

SERFF Tracking Number: AMLC-125830962 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 40357
 Company Tracking Number: UAIND-PC
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: ProCare Medicare Supplement Lap-Top Presentation
 Project Name/Number: ProCare Medicare Supplement Lap-Top Presentation/UAIND-PC

Filing at a Glance

Company: United American Insurance Company

Product Name: ProCare Medicare Supplement SERFF Tr Num: AMLC-125830962 State: ArkansasLH

Lap-Top Presentation

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 40357

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: UAIND-PC

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Mary Johnson

Disposition Date: 10/17/2008

Date Submitted: 09/24/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ProCare Medicare Supplement Lap-Top Presentation

Status of Filing in Domicile: Pending

Project Number: UAIND-PC

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: 10/17/2008

State Status Changed: 10/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Included for your review and approval please find copies of the above mentioned Advertising Lap-Top Presentation. This is a new submission and is being filed as an institutional advertising presentation. The lap-top presentation will be used by our agents to provide information about the Medicare Supplement policies that are offered by our company to perspective insured.

The Medicare Supplement policies that the presentation will reference are the following individual plans, MSA06,

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MSB06, MSC06, MSD06, MSD06, MSF06, MSG06, MSK06 and MSL06. The plans have been filed and approved previously by your department (plans and approvals vary by state).

Form UAIND-PC has been filed in Nebraska for domiciliary approval and is being filed in all necessary states where the Company is licensed to do business.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohanson@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	09/24/2008	22693522

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/17/2008	10/17/2008

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Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification	Approved	Yes
Form	ProCare Medicare Supplement Lap-Top Presentation	Filed	Yes

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Form Schedule

Lead Form Number: UAIND-PC

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UAIND-PC	Advertising	ProCare Medicare Supplement Lap-Top Presentation	Initial			ProCare Presentation.pdf

<p>PR1</p>	<p>Medicare is the federal government’s health insurance program for Seniors age sixty-five and older, and for disabled individuals under age sixty-five.</p> <p>All Seniors are required to enroll in Medicare when they turn sixty-five.</p>	<p>Medicare: Government-operated Health Insurance Program for Seniors</p> <p>Enrollment in Medicare is required at age 65</p> <p><i>Note: Also for individuals with disabilities under age 65.</i></p>
<p>PR2</p>	<p>Let’s first take a look at Medicare today.</p> <p>Medicare consists of two parts – Medicare Part A and Medicare Part B.</p> <p>Enrollment in Medicare Part A is required. It is automatic through Social Security and premium-free for most people.</p> <p>Medicare Part A covers hospital room and board, other costs associated with confinement, care in a skilled nursing facility, and some home health and hospice care.</p> <p>Although most hospital stays are fewer than sixty days, it is important to understand how Medicare works and the expenses for which <i>you</i> may be responsible.</p>	<p>Medicare Part A Hospital</p> <ul style="list-style-type: none"> • Enrollment required and automatic • Premium free for most people • Covers expenses related to hospital or care in a skilled nursing facility, some home health and hospice care <p><i>Note: If you do not meet Medicare Part A eligibility requirements (you or your spouse having at least 40 or more quarters of Medicare-covered employment), you may be able to enroll in Medicare Part A hospital insurance by paying a monthly premium.</i></p>
<p>PR3</p>	<p>When you enter the hospital, you <i>must</i> pay the required initial Medicare Part A deductible of one thousand twenty-four dollars. This deductible is incurred the very first day and must be paid before Medicare pays any charges. Medicare then covers most confinement costs for up to sixty days.</p> <p>For example, if you have three hospital stays separated by sixty days or more, you would owe three thousand seventy two dollars.</p>	<p>Medicare Part A Hospital [2008] Deductible</p> <p>You Pay [\$1,024]</p> <p>[\$1,024] Part A Deductible</p>

		<p><u>x 3 Hospital Stays</u> [\$3,072] Potential Liability</p>
<p>PR4</p>	<p>From the sixty-first to the ninetieth day, Medicare Part A pays all eligible expenses <i>after</i> you pay two hundred fifty-six dollars per day.</p> <p>This could be a liability of as much as seven thousand six hundred eighty dollars.</p>	<p>Medicare Part A Hospital</p> <p>Days 61-90 [\$256] Daily Copayment <u>x 30 Days</u> [\$7,680] Potential Liability</p>
<p>PR5</p>	<p>From the ninety-first day to the one hundred fiftieth day, Medicare Part A pays all eligible expenses <i>after</i> you pay five hundred twelve dollars per day.</p> <p>This could be a liability of as much as thirty thousand seven hundred twenty dollars.</p>	<p>Medicare Part A Hospital</p> <p>Days 91-150 [\$512] Daily Copayment <u>x 60 Days</u> [\$30,720] Potential Liability</p>
<p>PR6</p>	<p>Beginning on the one hundred fifty-first day, Medicare Part A pays nothing, and you must pay <i>ALL</i> hospital charges.</p> <p>Can you afford that kind of liability?</p>	<p>Medicare Part A Hospital</p> <p>From days 151 on, Medicare pays nothing and you pay all hospital costs</p> <p>Can you afford that kind of liability?</p>

<p>PR7</p>	<p>After you leave the hospital, Medicare Part A also pays for the first twenty days of skilled care in a skilled nursing facility.</p>	<p>Medicare Part A Skilled Nursing Facility</p> <p>After you leave the hospital, Medicare pays for the first 20 days of skilled care in a skilled nursing facility</p>
<p>PR8</p>	<p>For days twenty-one to one hundred, Medicare Part A pays all eligible expenses <i>after</i> you pay one hundred twenty-eight dollars per day.</p> <p>This could be a liability of as much as ten thousand two hundred forty dollars.</p>	<p>Medicare Part A Skilled Nursing Facility</p> <p>Days 21-100 [\$128] Daily Copayment <u>x 80 Days</u> [\$10,240] Potential Liability</p>
<p>PR9</p>	<p>After day one hundred, Medicare Part A pays nothing, and you pay <i>all</i> skilled nursing facility charges.</p> <p>Can you afford that kind of liability?</p>	<p>Medicare Part A Skilled Nursing Facility</p> <p>After day 100, Medicare pays nothing and you pay ALL skilled nursing facility charges</p> <p>Can you afford that kind of liability?</p>
<p>PR10</p>	<p>Medicare Part A covers only a portion of the expenses patients incur. Medicare Part B can also generate out-of-pocket costs for patients.</p> <p>Enrollment in Medicare Part B is optional. The federal government requires a monthly premium of ninety-six dollars forty cents, which is subtracted from your Social Security check.</p>	<p>Medicare Part B Medical</p> <ul style="list-style-type: none"> • Enrollment optional • The federal government requires a [\$96.40] monthly premium, which

	<p>Medicare Part B covers doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment.</p>	<p>is subtracted from your Social Security check</p> <ul style="list-style-type: none"> • Covers doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment
<p>PR11</p>	<p>Medicare Part B pays eighty percent of all Medicare-approved charges <i>after</i> you pay the annual deductible of one hundred thirty five dollars.</p>	<p>Medicare Part B Medical</p> <p>Medicare pays 80% of all Medicare approved charges after you pay the [\$135] annual deductible for [2008]</p>
<p>PR12</p>	<p>But, what exactly are approved charges?</p> <p>Approved charges are expenses Medicare deems to be reasonable fees for medical services provided to you.</p> <p>After Medicare pays its eighty percent, you are responsible for the other twenty percent of approved charges, plus <i>all</i> charges above the amount approved by Medicare.</p>	<p>Medicare Part B Medical</p> <ul style="list-style-type: none"> • Approved charges are determined by Medicare • Medicare pays 80% • You pay remaining 20% • You also pay all charges above the amount approved by Medicare
<p>PR13</p>	<p>Some doctors agree to charge a patient no more than Medicare's approved charge. This is called accepting Medicare assignment. Others, however, do not accept Medicare assignment and charge up to fifteen percent more than the Medicare-approved charges. This can be of particular concern when you see specialists.</p> <p>And these charges are in addition to the Medicare Part B annual deductible and coinsurance you must pay.</p>	<p>Medicare Part B Medical</p> <ul style="list-style-type: none"> • Some doctors accept Medicare assignment • Doctors who do not can charge up to 15% above Medicare-approved

		<p>charges</p> <ul style="list-style-type: none"> • If your doctor does not accept Medicare assignment, you are responsible for all additional charges
<p>PR14</p>	<p>Consider this example:</p> <p>You've been ill and required surgery, and you've paid the Medicare Part B annual deductible of one hundred thirty five dollars. Your doctor's bill is eleven thousand five hundred dollars.</p> <p>Medicare approves ten thousand dollars.</p> <p>Medicare pays eighty percent of the approved charge, which comes to eight thousand dollars.</p> <p>You pay the other twenty percent of the approved charge, which comes to two thousand dollars ... plus the additional fifteen hundred dollars that Medicare did not approve.</p> <p>Medicare pays a total of eight thousand dollars.</p> <p>You pay a total of thirty-five hundred dollars.</p> <p>Can you afford that kind of liability?</p>	<p>Medicare Part B Medical <i>(J, A, show info below as pie chart and highlight each section as it's read)</i></p> <ul style="list-style-type: none"> • Doctor's bill = \$11,500 • Medicare approves \$10,000 • Medicare pays 80% of the \$10,000 – \$8,000 • You pay 20% of the \$10,000 – \$2,000 • PLUS you pay the \$1,500 that Medicare did not approve for a total of \$3,500 <p>Can you afford that kind of liability?</p> <p><i>Example for illustrative purposes</i></p>
<p>PR15</p>	<p>Why do you need a Medicare Supplement?</p> <p>Medicare is an essential part of every Senior's health planning, but it is not intended to cover all healthcare costs. That's why supplemental protection is so important.</p>	<p>Why Do You Need a Medicare Supplement?</p> <ul style="list-style-type: none"> • Medicare does not cover all healthcare costs • You are responsible for

	<p>Medicare doesn't cover <i>all</i> your hospital and medical-related expenses.</p> <p>You are responsible for certain deductibles, coinsurance, and out-of-pocket expenses under both Medicare Part A <i>and</i> Medicare Part B.</p>	<p>certain deductibles, coinsurance and out-of-pocket expenses under both Medicare Part A and Medicare Part B</p>
<p>PR16</p>	<p>But, how do you decide which Medicare Supplement plan is best for you?</p> <p>All Medicare Supplement policies are standardized. For example, all Plan Fs have the same benefit structure, regardless of which company offers them.</p> <p>Companies differ, though, in Supplement availability, underwriting, and their experience and financial strength ratings. The quality of the Agent service is also a variable when considering a company to provide your Medicare Supplement.</p>	<p>Which Plan is Best for YOU?</p> <ul style="list-style-type: none"> • Plans are standardized • Companies differ in <ul style="list-style-type: none"> – Supplement availability – Underwriting – Experience – Financial strength ratings – Agent service
<p>PR17</p>	<p>Why is Agent service important?</p> <p>Hospital statements, explanations of benefits, and other Medicare-related materials can be confusing, especially when you've been ill, or if you live alone without a trusted spouse, friend, or companion to advise you.</p> <p>Your local Agent can be a trusted friend. Call your Agent if you have a question, need an explanation of a statement ... or just need a little reassurance. Your local Agent is there to help whenever you need it.</p>	<p>Why is Agent Service Important?</p> <ul style="list-style-type: none"> • Statements and benefit explanations can be confusing • If you've been ill or if you live alone, you need someone you can trust • Your local Agent is there to help whenever you need it
<p>PR18</p>	<p>Medicare Supplement pricing also varies. Medicare Supplements are priced in one of three ways:</p> <p>Community-rated, issue-age, or attained-age</p> <p>States determine types of pricing used within the state.</p>	<p>Three Types of Pricing:</p> <ul style="list-style-type: none"> • Community Rated • Issue Age • Attained Age <p>States determine types of pricing used within the state</p>

<p>PR19</p>	<p>When a plan is community rated, the premium is the same for all customers who buy that policy – regardless of their age or health.</p>	<p>Community-Rated</p> <p>Premium is the same for all customers who buy the policy – regardless of their age or health</p> <p><i>Note: Premiums may only increase on a class basis by state.</i></p>
<p>PR20</p>	<p>When a policy is issue-age priced, the premium is determined by your age when you purchase the policy. For example, if you purchase the policy at age sixty-five, you pay the same premium the Company charges other sixty-five year olds who purchase policies at the same time – no matter how long you own the policy.</p>	<p>Issue-Age Pricing</p> <ul style="list-style-type: none"> • Premium is determined by your age when you purchase the policy • You pay the same premium as other 65-year-olds who purchase at the same time – no matter how long you own the policy <p><i>Note: Premiums may only increase on a class basis by state.</i></p>
<p>PR21</p>	<p>When a policy is attained-age, the premium increases each year based on your age. For example, if you purchase the policy at age sixty-five, your premium increases the next year on the policy anniversary date when you turn sixty-six, and each year thereafter, usually up to age eighty.</p>	<p>Attained-Age Pricing</p> <ul style="list-style-type: none"> • Premium increases each year based on your age • If you purchase the policy at 65, the premium increases when you turn 66 and each year thereafter until age 80 <p><i>Note: Premiums may only increase on a class basis by state.</i></p>

<p>PR22</p>	<p>Your Agent can tell you which type of pricing applies in your state.</p>	<p>Your Agent can tell you which type of pricing applies in your state or region</p>
<p>PR23</p>	<p>Individual needs <i>and</i> your financial situation will play a large part in which Medicare Supplement policy you choose. But, choosing the <i>right</i> insurer is just as important as choosing the right plan.</p>	<p>The Right Insurer Can Make the Difference!</p>
<p>PR24</p>	<p>Our Company has been one of the leaders in providing Medicare Supplement insurance protection since Medicare began in nineteen sixty-six.</p> <p>According to the <i>National Association of Insurance Commissioners</i>, we rank among the top ten Agent-sold writers of individual Medicare Supplements in the nation.</p>	<p>We are a Longtime Leader!</p> <p>Among the top 10 Agent-sold writers of individual Medicare Supplements nationwide</p> <p><i>Source: 2006 Medicare Supplement Insurance Experience Reports, August 2007</i></p>
<p>PR25</p>	<p>With more than forty years of Medicare Supplement experience, we have the knowledge to continue a longstanding leadership role in the Medicare market.</p>	<p>We Have the Experience!</p> <ul style="list-style-type: none"> • 40+ years experience • Knowledgeable • Longstanding leader
<p>PR26</p>	<p>What do we offer Seniors?</p> <p>First and foremost, we offer financial strength and proven stability.</p> <p>We have been rated A plus (Superior) for financial strength for more than thirty consecutive years by A.M. Best Company. We also are rated AA- “Very Strong” for financial strength by Standard and</p>	<p>We offer outstanding financial strength and proven stability</p> <ul style="list-style-type: none"> • [A+ (Superior)] by A.M. Best Company as of [6/08]

	<p>Poor's.</p> <p>Our customers know we will be there when they need us.</p>	<ul style="list-style-type: none"> • [AA- "Very Strong"] by S & P as of [11/07]
<p>PR27</p>	<p>We stand out with Seniors for several reasons:</p> <p>Because of our stability and outstanding industry ratings, hundreds of thousands of Americans across the nation have depended on us for Medicare Supplements since Medicare's inception.</p> <p>Our Medicare Supplement policies are guaranteed renewable as long as premiums are paid on time – regardless of health or advancing age. That's the kind of security everyone needs as they get older.</p> <p>We know Seniors and are <i>very</i> proud of our continuing relationship.</p>	<p>We Stand Out!</p> <ul style="list-style-type: none"> • Dependability • Stability • Outstanding industry ratings • Guaranteed Renewable • Longstanding relationship
<p>PR28</p>	<p>With our Company, you are completely free to choose which doctors you see and which hospitals you use. You never worry about being '<i>in the network</i>' or '<i>out of the network</i>' because with our Medicare Supplements there are no networks. <i>You</i> decide where you go and whom you see.</p> <p>If you've had the same doctor for many years and feel comfortable with him, stay with him. We'll never ask you to change!</p>	<p>Freedom of Choice</p> <ul style="list-style-type: none"> • Choose your doctor • Choose your hospital • We'll never ask you to change
<p>PR29</p>	<p>The Medicare Supplement plan you select will determine the specific benefits you receive. So carefully consider which plan may be best for you before you make your decision.</p>	<p>Which Medicare Supplement Plan is Best for You?</p>
<p>PR30</p>	<p>All Medicare Supplement plans include certain core benefits:</p> <p>Hospital benefits cover Medicare Part A coinsurance plus coverage for three hundred sixty-five additional days of hospitalization after Medicare benefits end.</p>	<p>Core Medicare Supplement Benefits</p> <ul style="list-style-type: none"> • Hospital benefits cover Medicare Part A Coinsurance + coverage

	<p>Medicare expense benefits cover Medicare Part B coinsurance that is generally twenty percent of Medicare-approved expenses for hospital outpatient services.</p> <p>Core benefits also include the first three pints of blood annually.</p>	<p>for 365 additional days</p> <ul style="list-style-type: none"> • Medical Expense benefits cover Medicare Part B coinsurance that is generally 20 percent of Medicare-approved expenses for hospital outpatient services • First three pints of blood annually
<p>PR31</p>	<p>Although all Medicare Supplement plans include required core coverage, additional benefits are added to different plans.</p> <p>Depending on your health and lifestyle, certain benefits may be more important to you than others.</p> <p>We offer these Medicare Supplement policies, including the High Deductible Plan F, known as HDF.</p> <p>Choose a plan to learn more.</p> <p><i>(Pause here so viewer can absorb the list of plans shown on screen)</i></p>	<p>Medicare Supplement Insurance Policies</p> <ul style="list-style-type: none"> • Additional coverage on different plans • Based on your health and lifestyle, consider what benefits are important to you <p>We offer these Medicare Supplement policies – A, B, C, D, F, HDF, G, K, and L*</p> <p>* Company is not connected with or endorsed by the U.S. government, the federal Medicare program, Social Security, or any other government agency. Policies and benefits may vary by state and have some limitations and exclusions. Medicare Supplement Insurance Policy Forms MSA06-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.</p> <p>This is a solicitation for insurance, and you may be</p>

		<p>contacted by an Agent representing United American Insurance Company.</p>
<p>PR32</p>	<p>Medicare Supplement Plan A is the most basic plan.</p> <p>It supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan A also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>(PAUSE)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan A Benefits <i>Show Plans/Benefits Chart first; only Plan A</i></p> <ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>
<p>PR33</p>	<p>Medicare Supplement Plan B supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan B also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient</p>	<p>Medicare Supplement Plan B Benefits <i>Show Plans/Benefits Chart first; only Plan B</i></p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare

	<p>treatment.</p>	<p>Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care</p> <ul style="list-style-type: none"> • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment
<p>PR34</p>	<p>In addition, Medicare Supplement Plan B covers the Medicare Part A deductible. The Medicare Part A deductible is one thousand twenty-four dollars and is required <i>each</i> time you are admitted to the hospital.</p> <p>Consider a plan with this benefit if you anticipate multiple hospital stays.</p> <p>(PAUSE)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan B Benefits</p> <ul style="list-style-type: none"> • Medicare Supplement Plan B covers the Medicare Part A Deductible – [\$1,024] • Consider a plan with this benefit if you anticipate multiple hospital stays. <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>
<p>PR35</p>	<p>Medicare Supplement Plan C supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan C also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient</p>	<p>Medicare Supplement Plan C Benefits</p> <p><i>Show Plans/Benefit Chart first: only Plan C.</i></p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare

	<p>treatment.</p> <p>It also covers the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p>	<p>Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care</p> <ul style="list-style-type: none"> • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Covers Medicare Part A Deductible [\$1,024]
<p>PR36</p>	<p>In addition, Medicare Supplement Plan C covers your annual Medicare Part B deductible of one hundred thirty-five dollars and skilled nursing facility coinsurance. It also pays eighty percent of foreign travel emergency expense.</p> <p>Consider a plan with this benefit if you frequently travel outside the United States.</p> <p>(PAUSE)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan C Benefits</p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Medicare Supplement Plan C also covers the Medicare Part B annual Deductible – [\$135] • Covers skilled nursing facility coinsurance • Covers 80% Foreign Travel Emergency Expense • Consider a plan with this benefit if you frequently travel outside the United States <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>

<p>PR37</p>	<p>Medicare Supplement Plan D supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan D also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>It also covers the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p>	<p>Medicare Supplement Plan D Benefits <i>Show Plans/Benefit Chart first: only Plan D.</i></p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Covers Medicare Part A Deductible [\$1,024]
<p>PR38</p>	<p>Medicare Supplement Plan D covers skilled nursing facility coinsurance. It also pays eighty percent of foreign travel emergency expense and adds an at-home recovery benefit.</p> <p>Consider a plan with this benefit if you anticipate receiving care at home.</p> <p>(PAUSE)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan D Benefits</p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Covers Skilled nursing facility coinsurance • Covers 80% Foreign Travel Emergency Expense • Adds an at-home recovery benefit <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>

<p>PR39</p>	<p>Medicare Supplement Plan F supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan F also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>It also covers the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p>	<p>Medicare Supplement Plan F Benefits <i>Show Plans/Benefit Chart first: only Plan F.</i></p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Covers Medicare Part A Deductible – [\$1,024]
<p>PR40</p>	<p>Plan F covers Medicare’s annual Part B deductible of one hundred thirty-five dollars as well as skilled nursing facility coinsurance.</p> <p>It also pays eighty percent of foreign travel emergency expense and adds one hundred percent coverage of doctor charges that are in excess of what Medicare allows.</p>	<p>Medicare Supplement Plan F Benefits</p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Covers Medicare Part B annual Deductible – [\$135] • Covers Skilled nursing facility coinsurance • Covers 80% Foreign Travel Emergency Expense • Pays 100 % Excess doctor charges

<p>PR41</p>	<p>Medicare Supplement Plan F is a good choice if you anticipate frequent hospitalizations or travel frequently outside the United States.</p> <p>You also should consider a plan with this benefit if you anticipate seeing doctors that specialize in higher-cost treatments and charge in excess of Medicare-approved charges. This plan may give you more choices among a wider variety of top specialists.</p> <p>(PAUSE)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan F is a good choice if you:</p> <ul style="list-style-type: none"> • Anticipate frequent hospitalizations • Travel frequently outside the United States • See specialists <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>
<p>PR42</p>	<p>Have you ever considered a high deductible Medicare Supplement insurance plan to help lower your premiums?</p>	<p>Have you ever considered a high deductible Medicare Supplement plan to help lower your premiums?</p>
<p>PR43</p>	<p>Medicare Supplement Plan HDF is the high-deductible version of Medicare Supplement Plan F. HDF benefits are the <i>same</i> as for the standard Medicare Supplement Plan F.</p> <p>HDF supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>It also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>It also covers the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p>	<p>Medicare Supplement Plan HDF (High Deductible Plan F) Benefits</p> <p><i>Show Plans/Benefit Chart first: only Plan F. (fade in/out)</i></p> <p>Provides same coverage as standard Medicare Supplement Plan F:</p> <ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare

		<p>Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment</p> <ul style="list-style-type: none"> • Covers Medicare Part A Deductible – [\$1,024]
<p>PR44</p>	<p>HDF covers Medicare’s annual Part B deductible of one hundred thirty-five dollars as well as skilled nursing facility coinsurance.</p> <p>Medicare Supplement Plan HDF also covers eighty percent of foreign travel emergency expenses and pays one hundred percent of doctor charges that are in excess of what Medicare allows.</p> <p>The difference is the deductible. For a lower premium, HDF offers all the benefits of the standard Medicare Supplement Plan F, after you pay a calendar-year out-of-pocket deductible.</p>	<p>Medicare Supplement Plan HDF Benefits</p> <ul style="list-style-type: none"> • Covers Medicare Part B annual Deductible – [\$135] • Covers Skilled nursing facility coinsurance • Covers 80% Foreign Travel Emergency Expense • Pays 100 % Excess doctor charges • Has Lower Premiums • Benefits take effect after you pay calendar-year deductible
<p>PR45</p>	<p>The HDF plan is structured much like a major medical policy. The deductible must be paid before benefits kick in.</p> <p>The HDF deductible amount is determined by Medicare each year and subject to change annually. The deductible in two thousand eight is nineteen hundred dollars.</p>	<p>Medicare Supplement Plan HDF</p> <ul style="list-style-type: none"> • Structured like a major medical plan • Deductible is paid before benefits kick in • Deductible determined by Medicare each year • Deductible in [2008] is [\$1,900]

<p>PR46</p>	<p>With increasing prescription costs, rising gas prices, rising food prices, and increasing utility costs, Seniors may be forced to choose between paying for basic living expenses, purchasing medicines, or paying health insurance premiums.</p>	<p>Will you have to choose between basic living expenses, needed medicines, or paying health insurance premiums?</p>
<p>PR47</p>	<p>The HDF Plan can help.</p> <p>High Deductible Plan F provides the solid protection of Medicare Supplement Plan F and helps to provide a great solution to Seniors' budget concerns with a reduced premium.</p>	<p>Medicare Supplement Plan HDF can help!</p> <p>Provides the solid protection of Medicare Supplement Plan F at a reduced premium</p>
<p>PR48</p>	<p>A high deductible policy is a good choice if you are relatively healthy and do not anticipate high medical expenses, and have the financial resources to cover the deductible.</p>	<p>Medicare Supplement Plan HDF is a good choice for:</p> <ul style="list-style-type: none"> • Healthy Seniors • Seniors who can cover the out-of-pocket deductible
<p>PR49</p>	<p>Is an HDF Plan the right one for you?</p> <p>In a review of claims for Medicare Supplement Plan F during two thousand seven, our Company records indicate that eighty-two percent of Seniors ages sixty-five to sixty-seven had claims averaging four hundred seventy-one dollars or less.</p> <p>Seventy-eight percent of Seniors ages sixty-eight to seventy-two had claims averaging five hundred seventy dollars or less.</p> <p>Seventy-one percent of Seniors ages seventy-three and above had claims averaging six hundred fifty four dollars or less.</p>	<p>Is an HDF plan right for you?</p> <ul style="list-style-type: none"> • [82%] of Seniors ages 65-67 had claims averaging [\$471] or less • [78%] of Seniors ages 68-72 had claims averaging [\$570] or less • [71%] of Seniors ages 73 and above had claims averaging [\$654] or less

<p>PR50</p>	<p>Why is it significant that a large percentage of our Senior customers in all age groups paid less than seven hundred dollars in claims? Because the calendar-year HDF deductible is nineteen hundred dollars.</p> <p>If your claims are below nineteen hundred dollars annually, it may make sense for you to pay the claims yourself to take advantage of the substantial premium savings offered with an HDF policy. If you are healthy and your claims are low, an HDF policy achieves premium savings and caps your risk at nineteen hundred dollars.</p>	<p>Medicare Supplement Plan HDF</p> <ul style="list-style-type: none"> • Average claim for most Seniors far below [\$1,900*] • Achieve premium savings • Cap your risk at [\$1,900] <p><i>* Based on [2007] Company records</i></p>
<p>PR51</p>	<p>If you purchase an HDF policy, how will you pay claims before the Plan F benefits kick in?</p> <p>We have developed an optional, no-hassle way to fund your out-of-pocket expenses before your Medicare Supplement benefits take effect.</p> <p>You can open a Reserve Fund Annuity.</p>	<p>How Will You Pay Claims Before Plan F Benefits Kick In?</p> <p>Fund your out-of-pocket expenses with a Reserve Fund Annuity*</p> <p><i>*Form F4546R06</i></p> <p><i>Illustrate with RFA brochure</i></p>
<p>PR52</p>	<p>This no-load annuity allows you to deposit funds in one lump sum, monthly, or any way you choose. The Company withdraws available funds and pays your provider claims for you up to the amount of your calendar-year deductible. Of course, if the annuity funds are insufficient, you are responsible for paying any difference owed to the provider.</p> <p>There are no fees or penalty charges for withdrawal of funds, and the interest rate is guaranteed never to be less than three percent.</p>	<p>Reserve Fund Annuity</p> <ul style="list-style-type: none"> • Open a Reserve Fund Annuity • Deposit funds lump-sum or monthly • Company pays providers from annuity • If annuity funds are insufficient, you are responsible for paying the difference • No penalty for withdrawal of funds, and interest is guaranteed at [3%]

<p>PR53</p>	<p>Why is a Reserve Fund Annuity valuable? For a couple of reasons.</p> <p>A Reserve Fund Annuity is a convenient way to fund your claims <i>before</i> you meet the deductible. You deposit the money in the way that is best for you, and we pay your claims using those funds.</p> <p>It's also a savings tool. For instance, if you deposit money, but have no claims or few claims during the year, you have money left at the end of the year. That money is yours to keep. You can use it however you choose. You can spend it, or leave it in the annuity and watch it grow.</p>	<p>Why is a Reserve Fund Annuity Valuable?</p> <ul style="list-style-type: none"> • It's a convenient way to fund your claims before you meet the deductible • It's a savings tool to use however you choose • You can spend it or leave it in the annuity and watch it grow • Remember, no penalty for withdrawing funds
<p>PR54</p>	<p>For example, you deposit approximately one hundred sixty dollars a month to cover your annual deductible of nineteen hundred dollars. If you have no claims, continue the monthly deposits, and leave the money in the annuity for a period of five years you're not only a healthy Senior, you will have earned seven hundred fifty eight dollars in interest.</p> <p>Earning money while covering potential claims ... that's a winning combination.</p> <p>(ED, LONG PAUSE HERE SO VIEWER MAY ABSORB MATH ON SCREEN)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Watch It Grow!</p> <ul style="list-style-type: none"> • Deposit [\$160] monthly to cover the deductible • Are claim free • Leave the funds to grow for five years <p>[\$1,900] <u>x 5 years at [3%] interest</u> [\$10,358] - [\$9,600] deposits [\$758] interest earned</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>
<p>PR55</p>	<p>Medicare Supplement Plan G supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan G also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient</p>	<p>Medicare Supplement Plan G Benefits <i>Show Plans/Benefit Chart first: only Plan G.</i></p> <p><i>(fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare

	<p>treatment.</p> <p>It also covers the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p>	<p>Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care</p> <ul style="list-style-type: none"> • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Covers Medicare Part A Deductible – [\$1,024]
<p>PR56</p>	<p>Medicare Supplement Plan G covers skilled nursing facility coinsurance as well as eighty percent of foreign travel emergency expense.</p> <p>Plan G also provides eighty percent coverage for doctor’s charges in excess of what Medicare allows and covers at-home recovery.</p> <p>(PAUSE)</p> <p><i>Don’t you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Medicare Supplement Plan G Benefits</p> <ul style="list-style-type: none"> • Covers skilled nursing facility coinsurance • Covers 80% foreign travel emergency expense • 80% coverage for excess doctor charges • At-home recovery benefit <p><i>Don’t you think it makes sense to address your Medicare Supplement needs today?</i></p>
<p>PR57</p>	<p>Medicare Supplement Plan K supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan K also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most</p>	<p>Medicare Supplement Plan K Benefits</p> <p><i>Show Plans/Benefit Chart first: only Plan K.</i></p> <p><i>(fade in/out)</i></p>

	<p>lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>The difference is that Medicare Supplement Plan K takes a cost-sharing approach to supplementing Medicare expenses, which is different from other Medicare Supplement plans.</p>	<ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Takes a cost-sharing approach to supplementing expenses • Is different from other Medicare Supplement plans
<p>PR58</p>	<p>Medicare Supplement Plan K provides one hundred percent coverage for what Medicare does not cover for Medicare Part A hospital coinsurance and an additional three hundred sixty-five days of hospital coverage.</p> <p>Plan K also provides one hundred percent coverage for Medicare Part B preventive services like annual exams.</p>	<p>Medicare Supplement Plan K Benefits</p> <ul style="list-style-type: none"> • 100% coverage for Medicare Part A hospital coinsurance • 100% coverage for Medicare Part B preventive services
<p>PR59</p>	<p>Medicare Supplement Plan K covers fifty percent of the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p> <p>It also covers fifty percent of expenses not covered by Medicare Part B and fifty percent of skilled nursing facility coinsurance.</p> <p>When you reach out-of-pocket annual expenses of four thousand four hundred forty dollars, full coverage takes effect.</p>	<p>Medicare Supplement Plan K Benefits</p> <ul style="list-style-type: none"> • Covers 50% of Part A deductible of [\$1,024] • Covers 50% of expenses not covered by Medicare Part B • Covers 50% of skilled

	<p>Annual out-of-pocket limits are determined by Medicare and subject to change annually.</p>	<p>nursing facility coinsurance</p> <ul style="list-style-type: none"> • You pay [\$4,440] out-of-pocket annual limit in [2008] before full coverage takes effect
<p>PR60</p>	<p>If you purchase a Medicare Supplement Plan K, how will you pay claims before the Plan K benefits kick in?</p> <p>We have developed an optional, no-hassle way to fund your out-of-pocket expenses before your Medicare Supplement benefits take effect.</p> <p>You can open a Reserve Fund Annuity.</p>	<p>How Will You Pay Claims Before Plan K Benefits Kick In?</p> <p>Fund your out-of-pocket expenses with a Reserve Fund Annuity*</p> <p><i>*Form F4546R06</i></p>
<p>PR61</p>	<p>This no-load annuity allows you to deposit funds in one lump sum, monthly, or any way you choose. The Company withdraws available funds and pays your provider claims for you up to the amount of your out-of-pocket annual limit. Of course, if the annuity funds are insufficient, you are responsible for paying any difference owed to the provider.</p> <p>There are no fees or penalty charges for withdrawal of funds, and the interest rate is guaranteed never to be less than three percent.</p>	<p>Reserve Fund Annuity</p> <ul style="list-style-type: none"> • Open a Reserve Fund Annuity • Deposit funds lump-sum or monthly • Company pays providers from annuity • No penalty for withdrawal of funds and interest is guaranteed at [3%]

<p>PR62</p>	<p>Why is a Reserve Fund Annuity valuable? For a couple of reasons.</p> <p>A Reserve Fund Annuity is a convenient way to fund your claims <i>before</i> you meet the out-of-pocket annual limit. You deposit the money in the way that is best for you, and we pay your claims using those funds.</p> <p>It's also a savings tool. For instance, if you deposit money monthly, but have no claims or few claims during the year, you have money left at the end of the year. That money is yours to keep. You can use it however you choose. You can spend it, or leave it in the annuity and watch it grow.</p>	<p>Why is a Reserve Fund Annuity Valuable?</p> <ul style="list-style-type: none"> • It's a convenient way to fund your claims before you meet the out-of-pocket annual limit • It's a savings tool to use however you choose • You can spend it or leave it in the annuity and watch it grow • Remember, no penalty for withdrawing funds
<p>PR63</p>	<p>For example, you deposit approximately three hundred seventy dollars a month to cover your out-of-pocket annual limit of four thousand four hundred forty dollars. If you have no claims, continue the monthly deposits, and leave the money in the annuity for a period of five years you're not only a healthy Senior, you will have earned seventeen hundred fifty-four dollars in interest.</p> <p>Earning money while covering potential claims ... that's a winning combination.</p> <p>(ED, LONG PAUSE HERE SO VIEWER MAY ABSORB MATH ON SCREEN)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Watch It Grow!</p> <ul style="list-style-type: none"> • Deposit [\$370] monthly to cover the out-of-pocket annual limit • Are claim free • Leave the funds to grow for five years <p>[\$4,440] <u>x 5 years at [3%] interest</u> [\$23,954] - [\$22,200] deposits [\$1,754] interest earned</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>

<p>PR64</p>	<p>Medicare Supplement Plan L supplements the standard benefits provided by Medicare Part A – those relating to hospital care, skilled nursing facility care, and some home health and hospice care.</p> <p>Plan L also supplements the standard benefits provided by Medicare Part B – those relating to doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.</p> <p>The difference is that Medicare Supplement Plan L takes a cost-sharing approach to supplementing Medicare expenses, which is different from other Medicare Supplement plans.</p>	<p>Medicare Supplement Plan L Benefits <i>Show Plans/Benefit Chart first: only Plan L.</i></p> <p><i>(Fade in/out)</i></p> <ul style="list-style-type: none"> • Supplements Medicare Part A Basic Benefits – those related to hospital or care in a skilled nursing facility, some home health and hospice care • Supplements Medicare Part B Basic Benefits – those related to doctor and surgeon fees, most lab tests and X-rays performed outside the hospital, and outpatient treatment • Takes a cost-sharing approach to supplementing expenses • Is different from other Medicare Supplement plans
<p>PR65</p>	<p>Medicare Supplement Plan L provides one hundred percent coverage for what Medicare does not cover for Medicare Part A hospital coinsurance and an additional three hundred sixty-five days of hospital coverage.</p> <p>Plan L also provides one hundred percent coverage for Medicare Part B preventive services like annual exams.</p>	<p>Medicare Supplement Plan L Benefits</p> <ul style="list-style-type: none"> • 100% coverage for Medicare Part A hospital coinsurance • 100% coverage for Medicare Part B preventive services

<p>PR66</p>	<p>Medicare Supplement Plan L covers seventy-five percent of the Medicare Part A deductible of one thousand twenty-four dollars required each time you are hospitalized.</p> <p>It also covers seventy-five percent of expenses not covered by Medicare Part B and seventy-five percent of skilled nursing facility coinsurance.</p> <p>When you reach out-of-pocket annual expenses of two thousand two hundred twenty dollars, full coverage takes effect.</p> <p>Annual out-of-pocket limits are determined by Medicare and subject to change annually.</p>	<p>Medicare Supplement Plan L Benefits</p> <ul style="list-style-type: none"> • Covers 75% of Part A deductible of [\$1,024] • Covers 75% of expenses not covered by Medicare Part B • Covers 75% of skilled nursing facility coinsurance • You pay [\$2,220] out-of-pocket annual limit in [2008] before full coverage takes effect
<p>PR67</p>	<p>If you purchase a Medicare Supplement Plan L, how will you pay claims before the Plan L benefits kick in?</p> <p>We have developed an optional, no-hassle way to fund your out-of-pocket expenses before your Medicare Supplement benefits take effect.</p> <p>You can open a Reserve Fund Annuity.</p>	<p>How Will You Pay Claims Before Plan L Benefits Kick In?</p> <p>Fund your out-of-pocket expenses with a Reserve Fund Annuity*</p> <p><i>*Form F4546R06</i></p>
<p>PR68</p>	<p>This no-load annuity allows you to deposit funds in one lump sum, monthly, or any way you choose. The Company withdraws available funds and pays your provider claims for you up to the amount of your out-of-pocket annual limit. Of course, if the annuity funds are insufficient, you are responsible for paying any difference owed to the provider.</p> <p>There are no fees or penalty charges for withdrawal of funds, and the interest rate is guaranteed never to be less than three percent.</p>	<p>Reserve Fund Annuity</p> <ul style="list-style-type: none"> • Open a Reserve Fund Annuity • Deposit funds lump-sum or monthly • Company pays providers from annuity • No penalty for withdrawal of funds and interest is guaranteed at [3%]

<p>PR69</p>	<p>Why is a Reserve Fund Annuity valuable? For a couple of reasons.</p> <p>A Reserve Fund Annuity is a convenient way to fund your claims <i>before</i> you meet the out-of-pocket annual limit. You deposit the money in the way that is best for you, and we pay your claims using those funds.</p> <p>It's also a savings tool. For instance, if you deposit money monthly, but have no claims or few claims during the year, you have money left at the end of the year. That money is yours to keep. You can use it however you choose. You can spend it, or leave it in the annuity and watch it grow.</p>	<p>Why is a Reserve Fund Annuity Valuable?</p> <ul style="list-style-type: none"> • It's a convenient way to fund your claims before you meet the out-of-pocket annual limit • It's a savings tool to use however you choose • You can spend it or leave it in the annuity and watch it grow • Remember, no penalty for withdrawing funds
<p>PR70</p>	<p>For example, you deposit approximately one hundred eighty-five dollars a month to cover your out-of-pocket annual limit of twenty-two hundred twenty dollars. If you have no claims, continue the monthly deposits, and leave the money in the annuity for a period of five years you're not only a healthy Senior, you will have earned nine hundred seventy-seven dollars in interest.</p> <p>Earning money while covering potential claims ... that's a winning combination.</p> <p>(ED, LONG PAUSE HERE SO VIEWER MAY ABSORB MATH ON SCREEN)</p> <p><i>Don't you think it makes sense to address your Medicare Supplement needs today?</i></p>	<p>Watch It Grow!</p> <ul style="list-style-type: none"> • Deposit [\$185] monthly to cover the out-of-pocket annual limit • Are claim free • Leave the funds to grow for five years <p>[\$2,220] <u>x 5 years at [3%] interest</u> [\$11,977] - [\$11,000] deposits [\$977] interest earned</p>

Don't you think it makes sense to address your Medicare Supplement needs today?

SERFF Tracking Number: *AMLC-125830962* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *40357*
Company Tracking Number: *UAIND-PC*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *ProCare Medicare Supplement Lap-Top Presentation*
Project Name/Number: *ProCare Medicare Supplement Lap-Top Presentation/UAIND-PC*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-125830962 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number: 40357
Company Tracking Number: UAIND-PC
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: ProCare Medicare Supplement Lap-Top Presentation
Project Name/Number: ProCare Medicare Supplement Lap-Top Presentation/UAIND-PC

Supporting Document Schedules

Satisfied -Name: Certification **Review Status:** Approved 10/17/2008
Comments:
Attachment:
CAR3.pdf

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

COMPANY NAME: United American Insurance Company

COMPANY NAIC CODE: 290-92916

COMPANY CONTACT PERSON & TELEPHONE # (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.