

SERFF Tracking Number: AMLC-125788483 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 40046
 Company Tracking Number: BDL/MS R08
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Turning 65 Birthday Letter Medicare Supplement
 Project Name/Number: Turning 65 Birthday Letter Medicare Supplement /BDL/MS R08

Filing at a Glance

Company: United American Insurance Company

Product Name: Turning 65 Birthday Letter Medicare Supplement SERFF Tr Num: AMLC-125788483 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 40046
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: BDL/MS R08 State Status: Filed-Closed
 Other

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
 Author: Mary Johnson Disposition Date: 10/01/2008
 Date Submitted: 08/25/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Turning 65 Birthday Letter Medicare Supplement Status of Filing in Domicile: Pending
 Project Number: BDL/MS R08 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 10/01/2008 Deemer Date:
 State Status Changed: 10/01/2008
 Corresponding Filing Tracking Number:
 Filing Description:

Medicare Supplement Insurance Letter, which is being filed as an institutional filing. This is a new submission which has never been filed and does not replace any previous filing submissions. This letter will be used by our agents as a tool to provide information to potential insured about the Medicare policies form numbers, MSA08-MSD08, MSHF08, MSF08, MSG08, MSK08 and MSL08, which have been previously approved in your state (plans and approvals vary by state).

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Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohnson@torchmarkcorp.com
 3700 S. Stonebridge Drive (214) 544-5335 [Phone]
 McKinney, TX 75070 (972) 569-3728[FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$25.00	08/25/2008	22104657

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/01/2008	10/01/2008

SERFF Tracking Number: *AMLC-125788483* *State:* *Arkansas*
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Disposition

Disposition Date: 10/01/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification	Accepted for Informational Purposes	Yes
Form	Turning 65 Birthday Letter Medicare Supplement	Filed	Yes

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Form Schedule

Lead Form Number: BDL/MS R08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	BDL/MS R08	Advertising	Turning 65 Birthday Letter Medicare Supplement	Initial			BDL MS R08 Happy 65 Birthday .pdf



Happy Birthday!

As you approach your 65th birthday, let me be the first to say "Happy Birthday" and to remind you of important information regarding your transition to Medicare.

At United American Insurance Company, we want to help you purchase the right Medicare Supplement for your situation to offset the expenses Medicare doesn't cover.

Here's what you should know about Medicare. All seniors are required to enroll in Medicare Part A when they turn 65. Enrollment is automatic through Social Security and premium-free for most people.

Enrollment in Medicare Part B is optional and requires a monthly premium of [\$96.40], which is deducted from your Social Security check. Contact your local Social Security office *before* your 65th birthday to make sure you receive your Social Security benefits on time and to enroll in Medicare Part B.

Medicare Parts A and B will cover many of your hospital and medical expenses, but not *all* of them. Depending on your health and financial situation, out-of-pocket expenses can add up. A Medicare Supplement plan can help you cover the deductibles, coinsurance, copayments, and some of the excess charges that Medicare doesn't cover.

United American has been selling Medicare Supplements since Medicare began in 1966. In addition, we have been rated [A+ (Superior) for financial strength by A.M. Best Company] for more than [30] consecutive years. We'll be there to pay claims. We know seniors, and we want to help you find the Medicare Supplement insurance policy that fits your needs, lifestyle, and financial circumstances. You can count on us to be there when you need us!

As you begin this new chapter in your life, we want you to feel good about the changes and challenges that lie ahead. A quality Medicare Supplement plan will help you do that. We'll contact you shortly to set up a convenient time to visit with you about your Medicare Supplement needs. (And between you and me, you don't look a day over 55!)

For immediate information please call: [Agent/Agency Name] at [Phone Number], or visit our Branch at [Address].

Visit us online at www.unitedamerican.com/medsupp_shop.asp

United American Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Medicare Supplement Insurance Policy Forms [MSA06, MSB06, MSC06, MSD06, MSF06, MSHDF06, MSG06, MSK06, and MSL06] are available from our Company where state approved. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance, and you may be contacted by an Agent representing United American Insurance Company.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Certification

Review Status:

Accepted for Informational 10/01/2008
Purposes

Comments:

Attachment:

CAR3UA.pdf

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

COMPANY NAME: United American Insurance Company

COMPANY NAIC CODE: 290-92916

COMPANY CONTACT PERSON & TELEPHONE # Mary A. Johnson (214) 544-5335

<u>INSURANCE DEPARTMENT USE ONLY</u>		
ANALYST: _____	AMOUNT: _____	ROUTE SLIP: _____

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS. UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing. * _____ x \$ 50 = _____
 **Retaliatory _____

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer. * _____ x \$ 50 = _____
 **Retaliatory _____

Life and/or Disability Policy, contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form. * _____ x \$ 20 = _____
 **Retaliatory _____

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer. * 1 x \$ 25 = 25.00
 **Retaliatory _____

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority. * _____ x \$400 = _____

Filing to amend Certificate of Authority. *** _____ x \$100 = _____

* THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.
 ** THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.
 *** THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. 23-61-401.