

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
State: Arkansas
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Advertisement
Date Submitted: 07/31/2012
SERFF Tr Num: GEFA-128608727
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved-Closed
Co Tr Num:
Implementation: On Approval
Date Requested:
Author(s): Marcia Chalfant, Andy Zimmerman, Karen Lewis
Reviewer(s): Donna Lambert (primary)
Disposition Date: 08/01/2012
Disposition Status: Approved
Implementation Date:
State Filing Description:

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

General Information

Project Name: TLC12 Privileged Care® Coordination Services Status of Filing in Domicile: Pending & Caregiver Support Services Brochure

Project Number: 136922

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: 08/01/2012

State Status Changed: 08/01/2012

Deemer Date:

Created By: Andy Zimmerman

Submitted By: Andy Zimmerman

Corresponding Filing Tracking Number:

Filing Description:

Privileged Care® Coordination Services & Caregiver Support Services Brochure, 136922 06/26/12 will be distributed in person or via electronic PDF format by licensed independent agents that are appointed with Genworth Life Insurance Company at point of sale.

It is intended to be presented in conjunction with the Long Term Care Insurance Outline of Coverage as well as our Total Living Coverage® Product Brochure 137988 06/19/12 and Total Living Coverage® Brochure 133842 06/20/12 (Approved on 07/02/2012 by your Department under SERFF Tracking Number GEFA-128529559.

Privileged Care® Coordination Services & Caregiver Support Services Brochure, 136922 06/26/12 is designed to provide details of the Privileged Care® Coordination Services & Caregiver Support Services that are provided in Genworth Life Insurance Company's Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.) The policy combines life insurance with long term care insurance.

The Flexible Premium Adjustable Life Insurance Policy, GL5000AR 0212, was approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

The Guaranteed Minimum Benefit Rider GL500R 0212, Accelerated Benefit Rider for Long Term Care Services GL501RAR 0212, Extension of Benefits Rider for Long Term Care Services GL502R 0212, and Return of Premium Rider GL503R 0212 were approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

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 andy.zimmerman@genworth.com

Analyst

6620 W. Broad Street

804-484-3949 [Phone]

Long Term Care

804-281-6334 [FAX]

Bldg. #4, 2nd Floor

Richmond, VA 23230-1700

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

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	07/31/2012	61297469

SERFF Tracking #:

GEFA-128608727

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)

Project Name/Number:

TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	08/01/2012	08/01/2012

SERFF Tracking #:

GEFA-128608727

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)

Project Name/Number:

TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Disposition

Disposition Date: 08/01/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Approved	Yes
Form	Privileged Care® Coordination Services & Caregiver Support Services Brochure	Approved	Yes

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Form Schedule

Lead Form Number: 136922 06/26/12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Approved 08/01/2012	136922 06/26/12	ADV	Privileged Care® Coordination Services & Caregiver Support Services Brochure	Initial:	0.000	136922_062612_nonsecu re1.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Care Support for You and Your Family

Privileged Care[®] Coordination Services & Caregiver Support Services

Genworth 



Underwritten by Genworth Life Insurance Company, Richmond, VA

136922 06/26/12

Genworth Life Insurance Company (Genworth Life) is proud of its commitment to helping our customers with the consequences of a long term care situation.

Whether it's helping protect your assets or helping you find resources to meet a long term care need, we are here when you need us. With more than 35 years of experience in the long term care insurance industry, Genworth Life has helped hundreds of thousands of people just like you make informed decisions about the care of loved ones.*

Help with finding resources is provided to you and your family through two different service offerings that are included with your Total Living Coverage® policy:

PRIVILEGED CARE® COORDINATION

Help for You

As the insured, if you are eligible for long term care benefits, you will have access to Privileged Care Coordination Services. As part of our claims process, a Privileged Care Coordination Team, which includes a Licensed Healthcare Practitioner, is available to provide assistance ranging from helping with initial claims paperwork to creating a Plan of Care.

CAREGIVER SUPPORT SERVICES

Help for Your Family

Caregiver Support Services, provided by CareScout®, a Genworth company, can help you (the insured) and your immediate family if they have a long term care need at any time. CareScout specializes in helping caregivers identify care resources for aging parents or other family members.

Using Privileged Care Coordination Services and Caregiver Support Services does not reduce benefits available under your long term care plan.



* Based on Genworth internal data 12/2010.



Once you have a situation that requires long term care, Privileged Care Coordination Services are there to help you.

When you have a long term care need, it’s easy to get overwhelmed with all of the available care options. Depending on the type of care services needed, long term care can be received at home, in the community, in an assisted living facility or in a nursing home.

Genworth Life’s Privileged Care Coordination Team can help you and your family identify your care needs. They can also supply additional information on free programs and services that may be of benefit to you.

Privileged Care Coordination Services are provided to you at no additional cost.

Where to Start

If you experience a long term care event, notify us in order to begin the claims process. We will walk you through the claims process, conduct assessments and answer any questions you may have about policy benefits and eligibility requirements.

In-Home Assessment

If you prefer to receive care in your home, a licensed healthcare professional will meet with you to conduct an in-home assessment. During this visit, he or she will assess your functional abilities, cognitive status, personal needs and environment.

Identify Provider Options and Create a Plan of Care

Your Privileged Care Coordination Team will summarize the results of your personal assessment and create an individualized Plan of Care for you.

If you choose, the Privileged Care Coordination Team will help identify resources such as home care agencies, community care, assisted living facilities and nursing homes to address your specific needs.

As always, the final choice of covered care providers is up to you. If you want to change providers at any time, for any reason, you can do so.

Ongoing Support and Monitoring

Your Privileged Care Coordination Team will check in with you periodically. Since care needs can change, they will modify your Plan of Care to help you meet your current needs.

A Privileged Care Coordination Team will help assist you through the long term care claims process, from helping with initial paperwork to assisting in the implementation of your care plan.

 PHONE	 IN-HOME
<ul style="list-style-type: none"> • Begin the claims process • Answer questions about your benefits • Conduct an initial assessment 	<ul style="list-style-type: none"> • Assessment by a licensed healthcare professional • Assess your functional and cognitive status and your environment
<ul style="list-style-type: none"> • Help find local providers • Create a Plan of Care • Identify care-specific resources 	



Help that you and your family can start using now.

Caregiver Support Services can help if you have an immediate family member that may be in need of long term care. You may not be sure what type of care your loved one needs or what to look for to make those decisions. CareScout®, a Genworth company, has helped families and caregivers address their care needs since 1997.

Care Advice

Talking to someone who understands and has the expertise to know the ins and outs of long term care is invaluable. Thousands of families have benefited from working with professionally trained Care Advocates who are available to answer care-related questions, help assess care needs and help determine an appropriate course of action.* Care Advocates can help families find peace of mind by locating and coordinating services.

Unbiased Guidance

Care Advocates provide access to objective, insightful information and research on care providers. CareScout does not collect fees from providers at any time.

Quality

CareScout knows that finding quality care for loved ones is a priority. They are dedicated to helping you find care that matches your loved one's needs with providers in the community whose capabilities and availability best meet your expectations.

Online Resources

Searching the Internet for useful information can be difficult. It's hard to know if the sources are credible and trustworthy. CareScout can help alleviate uncertainty by providing you with a reliable online resource. They have been rating Medicare-certified care providers across the country since 1997. These ratings include facility performance compared to peer facilities nationwide.

On CareScout's website, you can search for information and reports on thousands of care providers nationwide. This website gives you the ability to filter your information geographically to narrow your search.

What You Can Expect

If you or your family needs professional guidance, CareScout can provide the following:

Personal Assessment Whether the need is for adult day care, home health care services, or facility care, families work with a professionally trained Care Advocate who can answer questions and perform an objective care needs assessment to create a service plan.

Provider Options A Care Advocate can help you find care providers with capabilities and skills that meet your loved one's long term care needs. Upon your request, the Care Advocate may negotiate private pay rates on your loved one's behalf and initiate care.

Customized Resource Guide A Care Advocate can create a customized resource guide. This guide contains a list of care providers with services to address your loved one's needs.

CareScout will not disclose or share any personal information without your permission.

The Customized Resource Guide includes helpful tips such as how to choose a care provider.

* Based on Genworth internal data 12/2010.

ONLINE

- Find helpful tips
- Access ratings and reports on care providers
- Locate care providers geographically

PHONE

- Personal care needs assessment
- Create a service plan
- Help find providers

Visit CareScout online at genworth.com/caresupport or call policyholder services at 800.456.7766.

In-Home Assessment

You may not be able to answer some of the questions required to assess specific care needs, especially if your family member lives out of the area.

You may request an In-Home Assessment from CareScout for immediate family members.

As part of the In-Home visit, a licensed healthcare professional will assess your loved one's functional and cognitive status, care needs and environment. The Care Advocate will provide an assessment summary and suggested service plan.

The In-Home Assessment is available for a fee.

Support available online or over the phone is included as part of Caregiver Support Services. An In-Home Assessment is available for a fee.



Be sure to review your policy for definitions and more details regarding coverage and its features. This brochure is only a summary of coverage. Policy terms and provisions will prevail.

This is a solicitation of insurance. Details about the benefits, costs, limitations and exclusions will be provided to you by a licensed insurance agent/producer. An agent/producer will contact you.

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA. Total Living Coverage universal life insurance with long term care benefits is subject to issue limitations and Policy Form No. GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.

All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

The Caregiver Support Services set forth in this brochure are the services that are currently offered with your Total Living Coverage policy. At any time with no notice to you or its insureds, Genworth Life may change the provider, the quantity, the quality, or the types of Caregiver Support Services it provides to its insureds under the policy. Use of Caregiver Support Services does not imply benefit eligibility with regard to any long term care insurance claims made by the insured.

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.	

SERFF Tracking #:

GEFA-128608727

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)

Project Name/Number:

TLC12 Privileged Care® Coordination Services & Caregiver Support Services Brochure/136922

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	08/01/2012
Comments:			
Attachment(s):			
AR Cover Letter TLC12 Privileged Care Coordination 136922 062612.doc.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

July 31, 2012

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 Contract (Point of Sale)
Privileged Care® Coordination Services & Caregiver Support Services
Brochure: 136922 0626/12**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval copies 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.

Privileged Care® Coordination Services & Caregiver Support Services Brochure, 136922 06/26/12 will be distributed in person or via electronic PDF format by licensed independent agents that are appointed with Genworth Life Insurance Company at point of sale.

It is intended to be presented in conjunction with the Long Term Care Insurance Outline of Coverage as well as our Total Living Coverage® Product Brochure 137988 06/19/12 and Total Living Coverage® Brochure 133842 0620/12 (Approved on 07/02/2012 by your Department under SERFF Tracking Number GEFA-128529559.

Privileged Care® Coordination Services & Caregiver Support Services Brochure, 136922 06/26/12 is designed to provide details of the Privileged Care® Coordination Services & Caregiver Support Services that are provided in Genworth Life Insurance Company's Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.) The policy combines life insurance with long term care insurance.

The Flexible Premium Adjustable Life Insurance Policy, GL5000AR 0212, was approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

The Guaranteed Minimum Benefit Rider GL500R 0212, Accelerated Benefit Rider for Long Term Care Services GL501RAR 0212, Extension of Benefits Rider for Long Term Care Services GL502R 0212, and Return of Premium Rider GL503R 0212 were approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

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 813-3949, 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