term Care Insurance, IH-LTARRQ.3 (Form)

Comment:

I cannot read the screen shots very well. Can you enlarge them please? The type size is too small.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection-copy of screen w/location of where to increase size of PDF

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Thank you.

Sincerely,
Gerald Younge, Sherry Boitnott, Tammie Mills

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/26/2011	ICC11IH-LTWELC	Advertising Welcome page for LTC Rate Quote	Revised	Replaced Form #: IH-LTWELC.2 Previous Filing #: SFCM-125995437		ICC11IH-LTCWELC-PDF.pdf
Filed 09/26/2011	IH-LTARGI.2	Advertising General Information page	Revised	Replaced Form #: IH-LTARGI.2 Previous Filing #: SFCM-125995437		IH-LTARGI.2.pdf
Filed 09/26/2011	IH-LTARCI2.3	Advertising Coverage Information page	Revised	Replaced Form #: IH-LTARCI2.2 Previous Filing #: SFCM-125995437		IH-LTARCI2.3-PDF.pdf
Filed 09/26/2011	IH-LTARRQ.3	Advertising Long Term Care Insurance	Revised	Replaced Form #: IH-LTARRQ.2 Previous Filing #: SFCM-125995437		IH-LTARRQ.3.pdf

Welcome Screen

Figure 1: Welcome Screen

[Home](#) ▶ [Insurance](#) ▶ [Quotes](#) ▶ Long-Term Care Insurance Rate Quote - State Farm

Long-Term Care Insurance Rate Quote

State Farm Mutual Automobile Insurance Company (State Farm®), Home Office, Bloomington, Illinois



Get a Long-Term Care Insurance Quote

The Long-Term Care Insurance Protection You Need
Getting a Long-Term Care Insurance rate quote from State Farm to help pay for the care you need when you can no longer care for yourself.

Get A Quote
Getting your State Farm **Long-Term Care Insurance** quote is simple. Here's what you need to know:

- It takes only a few minutes.
- We'll be asking for basic information like date of birth and coverage preferences.
- After you finish the quote, you can forward your information to a State Farm agent / insurance producer to discuss the next steps.
- At this time, we don't offer **Long-Term Care Insurance** coverage in MA, NJ, RI (U.S.) or in AB, NB, ON (Canada).

NAIC# 25178
ICC111H-LTCWELC

Long-Term Care Insurance Disclaimer
The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. If the information used to generate this example changes, or different rates are effective at the time of policy issuance, this rate quote may be revised. Premium rates are subject to change and may be increased, and any rate changes would apply to all policies in the same class in the state where the policy is issued. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy- required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent / insurance producer for further details.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

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General Information Screens

Figure 2: Five Coverage Type Options



Long-Term Care Insurance Rate Quote

FAQ Cancel Quote

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	<input type="text" value="MM"/> / <input type="text" value="DD"/> / <input type="text" value="YYYY"/>

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type

- [Long-Term Care Insurance with No Inflation Protection \(ages 30 thru 75\)](#)
- [Long-Term Care Insurance with Simple Inflation Protection \(ages 30 thru 60\)](#)
- [Long-Term Care Insurance - Partnership with Compound Inflation Protection \(ages 30 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with Simple Inflation Protection \(ages 61 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with No Inflation Protection \(ages 76 thru 79\)](#)

Outline of Coverage

Review the [Outline of Coverage](#). This provides detailed information about the Long-Term Care Insurance policy.

I have been given the opportunity to review the [Outline of Coverage](#) document for this product prior to obtaining a rate quote.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

← Previous Continue →

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARG1.2

Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

Choose Your Agent

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Figure 3: Glossary: Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)


Long-Term Care Insurance Rate Quote
FAQ Cancel Quote

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	<input type="text" value="MM"/> / <input type="text" value="DD"/> / <input type="text" value="YYYY"/>

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type

- [Long-Term Care Insurance with No Inflation Protection \(ages 30 thru 75\)](#)
- Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)**
- Insurance coverage for qualified long-term care services you may use when certified as Chronically Ill and need assistance to care for yourself. It is available for ages 30 through 75.
- Automatic inflation protection is not included in this policy, however, it does include a Future Purchase Option that is available at specified ages. This option allows you to increase your maximum daily benefit at an additional cost.
- This policy does not provide Partnership program "asset disregard" in determining Medicaid eligibility as defined by your state.

See the Outline of Coverage for a complete description of benefits and limitations.

Outline of Coverage

Review the [Outline of Coverage](#). This provides detailed information about the Long-Term Care Insurance policy.

I have been given the opportunity to review the [Outline of Coverage](#) document for this product prior to obtaining a rate quote.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

← Previous
Continue →

Long-Term Care Insurance Disclaimer

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NAIC# 25178
IH-LTARGI.2

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Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

Choose Your Agent

Figure 4: Glossary: Long-Term Care Insurance with Simple Inflation Protection (ages 30 thru 60)


Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	<input type="text" value="MM"/> / <input type="text" value="DD"/> / <input type="text" value="YYYY"/>

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type

- [Long-Term Care Insurance with No Inflation Protection \(ages 30 thru 75\)](#)
- [Long-Term Care Insurance with Simple Inflation Protection \(ages 30 thru 60\)](#)
- [Long-Term Care Insurance - Partnership with Compound Inflation Protection \(ages 30 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with Simple Inflation Protection \(ages 61 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with No Inflation Protection \(ages 76 thru 79\)](#)

Outline of Coverage

Review the [Outline of Coverage](#). This provides detailed information about the Long-Term Care Insurance policy.

I have been given the opportunity to review the [Outline of Coverage](#) document for this product prior to obtaining a rate quote.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

◀ Previous
Continue ▶

Long-Term Care Insurance Disclaimer
 The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARG1.2

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Find an Agent



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Choose Your Agent

Figure 5: Glossary: Long-Term Care Insurance – Partnership with Compound Inflation Protection (ages 30 thru 79)


Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	MM / DD / YYYY

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type

- [Long-Term Care Insurance with No Inflation Protection \(ages 30 thru 75\)](#)
- [Long-Term Care Insurance with Simple Inflation Protection \(ages 30 thru 60\)](#)
- [Long-Term Care Insurance - Partnership with Compound Inflation Protection \(ages 30 thru 79\)](#)

Outline of Coverage

Review the [Outline of Coverage](#). This provides d

I have been given the opportunity to review a rate quote.

The purpose of this communication is the solicitation of insurance company.

[Previous](#)

Long-Term Care Insurance - Partnership with Compound Inflation Protection (ages 30 thru 79)

Insurance coverage for qualified long-term care services you may use when certified as Chronically Ill and need assistance to care for yourself. It is available for ages 30 through 79.

This policy qualifies as a Long-Term Care Insurance Partnership Program policy. This means that an amount of your assets equal to the dollar amount of long-term care insurance benefits paid under this policy will be disregarded for purposes of determining your eligibility for Medicaid, as defined by your state.

Compound Automatic Increase Benefit increases your previous Maximum Daily Benefit and your remaining Maximum Lifetime Benefit by 5% on each policy anniversary to help your coverage keep pace with rising costs of services. This is the required amount of inflation protection available for applicants aged 30 through 60 to help your coverage keep pace with rising costs of services.

See the Outline of Coverage for a complete description of benefits and limitations.

Long-Term Care Insurance Disclaimer

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NAIC# 25178
IH-LTARGI.2

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Find an Agent



Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

Choose Your Agent

Figure 6: Glossary: Long-Term Care Insurance – Partnership with Simple Inflation Protection (ages 61 thru 79)



[FAQ](#)
[Cancel Quote](#)

Long-Term Care Insurance Rate Quote

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	<input type="text" value="MM"/> / <input type="text" value="DD"/> / <input type="text" value="YYYY"/>

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type	<input type="radio"/> Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75) <input type="radio"/> Long-Term Care Insurance with Simple Inflation Protection (ages 30 thru 60) <input type="radio"/> Long-Term Care Insurance - Partnership with Compound Inflation Protection (ages 30 thru 79) <input type="radio"/> Long-Term Care Insurance - Partnership with Simple Inflation Protection (ages 61 thru 79)
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Long-Term Care Insurance - Partnership with Simple Inflation Protection (ages 61 thru 79)

Insurance coverage for qualified long-term care services you may use when certified as Chronically Ill and need assistance to care for yourself. It is available for ages 61 through 79.

This policy qualifies as a Long-Term Care Insurance Partnership Program policy. This means that an amount of your assets equal to the dollar amount of long-term care insurance benefits paid under this policy will be disregarded for purposes of determining your eligibility for Medicaid, as defined by your state.

Simple Automatic Increase benefit increases the maximum Daily Benefit by 5% of the original amount and the remaining Maximum Lifetime Benefit amount increases on a proportional amount on each policy anniversary. This is the required amount of inflation protection available for applicants aged 61 through 75 to help your coverage keep pace with rising costs of services.

See the Outline of Coverage for a complete description of benefits and limitations.

Outline of Coverage

Review the [Outline of Coverage](#). This provides d

I have been given the opportunity to review a rate quote.

The purpose of this communication is the solicitation of insurance from an insurance company.

[Previous](#)

Long-Term Care Insurance Disclaimer

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IH-LTARGI.2

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Figure 7: Glossary: Long-Term Care Insurance – Partnership with No Inflation Protection (ages 76 thru 79)


Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

General Information

To get the most accurate rate quote, please answer all the questions completely.

State	AR
Are you a current State Farm customer?	<input type="radio"/> Yes <input type="radio"/> No
Date of birth	<input type="text" value="MM"/> / <input type="text" value="DD"/> / <input type="text" value="YYYY"/>

Please Note: The premiums for long-term care insurance are based on a number of factors, including your age. Waiting until after your next birthday to purchase long-term care insurance may result in higher premiums.

Coverage type

- [Long-Term Care Insurance with No Inflation Protection \(ages 30 thru 75\)](#)
- [Long-Term Care Insurance with Simple Inflation Protection \(ages 30 thru 60\)](#)
- [Long-Term Care Insurance - Partnership with Compound Inflation Protection \(ages 30 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with Simple Inflation Protection \(ages 61 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with No Inflation Protection \(ages 76 thru 79\)](#)

Outline of Coverage

Review the [Outline of Coverage](#). This provides d

I have been given the opportunity to review a rate quote.

The purpose of this communication is the solicitation of insurance company.

[← Previous](#)

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARGI.2

Long-Term Care Insurance - Partnership with No Inflation Protection (ages 76 thru 79)

Insurance coverage for qualified long-term care services you may use when certified as Chronically Ill and need assistance to care for yourself. It is available for ages 76 through 79.

This policy qualifies as a Long-Term Care Insurance Partnership Program policy. This means that an amount of your assets equal to the dollar amount of long-term care insurance benefits paid under this policy will be disregarded for purposes of determining your eligibility for Medicaid, as defined by your state.

No inflation protection is provided by this policy or required for applicants aged 76 through 79.

See the Outline of Coverage for a complete description of benefits and limitations.

Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

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Coverage Information Screen

Figure 8: Coverage Information



Long-Term Care Insurance Rate Quote

FAQ Cancel Quote

Coverage Information

To get the most accurate rate quote, please answer all the questions completely.

Select the daily amount to be paid, known as the daily benefit amount.	<input type="text"/>
Select the number of years your policy will provide benefits, known as the benefit factor .	<input type="text"/>
Select a period of time for which you receive covered qualified Long-Term Care services before payment begins, known as the elimination period .	<input type="radio"/> 30 days <input type="radio"/> 90 days <input type="radio"/> 180 days
To have coverage continue if premiums are not paid subject to certain restrictions, select the non-forfeiture benefit rider .	<input type="radio"/> Yes <input type="radio"/> No

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

[← Previous](#) [Continue →](#)

NAIC# 26178
IH-LTARC12.3

Find an Agent



Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

[Choose Your Agent](#)

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Figure 9: Glossary: Daily Benefit

The screenshot shows a web page for a State Farm Long-Term Care Insurance Rate Quote. The top navigation bar is red with the State Farm logo on the left and 'FAQ' and 'Cancel Quote' links on the right. The main content area is titled 'Coverage Information' and contains a form with several questions. A tooltip is displayed over the 'Daily Benefit' question, providing a definition and advice. On the right side, there is a 'Find an Agent' section with a map icon and a 'Choose Your Agent' button. At the bottom, there are navigation buttons for 'Previous' and 'Continue', and a footer with contact information and a copyright notice.

STATE FARM
Auto
Life Fire
INSURANCE

Long-Term Care Insurance Rate Quote

FAQ Cancel Quote

Coverage Information

To get the most accurate rate quote, please answer all the questions completely.

Select the daily amount to be paid, known as the **daily benefit** amount.

Select **factor** to provide:

Select covered before **elimination** period:

To have coverage continue if premiums are not paid subject to certain restrictions, select the **non-forfeiture benefit rider**. Yes No

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

NAIC# 25178
IH-LIARC12.3

Find an Agent

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Choose Your Agent

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Figure 10: Glossary: Benefit Factor

The screenshot shows the State Farm website interface for a Long-Term Care Insurance Rate Quote. The top navigation bar is red with the State Farm logo on the left and 'FAQ' and 'Cancel Quote' links on the right. The main content area is titled 'Coverage Information' and contains several dropdown menus for selecting policy details. A tooltip is displayed over the 'Benefit Factor' dropdown, providing a definition: 'Benefit Factor: The length of time this policy will provide benefits. This factor is used to determine the maximum amount payable by your policy for all benefits. Selecting a longer Benefit Factor will increase your premium.' To the right, there is a 'Find an Agent' section with a map icon and a 'Choose Your Agent' button. At the bottom of the form, there are 'Previous' and 'Continue' buttons, and a disclaimer: 'The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.' The footer contains links for 'Contact Us | Privacy Policy | Terms of Use' and copyright information for 2011.

STATE FARM
Auto
Life Fire
INSURANCE

Long-Term Care Insurance Rate Quote

FAQ Cancel Quote

Coverage Information

To get the most accurate rate quote, please answer all the questions completely.

Select the daily amount to be paid, known as the **daily benefit** amount.

Select the number of years your policy will provide benefits, known as the **benefit factor**.

Select a period of time for which covered qualified Long-Term Care before payment begins, known as the **elimination period**.

To have coverage continue if payment is not paid subject to certain restrictions, select the **non-forfeiture benefit**.

Benefit Factor
The length of time this policy will provide benefits.
This factor is used to determine the maximum amount payable by your policy for all benefits.
Selecting a longer Benefit Factor will increase your premium.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

◀ Previous Continue ▶

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Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

Choose Your Agent

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Figure 11: Glossary: Elimination Period

The screenshot shows the State Farm website interface for a Long-Term Care Insurance Rate Quote. At the top left is the State Farm logo with 'Auto', 'Life', and 'Fire' icons. The main header is a red bar with the text 'Long-Term Care Insurance Rate Quote' and links for 'FAQ' and 'Cancel Quote'. The main content area is titled 'Coverage Information' and includes a sub-header 'Elimination Period' with a tooltip. The tooltip text reads: 'This is similar to a deductible or waiting period. It is the number of days in which you receive qualified long-term care services before the policy begins to pay benefits. You will be responsible for paying long-term care services during the Elimination Period.' Below the tooltip, there are radio button options for '180 days' and '90 days'. A 'Choose Your Agent' button is visible on the right side of the page. At the bottom, there are navigation buttons for 'Previous' and 'Continue', and a footer with contact information and a copyright notice for 2011.

STATE FARM
Auto
Life Fire
INSURANCE

Long-Term Care Insurance Rate Quote [FAQ](#) [Cancel Quote](#)

Coverage Information

To get the most accurate rate quote, please answer all the questions completely.

Select as the **Elimination Period**

Select provide **factor.**

Select covered before payment begins, known as the **elimination period.** 180 days

To have coverage continue if premiums are not paid subject to certain restrictions, select the **non-forfeiture benefit rider.** Yes No

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

[Previous](#) [Continue](#)

NAIC# 25178
IH-LIARC12.3

Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

[Choose Your Agent](#)

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Figure 12: Glossary: Non-Forfeiture Benefit Rider

The screenshot shows a web interface for a State Farm Long-Term Care Insurance Rate Quote. The top navigation bar is red with the State Farm logo on the left and 'FAQ' and 'Cancel Quote' on the right. The main content area is titled 'Coverage Information' and contains a form with several questions. A tooltip is displayed over the 'non-forfeiture benefit rider' option, providing a definition and a warning that selecting it may increase the premium. On the right side, there is a 'Find an Agent' section with a map icon and a 'Choose Your Agent' button. At the bottom, there are 'Previous' and 'Continue' buttons, and a footer with contact information and a copyright notice.

STATE FARM
Auto
Life Fire
INSURANCE

Long-Term Care Insurance Rate Quote

FAQ Cancel Quote

Coverage Information

To get the most accurate rate quote, please answer all the questions completely.

Select the daily amount to be paid, known as the **daily benefit** amount.

Select the number of years your policy will provide benefits, known as **factor**.

Select a period of time for covered qualified Long-Term Care before payment begins, known as the **elimination period**.

To have coverage continue if premiums are not paid subject to certain conditions, select the **non-forfeiture benefit rider**.

Non-Forfeiture Benefit Rider

This rider provides continuation of coverage if you stop paying premiums for your Long-Term Care Insurance policy subject to certain conditions.

Selecting the Nonforfeiture Benefit may substantially increase your premium.

Find an Agent

Choose a State Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

Choose Your Agent

← Previous Continue →

NAIC# 25178
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Rate Quote Screen
Figure 13: Preferred


Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

Long-Term Care - Your Quote

Preferred

Select

Preferred

Thank you for your interest in Long-Term Care Insurance.
This is a no obligation rate quote. There are factors that may affect your eligibility for Long-Term Care Insurance.

Policy Form 97060 Series
Date quoted: May 15, 2011

<p style="text-align: center; font-size: 0.8em;">With Spousal Discount*</p> <div style="text-align: center; font-size: 1.5em; font-weight: bold; margin: 5px 0;">\$236.25</div> <p style="font-size: 0.8em; margin: 0;">/mo** \$1,417.50 /semi-annual</p> <p style="font-weight: bold; margin: 10px 0;">Semi-Annual Details</p> <p style="font-size: 0.8em; margin: 0;">Base policy: \$ 1,015.00 Optional Benefit Riders Non-Fortiture Benefit Rider: \$ 402.50 Semi-Annual: \$ 1,417.50</p>	<p style="text-align: center; font-size: 0.8em;">Without Spousal Discount*</p> <div style="text-align: center; font-size: 1.5em; font-weight: bold; margin: 5px 0;">\$420.67</div> <p style="font-size: 0.8em; margin: 0;">/mo** \$2,524.00 /semi-annual</p> <p style="font-weight: bold; margin: 10px 0;">Semi-Annual Details</p> <p style="font-size: 0.8em; margin: 0;">Base policy: \$ 1,880.00 Optional Benefit Riders Non-Fortiture Benefit Rider: \$ 644.00 Semi-Annual: \$ 2,524.00</p>
---	--

* Spousal Discount is available in some states if your spouse is eligible and applies for Long-Term Care Insurance. Spousal includes: Lawfully married individuals, or partners to a legally recognized domestic partnership or civil union.
** An additional charge may be required if the monthly payment option is selected.

[Forward To An Agent](#)

General Information Edit

State	AR
Date of birth	11/15/1955
Coverage type	Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)

Coverage Information Edit

Daily benefit	\$ 400
Benefit factor	5 years
Elimination period	30 days
Non-forfeiture benefit rider	Yes

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Long-Term Care Insurance Disclaimer
The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARRQ.3

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Find An Agent



Choose a Stat Farm Agent to be your contact person for this quote. They're ready with trusted, professional insurance advice.

[Choose Your Agent](#)

[Send your quote to an Agent >](#)

Figure 14: Glossary: Preferred

Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

Long-Term Care - Your Quote

Preferred

Select

Preferred

Preferred

A preferred rating class is available to those who qualify. The final rate classification will be determined by underwriting based on all insurability factors. Some of the factors considered in the determination are:

- height and weight
- medical history
- tobacco use

\$250.25 /mo**

\$1,417.50 /semi-annual

Semi-Annual Details

Base policy: \$ 1,015.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 402.50

Semi-Annual: \$ 1,417.50

\$420.67 /mo**

\$2,524.00 /semi-annual

Semi-Annual Details

Base policy: \$ 1,880.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 644.00

Semi-Annual: \$ 2,524.00

* Spousal Discount is available in some states if your spouse is eligible and applies for Long-Term Care Insurance. Spousal includes: Lawfully married individuals, or partners to a legally recognized domestic partnership or civil union.

** An additional charge may be required if the monthly payment option is selected.

[Forward To An Agent](#)

General Information Edit

State	AR
Date of birth	11/15/1955
Coverage type	Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)

Coverage Information Edit

Daily benefit	\$ 400
Benefit factor	5 years
Elimination period	30 days
Non-forfeiture benefit rider	Yes

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARRQ.3

Find An Agent

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[Choose Your Agent](#)

[Send your quote to an Agent >](#)

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Figure 15: Select

[FAQ](#)
[Cancel Quote](#)

Long-Term Care Insurance Rate Quote

Long-Term Care - Your Quote

Preferred

Select

Select

Thank you for your interest in Long-Term Care Insurance.
 This is a no obligation rate quote. There are factors that may affect your eligibility for Long-Term Care Insurance.

Policy Form 97060 Series
 Date quoted: May 15, 2011

<p style="text-align: center;">With Spousal Discount*</p> <p style="text-align: center; font-size: 24px; font-weight: bold;">\$472.67 /mo**</p> <p style="text-align: center;">\$2,836.00 /semi-annual</p> <p style="text-align: center; font-weight: bold;">Semi-Annual Details</p> <p style="text-align: center;">Base policy: \$ 1,804.00</p> <p style="text-align: center;"><i>Optional Benefit Riders</i></p> <p style="text-align: center;">Non-Forfeiture Benefit Rider: \$ 1,032.00</p> <p style="text-align: center; font-weight: bold;">Semi-Annual: \$ 2,836.00</p>	<p style="text-align: center;">Without Spousal Discount*</p> <p style="text-align: center; font-size: 24px; font-weight: bold;">\$725.80 /mo**</p> <p style="text-align: center;">\$4,354.80 /semi-annual</p> <p style="text-align: center; font-weight: bold;">Semi-Annual Details</p> <p style="text-align: center;">Base policy: \$ 3,880.00</p> <p style="text-align: center;"><i>Optional Benefit Riders</i></p> <p style="text-align: center;">Non-Forfeiture Benefit Rider: \$ 1,474.80</p> <p style="text-align: center; font-weight: bold;">Semi-Annual: \$ 4,354.80</p>
--	---

* Spousal Discount is available in some states if your spouse is eligible and applies for Long-Term Care Insurance. Spousal includes: Lawfully married individuals, or partners to a legally recognized domestic partnership or civil union.
 ** An additional charge may be required if the monthly payment option is selected.

[Forward To An Agent](#)

General Information [Edit](#)

State	AR
Date of birth	11/15/1955
Coverage type	Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)

Coverage Information [Edit](#)

Daily benefit	\$ 400
Benefit factor	5 years
Elimination period	30 days
Non-forfeiture benefit rider	Yes

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Long-Term Care Insurance Disclaimer
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NAIC# 25178
 IH-LTARRQ.3

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Find An Agent

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[Send your quote to an Agent](#)

Figure 16: Glossary: Select


Long-Term Care Insurance Rate Quote
FAQ [Cancel Quote](#)

Long-Term Care - Your Quote

Preferred

Select

Select

T Select

TI

Pi Insurable applicants who do not qualify for the Preferred rate will receive the Select rate.

D

st in Long-Term Care Insurance.

re factors that may affect your eligibility for Long-Term Care Insurance.

With Spousal Discount*

\$472.67 /mo**

\$2,836.00 /semi-annual

Semi-Annual Details

Base policy: \$ 1,804.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 1,032.00

Semi-Annual: \$ 2,836.00

Without Spousal Discount*

\$725.80 /mo**

\$4,354.80 /semi-annual

Semi-Annual Details

Base policy: \$ 3,880.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 1,474.80

Semi-Annual: \$ 4,354.80

* Spousal Discount is available in some states if your spouse is eligible and applies for Long-Term Care Insurance. Spousal includes: Lawfully married individuals, or partners to a legally recognized domestic partnership or civil union.

** An additional charge may be required if the monthly payment option is selected.

[Forward To An Agent](#)

General Information [Edit](#)

State	AR
Date of birth	11/15/1955
Coverage type	Long-Term Care Insurance with No Inflation Protection (ages 30 thru 75)

Coverage Information [Edit](#)

Daily benefit	\$ 400
Benefit factor	5 years
Elimination period	30 days
Non-forfeiture benefit rider	Yes

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Long-Term Care Insurance Disclaimer
The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARRQ.3

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[Send your quote to an Agent](#)

16

SERFF Tracking Number: SFCM-127620656 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number: 49757
Company
Company Tracking Number: ICC111H-LTCWELC
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: 2011 Long Term Rate Quote
Project Name/Number: 2011 Long Term Rate Quote/ICC111H-LTCWELC

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Response to objection-copy of screen w/location of where to increase size of PDF	Filed	09/26/2011

Comments:

Attachment:

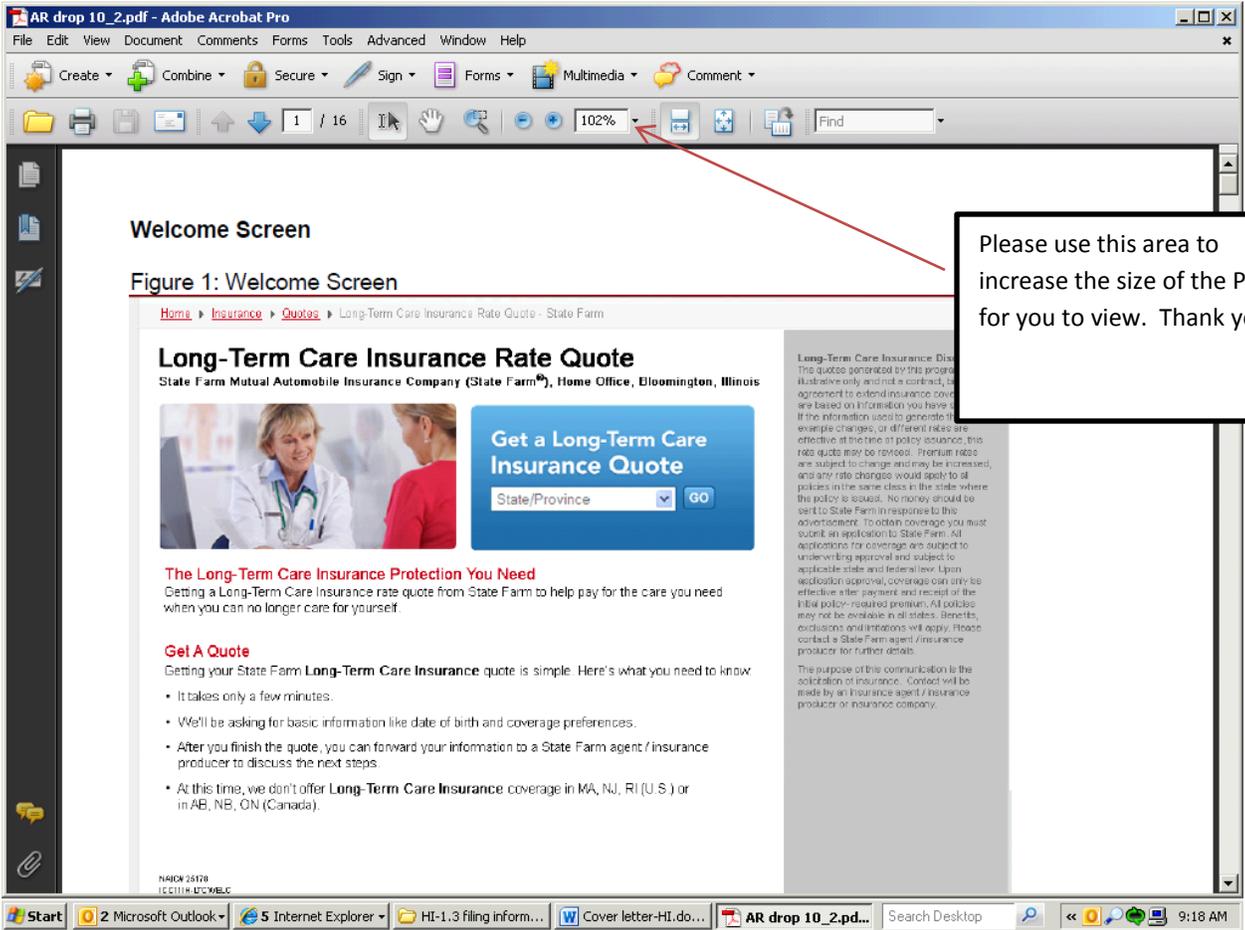
response to Arkansas.pdf

	Item Status:	Status Date:
Satisfied - Item: Blown up verison of disclaimer section	Filed	09/26/2011

Comments:

Attachment:

Disclaimer sections.pdf



Welcome Screen

Figure 1: Welcome Screen

Home > Insurance > Quotes > Long-Term Care Insurance Rate Quote - State Farm

Long-Term Care Insurance Rate Quote

State Farm Mutual Automobile Insurance Company (State Farm®), Home Office, Bloomington, Illinois



Get a Long-Term Care Insurance Quote

State/Province

The Long-Term Care Insurance Protection You Need

Getting a Long-Term Care Insurance rate quote from State Farm to help pay for the care you need when you can no longer care for yourself.

Get A Quote

Getting your State Farm Long-Term Care Insurance quote is simple. Here's what you need to know:

- It takes only a few minutes.
- We'll be asking for basic information like date of birth and coverage preferences.
- After you finish the quote, you can forward your information to a State Farm agent / insurance producer to discuss the next steps.
- At this time, we don't offer Long-Term Care Insurance coverage in MA, NJ, RI (U.S.) or in AB, NB, ON (Canada).

NAIC# 28178
ICCT# 12345678

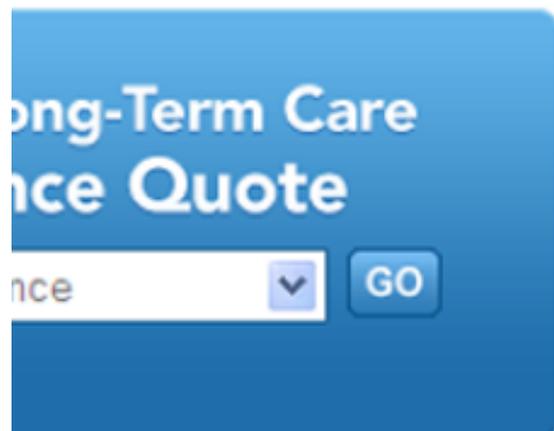
Long-Term Care Insurance Disclosure
The quotes generated by this program are based on information you have provided. If the information used to generate the quote changes, or different rates are effective at the time of policy issuance, this rate quote may be revised. Premium rates are subject to change and may be increased, and any rate changes would apply to all policies in the same class in the state where the policy is issued. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon underwriting approval, coverage can only be effective after payment and receipt of the initial policy required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent / insurance producer for further details.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Please use this area to increase the size of the PDF for you to view. Thank you.

Quote

Home Office, Bloomington, Illinois



to pay for the care you need

Here's what you need to know:

references.

State Farm agent / insurance

in MA, NJ, RI (U.S.) or

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. If the information used to generate this example changes, or different rates are effective at the time of policy issuance, this rate quote may be revised. Premium rates are subject to change and may be increased, and any rate changes would apply to all policies in the same class in the state where the policy is issued. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy- required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent / insurance producer for further details.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

General Information Screen Disclaimer

thru 75)

- [Long-Term Care Insurance with Simple Inflation Protection \(ages 30 thru 60\)](#)
- [Long-Term Care Insurance - Partnership with Compound Inflation Protection \(ages 30 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with Simple Inflation Protection \(ages 61 thru 79\)](#)
- [Long-Term Care Insurance - Partnership with No Inflation Protection \(ages 76 thru 79\)](#)

Outline of Coverage

Review the [Outline of Coverage](#). This provides detailed information about the Long-Term Care Insurance policy.

- I have been given the opportunity to review the [Outline of Coverage](#) document for this product prior to obtaining a rate quote.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

[◀ Previous](#)

[Continue ▶](#)

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
#LITARG1.2

Rate Quote Screen Notes and Disclaimer

Base policy: \$ 1,015.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 402.50

Semi-Annual: \$ 1,417.50

Base policy: \$ 1,500.00

Optional Benefit Riders

Non-Forfeiture Benefit Rider: \$ 644.00

Semi-Annual: \$ 2,524.00

* Spousal Discount is available in some states if your spouse is eligible and applies for Long-Term Care Insurance. Spousal includes: Lawfully married individuals, or partners to a legally recognized domestic partnership or civil union.

** An additional charge may be required if the monthly payment option is selected.

[Forward To An Agent](#)

General Information

[Edit](#)

Coverage Information

Daily benefit	\$ 400
Benefit factor	5 years
Elimination period	30 days
Non-forfeiture benefit rider	Yes

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent / insurance producer or insurance company.

Long-Term Care Insurance Disclaimer

The quotes generated by this program are illustrative only and not a contract, binder or agreement to extend insurance coverage and are based on information you have supplied. No money should be sent to State Farm in response to this advertisement. To obtain coverage you must submit an application to State Farm. All applications for coverage are subject to underwriting approval and subject to applicable state and federal law. Upon application approval, coverage can only be effective after payment and receipt of the initial policy-required premium. All policies may not be available in all states. Benefits, exclusions and limitations will apply. Please contact a State Farm agent for further details.

NAIC# 25178
IH-LTARRQ.3