

SERFF Tracking Number: PHYS-127975164 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number:
Company Tracking Number: PMA3707
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC
Project Name/Number: PMA3707/PMA3707

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC SERFF Tr Num: PHYS-127975164 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Approved State Tr Num:
Sub-TOI: LTC03I.001 Qualified Co Tr Num: PMA3707 State Status: Approved-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert
Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 01/18/2012
Date Submitted: 01/16/2012 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date: 02/20/2012
State Filing Description:

General Information

Project Name: PMA3707 Status of Filing in Domicile: Pending
Project Number: PMA3707 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 01/18/2012
State Status Changed: 01/18/2012
Deemer Date: Created By: Sara Magee-Garcia
Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number:
PMA3707

Filing Description:
RE: Long Term Care Advertisements
Resource Support Guide: PMA3707

Attached are copies of the above referenced material for your review. This material will be used to create an interest in the following Long Term Care policies:

Policies Approval Dates

P145AR 8-11-04
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

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If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising Compliance sara.magee-garcia@physiciansmutual.com
 Coordinator
 2600 Dodge Street 402-930-2633 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
 2600 Dodge Street Group Code: 367 Company Type:
 Omaha, NE 68131 Group Name: State ID Number:
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	01/16/2012	55432291

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/18/2012	01/18/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	01/17/2012	01/17/2012

Response Letters

Responded By	Created On	Date Submitted
Sara Magee-Garcia	01/18/2012	01/18/2012

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Disposition

Disposition Date: 01/18/2012

Implementation Date: 02/20/2012

Status: Approved

Comment:

Rate data does NOT apply to filing.

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State: *Arkansas*

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**Schedule
Form**

Schedule Item
PMA3707

Schedule Item Status Public Access
Approved Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/17/2012
Submitted Date 01/17/2012
Respond By Date 02/17/2012

Dear Sara Magee-Garcia,

This will acknowledge receipt of the captioned filing.

Objection 1

- PMA3707, PMA3707 (Form)

Comment: Please place in bold font the sentence, "When you respond, an insurance agent/producer will contact you . . ."
" This information must be displayed in a "conspicuous" manner. RR18 Sec. 23 B(3).

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 01/18/2012
Submitted Date 01/18/2012

Dear Donna Lambert,

Comments:

Please see the comments below.

Response 1

Comments: When the material is folded the side that has this disclaimer will be one of the sides that is seen first by the consumer. The front of the brochure and the disclaimer page are viewable to the consumer without opening the guide. On previously approved material we have not be required to bold this phrase to make it more conspicuous.

Related Objection 1

Applies To:

- PMA3707, PMA3707 (Form)

Comment:

Please place in bold font the sentence, "When you respond, an insurance agent/producer will contact you . . ." This information must be displayed in a "conspicuous" manner. RR18 Sec. 23 B(3).

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your reconsideration would be greatly appreciated. Thank you for all of your assistance with this filing.

Sincerely,

Sara Magee-Garcia, Sonya Dickey

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Form Schedule

Lead Form Number: PMA3707

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 01/18/2012	PMA3707	Advertising	PMA3707	Initial			PMA3707.pdf

For More Information

If you would like more information about your long-term care insurance policy, the advisors, or how to file a claim, please contact us however is easiest for you.

TIP: Regular business hours are Monday to Friday, 8 a.m. to 5 p.m., Central Time.

For Customer Service

Phone: 1-800-228-9100

Fax: 1-402-633-1604

Online: PhysiciansMutual.com

Mail: P.O. Box 3313
Omaha, NE 68102-0313

For Claims

Phone: 1-800-228-9100

Fax: 1-402-633-1020

Online: PhysiciansMutual.com

Mail: P.O. Box 2018
Omaha, NE 68103-2018

For Additional Questions

Contact your agent/producer if you have additional questions.

Ohio Residents: The Optional Care Coordination Advisor will be designated by Physicians Mutual Insurance Company, unless you designate one to act on your behalf. You can obtain free information about long-term care insurance from the Ohio Department of Insurance by calling 1-800-686-1526.

Physicians Mutual Insurance Company®



Insurance for all of us.®

Products and benefits may not be available in all states. When you respond, an insurance agent/producer will contact you with more information regarding this solicitation of insurance, including costs and limitations. Insurance Policy Form Numbers: P145, P146, P147, P148 (in LA: P145LA, P146LA, P147LA, P148LA; in OK: P145OK, P146OK, P147OK, P148OK; in TN: P146TN, P147TN, P148TN).

VISTA Care™ Choices



Your Personal Resource
Support Team

Physicians Mutual Insurance Company®



Insurance for all of us.®

Easy Access to Your Long-Term Care Benefits

Physicians Mutual Insurance Company knows how difficult and confusing it can be when you or someone you love needs long-term care.

This guide helps explain some of the services we offer and makes accessing your benefits easier and quicker for you and your family.

This is just another way we are able to provide the value and confidence you count on from us.

Remember, when you want information, Physicians Mutual Insurance Company provides you with the resources you need.

Additional Help Is Available at No Extra Cost

The resources discussed in this guide are available free of charge, as an added feature to your long-term care insurance policy.

Advisors Who Are Ready to Help

When you need long-term care, it can often come without warning. Your family may not be prepared to know what to do, who to talk to, or how to arrange the necessary services.

That's why we provide advisors who can help answer questions and guide you and your loved ones through an often confusing time.

Resource Advisor

As soon as you contact us about accessing your long-term care benefits, you will be put in contact with a Resource Advisor who is dedicated to you and your situation.

The Resource Advisor can answer questions about your benefits and what type of care is available in your area. He or she can also help with filing claims.

TIP: Call 1-800-228-9100 to talk to a Resource Advisor. You'll be asked for your insurance policy number, address, Social Security number and date of birth.

Before filing a claim, contact your Resource Advisor. He or she will send you a detailed packet describing the claim process, necessary forms and the information we will need from you.

TIP: Before filing a claim, review your insurance policy to make sure you understand what services are covered and when you're eligible for benefits.

Care Coordination Advisor

If you need help in addition to your Resource Advisor, we will arrange for a Care Coordination Advisor to contact you.

He or she is an independent professional who is an expert in long-term care with experience working with families and knowledge about the resources in your community.

TIP: The Care Coordination Advisor can help create and manage your plan of care, and coordinate your care with other medical professionals ... so you can receive the best care possible.



Please Note: If you live in Illinois, your advisors are referred to as an Optional Resource Advisor and an Optional Care Coordination Advisor. If you live in Ohio, the person is referred to as an Optional Care Coordination Advisor. Please see the back panel of this guide for further definitions.