

**State:** Arkansas **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** PC Flex 2 Live+Well Brochure/115544PC2

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: Long Term Care Insurance  
State: Arkansas  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Advertisement  
Date Submitted: 01/09/2013  
SERFF Tr Num: GEFA-128841830  
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, Pat Carroll  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 01/14/2013  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** PC Flex 2 Live+Well Brochure/115544PC2

## General Information

Project Name: PC Flex 2 Live+Well Brochure  
Project Number: 115544PC2  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Andy Zimmerman

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 01/14/2013  
State Status Changed: 01/14/2013  
Created By: Andy Zimmerman  
Corresponding Filing Tracking Number:

### Filing Description:

The Privileged Choice Flex 2 Live+Well Brochure, 115544PC2 12/14/12 is designed to provide details of the wellness provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 8000 filed and approved on August 8, 2012 by your Department under SERFF Tracking Number GEFA-128591420.

The Privileged Choice Flex Live+Well Brochure will be delivered by licensed independent agents that are appointed with Genworth Life Insurance Company at point of sale as a supplement to the Outline of Coverage and the previously submitted Privileged Choice Flex 2 Product Brochure, 143782 01/31/13, Approved by your Department on 12/21/2012 under SERFF Tracking Number GEFA-128780327.

Live+Well is a wellness program. It is not an insurance benefit. It is included in our long term care insurance policy 8000 to promote health or wellness related to long term care.

Since the Live+Well wellness provisions of our long term care insurance policy are not insurance benefits, we are not certain that this brochure is considered long term care insurance advertising subject to the advertising rules of your state. We are submitting the brochure to your Department, however, since this wellness provision is part of our long term care insurance policy and the submitted advertisement provides details of the Live+Well wellness program.

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 Analyst  
6620 W. Broad Street  
Long Term Care  
Bldg. #4, 2nd Floor  
Richmond, VA 23230-1700

andy.zimmerman@genworth.com  
804-484-3949 [Phone]  
804-281-6334 [FAX]

**State:** Arkansas **Filing Company:** Genworth Life Insurance Company  
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**Product Name:** Long Term Care Insurance  
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**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	01/09/2013	66383616

**SERFF Tracking #:**

GEFA-128841830

**State Tracking #:**

**Company Tracking #:**

**State:**

Arkansas

**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Long Term Care Insurance

**Project Name/Number:**

PC Flex 2 Live+Well Brochure/115544PC2

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/14/2013	01/14/2013

SERFF Tracking #:

GEFA-128841830

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Genworth Life Insurance Company

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LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

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## Disposition

Disposition Date: 01/14/2013

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 Choice Flex 2 Live+Well Brochure	Approved	Yes

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## Form Schedule

Lead Form Number: 115544PC2 12/14/12

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/14/2013	Privileged Choice Flex 2 Live+Well Brochure	115544PC2 12/14/12	ADV	Initial		0.000	115544PC2_1214 12_nonsecure_for filing.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



Genworth Financial 

A Genworth  
Program

Brought to you by  
 MAYO CLINIC

Live+Well is offered by Genworth Life Insurance Company

115544PC2 12/14/12



Living well is about making good choices — the choice to eat well, exercise and to see your doctor on a regular basis.

Taking an active role in your healthcare journey is a wise decision, but where do you start?

**We're Leading the Way.** Genworth Life Insurance Company (Genworth Life) is an industry leader in long term care insurance,<sup>1</sup> with more than 35 years of experience in helping people pay for the long term care they may

need. Mayo Clinic is one of the most trusted brands in health care. We developed Live+Well, in association with Mayo Clinic, to help you live a long, healthy and productive life.

Genworth Financial 



<sup>1</sup> LifePlans 2009 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium income.

# Live well, live long

## Why Wellness?

Every day there are opportunities to make choices that positively impact our health and quality of life. For example, studies suggest that in 2009 alone, more than 26 million Americans were diagnosed with some form of heart disease. Smoking, high cholesterol, high blood pressure, lack of exercise and poor diet all contribute to this disease.<sup>2</sup>

Our Live+Well program will provide tools to help you make healthier choices, so that you can take steps to monitor, control or even mitigate health risk factors in your life.



## Exclusive Access

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In collaboration with Mayo Clinic we are offering an exciting wellness program available exclusively to Genworth Life Long Term Care Insurance customers and their spouse or partner.<sup>3</sup> The personalized tools and services offered through Live+Well are available for you and your spouse or partner<sup>3</sup> to use – helping you take control of your lifestyle and stay independent.

You'll have the comfort of knowing you can access world-class healthcare resources to help you maintain or improve your health.

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<sup>2</sup> Centers for Disease Control and Prevention, Summary Health Statistics for U.S. Adults: National Health Interview Survey, 2009, tables 1, 2.

<sup>3</sup> In Montana, spouse or domestic partner

# You Have Choices



## A Wealth of Information and Tools from Mayo Clinic

To participate in the Live+Well program and immediately access online health tools and resources, simply register on the Live+Well site.

Just for registering, we'll send you the free Mayo Clinic Guide to Self-Care book and a quarterly Live+Well newsletter, also free.

To learn more about your current health and to get even more Mayo benefits, take the confidential Mayo Clinic Health Assessment (HA). It can be a useful tool to help you evaluate your health status on an annual basis. Completion of the HA allows you access to the Ask Mayo Clinic 24-hour nurse line and personal health coaching for those who qualify.



## Measure

- + The Live+Well site offers resources to help you take responsibility for your health with anytime access to secure online tools such as self-paced coaching, health trackers, calculators and tips from Mayo experts.
- + Your annual Health Assessment (HA) results are graphically displayed to help you visualize your current health standing and map a path to a healthier you.

## Educate

- + The health information displayed in your personal website will be tailored to your specific health needs and improvement goals.
- + Just for registering, you'll receive a free copy of the Mayo Clinic Guide to Self-Care book and a quarterly Live+Well newsletter featuring topics like healthy eating, exercise, independent living and more.

## Empower

- + Based on your HA results, you may have the option to work with a Mayo Clinic personal health coach through programs like smoking cessation, exercise, nutrition, weight and stress management.
- + Get general health questions answered by a registered nurse with the Ask Mayo Clinic 24-hour nurse line.



## Site Features

- + Searchable health topics database
- + Lifestyle management programs
- + Prescription and over-the-counter medication information

- + Q & A with Mayo Clinic specialists
- + Symptom checker
- + Healthy recipes
- + Self-assessments and calculators
- + Information on tests and procedures

## The Live+Well Website

### Your Gateway to Better Health

Live+Well is an exciting online wellness resource exclusively for Genworth Life Long Term Care Insurance customers and their spouse or partner.<sup>3</sup> It puts the power of Mayo Clinic's expertise to work for your health and long term well-being.

This site features unique health and wellness information and tools that customers and their spouse or partner<sup>3</sup> can access.

### My Life, Lived My Way

What sets the Live+Well site apart is that it is highly personalized. This is wellness...tailored to your needs, interests and health goals. This confidential, password-protected site will provide you with your own private, customizable home page. It allows you to:

- + Set personal health goals, get help reaching them and track progress
- + Identify potential health issues through your HA results and learn steps you can take to improve them
- + Use the proven tools and programs created by Mayo Clinic experts

## Getting Started

Once you receive your policy, register on the Live+Well site to access your online health resources.

From there, take the annual Mayo Clinic Health Assessment (HA), receive additional benefits and take steps towards becoming a healthier you.

### Privacy

Protecting your privacy is important to us. The health information you provide will remain between you and Mayo Clinic and will not affect the terms of your long term care insurance policy. For more details, see the privacy information on the back of this brochure.

<sup>3</sup> In Montana, spouse or domestic partner

# Genworth Life Insurance Company

## LONG TERM CARE INSURANCE

6620 West Broad Street  
Richmond, VA 23230

A Genworth Financial company

The information you provide to Mayo Clinic, including your personal health data, is confidential and will not be shared with Genworth Life, except that Mayo Clinic may share with Genworth Life the fact that you participate in Live+Well and may share certain collective, de-identified participant health information. Participation in Live+Well is voluntary and will not affect the terms of your Genworth Life long term care insurance coverage.

### **Live+Well is a wellness program. It is not an insurance benefit.**

In CT, MD, NJ, TN, VA and WA, Live+Well is not part of the policy, and may be discontinued at any time.

The Wellness tools and resources described in this brochure are only available to policyholders, and their spouse or domestic partner, covered under the policy forms listed below.

This solicitation of insurance is for individual policy form series 8000 (8000CT,8000DE, 8000FL,8000GA, 8000ID,8000IL,8000LA, 8000MO,8000MS,8000NC,8000NE, 8000NH, 8000NJ, 8000NM, 8000OK, 8000OR, 8000PA, 8000RI, 8000SC, 8000TN, 8000UT, 8000VA, 8000WA) and endorsement 8000 END-WE (8000 END-WE ID, 8000 END-WE KY, 8000 END-WE MA, 8000 END-WE TN). Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/producer. An insurance agent/producer will contact you. Sources are available upon request.

We may modify any health or wellness program or any arrangements with entities providing any goods or services under any program offered.

Live+Well and the Live+Well logo are service marks of Genworth Financial, Inc.

<b>Insurance and annuity products:</b>	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.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	01/14/2013
Comments:			
Attachment(s):			
AR Cover Letter PC FLEX 2 Live+Well 115544PC2.doc.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

January 9, 2013

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 Inquire  
Privileged Choice Flex 2 Live+Well Brochure: 115544PC2 12/14/12**

Dear Mr. Shields:

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

The Privileged Choice Flex 2 Live+Well Brochure, 115544PC2 12/14/12 is designed to provide details of the wellness provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 8000 filed and approved on August 8, 2012 by your Department under SERFF Tracking Number GEFA-128591420.

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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 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto: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](mailto:Andy.Zimmerman@genworth.com)