

SERFF Tracking Number: PHYS-128009578 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number:
Company Tracking Number: PMA3694
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA3694/PMA3694

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC SERFF Tr Num: PHYS-128009578 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: LTC03I.003 Other Co Tr Num: PMA3694 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert
Disposition Date: 01/23/2012
Authors: Sonya Dickey, Sara Magee-Garcia
Date Submitted: 01/20/2012 Disposition Status: Filed
Implementation Date Requested: Implementation Date: 02/23/2012
State Filing Description:

General Information

Project Name: PMA3694 Status of Filing in Domicile: Authorized
Project Number: PMA3694 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: 01/23/2012
State Status Changed: 01/23/2012
Deemer Date: Created By: Sonya Dickey
Submitted By: Sonya Dickey Corresponding Filing Tracking Number:
Filing Description:
RE: Long Term Care Advertisements
Invitations to Inquire: PMA3694, PMA3676 for P146AR, P147AR and P148AR only
Invitation to Inquire: PMA3677D for P147AR only

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 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
 2600 Dodge Street 402-633-1663 [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: \$0.00
 Retaliatory? No
 Fee Explanation: Already paid under Co Tr Num: 50587
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$0.00	01/20/2012	

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Project Name/Number: *PMA3694/PMA3694*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/23/2012	01/23/2012

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Disposition

Disposition Date: 01/23/2012

Implementation Date: 02/23/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: PMA3694

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/23/2012	PMA3694	Advertising	PMA3694	Initial			PMA3694.pdf
Filed 01/23/2012	PMA3676	Advertising	PMA3676	Initial			PMA3676.pdf
Filed 01/23/2012	PMA3677D	Advertising	PMA3677D	Initial			PMA3677D.pdf

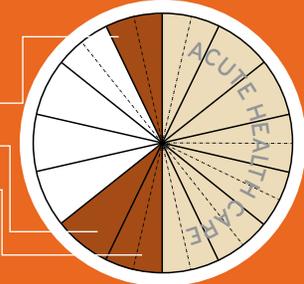
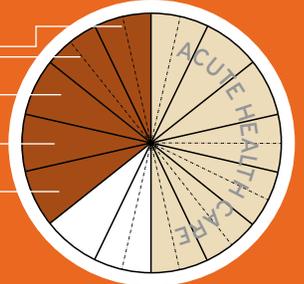
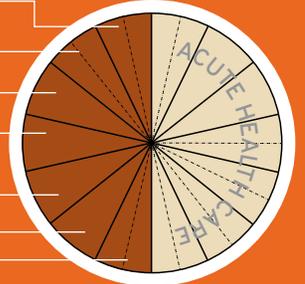
Physicians
Mutual®

Insurance for all of us.®

Your Long-Term Care Coverage Options

A starting point to help decide which option is best for you

Deciding which long-term care insurance policy is best for you can be confusing. To help make the choice easier, below are examples of some Physicians Mutual Insurance Company coverage options, along with how much each costs. You can **customize the insurance** to help fit your individual needs and always have the choice to select different monthly benefit amounts and include additional rider benefits. Plus, **discounts are available** to help you save money.

 <p>Hospice Care Adult Day Care Home Health Care</p>	 <p>Hospice Facility Nursing Home - Skilled - Intermediate - Custodial Assisted Living Facility</p>	 <p>Hospice Facility Nursing Home - Skilled - Intermediate - Custodial Assisted Living Facility Adult Day Care Home Health Care</p>
<p>Economy Option – Help to stay at home</p> <ul style="list-style-type: none"> • \$2,700 monthly benefit for covered home and community care • 90-day elimination period • 2-year benefit multiplier • \$64,800 maximum benefit for covered care • 5% inflation protection rider – 2X maximum <p>Monthly Premium [\$74.51]</p> <p>Refers to Home Health Care Insurance Policy P147 (LA: P147LA; TN: P147TN; WI: P147DD)</p>	<p>Standard Option – Help if you need to go to a facility</p> <ul style="list-style-type: none"> • \$4,000 monthly benefit for covered facility care • 90-day elimination period • 2-year benefit multiplier • \$96,000 maximum benefit for covered care • 30-day bed reservation benefit • 5% inflation protection rider – 2X maximum <p>Monthly Premium [\$125.57]</p> <p>Refers to Basic Long-Term Care Insurance Policy P148 (LA: P148LA; TN: P148TN; WI: P148DD)</p>	<p>Preferred Option – Help at home and in a facility</p> <ul style="list-style-type: none"> • \$4,500 monthly benefit for covered facility care • \$2,250 monthly benefit for covered home and community care • 90-day elimination period • 2-year benefit multiplier • \$108,000 maximum benefit for covered care • 60-day bed reservation benefit • 5% inflation protection rider – 2X maximum <p>Monthly Premium [\$175.22]</p> <p>Refers to Long-Term Care Insurance Policy P146 (LA: P146LA; TN: P146TN; WI: P146DD)</p>

Availability and provisions may vary by state; refer to the brochure, insurance policy and Outline of Coverage for complete details (including costs and limitations) or ask your agent/producer. This is an example only, not a contract. Premiums shown are for a person age 65 in the standard underwriting class and subject to change. This is a solicitation of insurance. If issued, the insurance policy and premium are subject to underwriting approval. (Ohio Residents: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call 1-800-686-1526.)

[123 Main Street, Suite 789, Any Town, NE 89898]
[Cell: 999-999-9999 Toll-Free: 999-999-9999]

Dear Mr./s. Sample,

[As one of our customers, you know the importance of having top-quality insurance protection. That's why I'm writing to you today.]

Like many people, you may be thinking about what you can do to **help ensure your family's security** should you become ill. After all, it is important to plan for the future so you can be prepared for whatever life brings.

- When you get sick and need care, do you have enough money to cover the medical bills?
- Who will take care of you?
- If the burden falls on your family, do they have the protection they may need?

That's where **long-term care insurance** from Physicians Mutual Insurance Company comes in. This valuable coverage can allow your family to help care for you better and longer in the comfort of your home, helping you live the life you want — on your terms.

Plus, long-term care coverage is becoming more and more important in helping protect family and finances. It can help **protect your retirement savings**, as well as family funds ... so you can **keep your independence** and not worry about becoming a burden.

Remember, you can trust Physicians Mutual to be here when you need us. For over 105 years, we've helped Americans all across the country with their insurance needs. And, we've been selling long-term care insurance for over 30 years, so you can rest assured we have the experience you need to create an insurance plan that will help protect you and your family.

I will be contacting you soon to answer any questions you may have about long-term care insurance and if it's right for you. Or, feel free to give me a call at [1-XXX-XXX-XXXX][or sign and return the enclosed card]. I look forward to talking with you!

Sincerely,

[Variable
Agent/Producer
Photo]

[Agent/Producer Name]
[Insurance Agent/Producer]
[emailaddress@emailaddress.com]

*Be sure to ask how a
Partnership Program can
help protect your assets!*

P.S. Getting long-term care coverage can be one of the most important decisions you make. That's why you should plan today for tomorrow — and help ensure your family and finances are protected in the event you need care.

More details about this solicitation of insurance, including prices and limitations, will be provided at no cost or obligation when an agent/producer contacts you.
Insurance Policy: P146/P147/P148 (LA: P146LA/P147LA/P148LA; OK: P146OK/P147OK/P148OK; WI: P146DD/P147DD/P148DD). Policy kinds may vary by state.





[123 Main Street, Suite 789, Any Town, NE 89898]
[Cell: 999-999-9999 Toll-Free: 999-999-9999]

Dear Mr./s. Sample,

You've worked long and hard for all that you have. But if you get sick and need help with your day-to-day activities, what will happen to all that you've worked for? What about your family — could they help take care of you or would it put a burden on them emotionally and financially?

That's where Physicians Mutual Insurance Company can make a difference — in your life and in the lives of your loved ones. Our **home health care insurance** can help you **pay for care in the comfort of your home**, surrounded by your loving family.

Caring for a loved one can be stressful and time consuming. But our home health care insurance can help ensure both your needs and your family's needs are protected by modifying your house to make it safer and easier to stay at home longer so you can live an independent life in the place you're most comfortable.

Plus, you can trust Physicians Mutual to be here when you need us. For over 105 years, we've helped Americans all across the country with their insurance needs. And, we've been selling long-term care insurance for over 30 years, so you can rest assured we have the experience you need to create an insurance plan that will help protect you and your family.

Please call me today at [1-XXX-XXX-XXXX][or sign and return the enclosed card] to learn more about your options for care in the comfort of your home. I look forward to helping you customize an insurance plan to fit your individual needs.



Sincerely,

[Agent/Producer Name]
[Insurance Agent/Producer]
[emailaddress@emailaddress.com]

*Be sure to ask how a
Partnership Program can
help protect your assets!*

