

**State:** Arkansas **Filing Company:** Provident Life and Accident Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** EN-1030 (8-12)  
**Project Name/Number:** /

## Filing at a Glance

Company: Provident Life and Accident Insurance Company  
Product Name: EN-1030 (8-12)  
State: Arkansas  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 08/16/2012  
SERFF Tr Num: UNUM-128643762  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: EN-1030 (8-12)  
Implementation: On Approval  
Date Requested:  
Author(s): Laneeta Derrick, Julie Mader, Vanessa Vice  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 08/21/2012  
Disposition Status: Filed-Closed  
Implementation Date:  
State Filing Description:

**State:** Arkansas **Filing Company:** Provident Life and Accident Insurance Company  
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## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: 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: 08/21/2012  
 State Status Changed: 08/21/2012  
 Deemer Date: Created By: Julie Mader  
 Submitted By: Julie Mader Corresponding Filing Tracking Number:

**Filing Description:**  
 RE: Provident Life and Accident Insurance company – NAIC# 565-68195  
 Long-Term Care Rider Advertising Filing  
 Form EN-1030 (8-12), Advertising Flyer

We are filing for your review Advertising Flyer EN-1030 (8-12) to be used with LTC Rider L-21826, and related forms which were approved by your Department on May 23, 2007.

We reserve the right at any time to make non-material changes to these forms including, but not limited to, paper stock, type face (but not font size) and page layout made necessary by unavoidable changes.

We appreciate your review of this filing. If you require any additional information, please contact me at 1-800-451-8475, ext. 42571 or by e-mail at jamader@unum.com.

Sincerely,  
 Julie A. Mader  
 Information Specialist II

## Company and Contact

### Filing Contact Information

Julie Mader, Information Specialist jamader@unum.com  
 One Fountain Square 423-294-2571 [Phone]  
 Chattanooga, TN 37402

### Filing Company Information

Provident Life and Accident Insurance Company	CoCode: 68195	State of Domicile: Tennessee
1 Fountain Square	Group Code: 565	Company Type:
Chattanooga, TN 37402	Group Name:	State ID Number:
(800) 451-8475 ext. [Phone]	FEIN Number: 62-0331200	

## Filing Fees

**State:** Arkansas **Filing Company:** Provident Life and Accident Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** EN-1030 (8-12)  
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Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form  
Per Company: No

Company	Amount	Date Processed	Transaction #
Provident Life and Accident Insurance Company	\$50.00	08/16/2012	61751382

SERFF Tracking #:

UNUM-128643762

State Tracking #:

Company Tracking #:

EN-1030 (8-12)

State:

Arkansas

Filing Company:

Provident Life and Accident Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

EN-1030 (8-12)

Project Name/Number:

/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/21/2012	08/21/2012

SERFF Tracking #:

UNUM-128643762

State Tracking #:

Company Tracking #:

EN-1030 (8-12)

State:

Arkansas

Filing Company:

Provident Life and Accident Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

EN-1030 (8-12)

Project Name/Number:

/

## Disposition

Disposition Date: 08/21/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Form	Flyer		Yes

SERFF Tracking #:

UNUM-128643762

State Tracking #:

Company Tracking #:

EN-1030 (8-12)

State: Arkansas

Filing Company:

Provident Life and Accident Insurance Company

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Product Name: EN-1030 (8-12)

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## Form Schedule

Lead Form Number: EN-1030 (8-12)

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		EN-1030 (8-12)	ADV	Flyer	Initial:		EN-1030_8-12_clowres[1].pdf

### Form Type Legend:

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

# If you weather a serious disability, could your finances ride out the storm?

Unum's Qualified Long Term Care (LTC) Rider can help you protect your savings.

## Protecting long term plans

Marcia's savings are modest, but she's worked hard for every penny. She wants to travel to Italy, pay for her daughter's wedding, and leave something behind for those she loves. But she's seen how quickly the cost of long term care can deplete a lifetime of savings. She wants to make sure a traumatic accident or illness won't interfere with her life plans.

## Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that can mean long-term treatment in a nursing home or assisted living facility. And the same care that saves your life can devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is.

By adding a Long Term Care Rider to your life insurance policy, you can help protect your savings pool from the drain of this expensive care. And you can choose from several additional options that can extend or increase your LTC benefits. Most importantly, this coverage allows you to use the benefit whether you receive care at home, in a long term care facility, an assisted living facility, an adult day care, or in a nursing home.

## How long term care benefits work

This is an example of how this LTC rider can help you finance a period of long term care. This illustration is based on an insured individual who has a \$25,000 life insurance policy.\*

### Highlights

BASE RIDER — Employer selected	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit. Payments reduce the death benefit until exhausted (approximately 16 months).	\$1,500 per month
ADDITIONAL RIDERS — Employee may select one rider listed below	
<b>Restoration Benefits Rider</b> After death benefit has been exhausted, this rider restores 100% of death benefit.	\$25,000 death benefit
<b>Continuation Benefits Rider</b> Continues benefits at same level (6% monthly) for additional 16 months, no death benefit during continuation. After the base long term care rider has been exhausted, this rider allows a second period of coverage.	\$1,500 per month
<b>Combination of Restoration and Continuation Riders</b> <ul style="list-style-type: none"> <li>Restores death benefit one time.</li> <li>Continues benefits for one additional benefit period after death benefits have been exhausted.</li> <li>Combines the features of the restoration and continuation riders — buy the combo instead of separate riders.</li> </ul>	\$25,000 death benefit \$1,500 per month

\*Assumes there are no outstanding policy loans.

## How to apply

To learn more, watch for information from your employer.

# Get the coverage you need.

## Here are the advantages of our Long Term Care Rider:

- Available at initial offering to employees and spouses ages 15 to 70. All newly eligible adult policies will automatically receive the Long Term Care Rider.
- Available with policy's specified amount (face amount) of at least \$10,000.
- For long term care facility, nursing home care or assisted living facility, provides a maximum monthly benefit that is the lesser of:
  - 6% of the death benefit, less any policy debt at the end of the waiting period; or
  - \$3,000.
- For home health care or adult day care, provides a maximum monthly benefit that is the lesser of:
  - 4% of the death benefit, less any policy debt at the end of the waiting period;
  - your actual monthly expenses; or
  - \$1,500.
- Benefits are payable once you have been receiving long term care for 90 days, subject to the conditions of the rider.
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.
- The benefit period maximum is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.
- The cost is based on your age at issue and whether you use tobacco.
- The rider is tax-qualified, which means that any benefits you receive will not be taxed.\*\*

## Additional Long Term Care Riders

### Continuation Benefits

- Continues benefits payable under the Long Term Care Benefit Rider after all monthly amounts under that rider have been exhausted.
- No death benefit is payable during the continuation of benefits.
- Doubles the long term care benefit available under your policy.

### Restoration Benefits

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Benefit Rider will be restored one time.
- Doubles the long term care benefit available under your policy.

### Restoration and Continuation Benefits

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Rider will be restored one time.
- At the point restoration benefits are exhausted, continuation benefits begin.
- No death benefit is payable during the continuation of benefits.
- Triples the long term care benefit available under your policy.

**GetBenefitSmart.com**

Finally, benefits made simple



Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

See your outline of coverage for additional details.

\*\* Under current tax laws.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has

exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to the long term care rider and to Policy Forms L-21794 and L-21825 and contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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