

SERFF Tracking Number: STLG-125786746 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 40052
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Sterling Premier Rack Brochure
Project Name/Number: Sterling Brochure and Inserts/

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: Sterling Premier Rack Brochure SERFF Tr Num: STLG-125786746 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 40052

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed

Other

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Janice Ramer

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: Sterling Brochure and Inserts

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

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/01/2008

State Status Changed: 10/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

August 22, 2008

Arkansas Department of Insurance VIA SERFF

1200 West Third St.

Little Rock, AR 72201

SERFF Tracking Number: STLG-125786746 State: Arkansas
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Sterling Premier Rack Brochure
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Re: Sterling Life Insurance Company Medicare Supplement Insurance Advertisement
Filing - NAIC#77399

Sterling Advertising

1.2.08 Replaces 1.2.05

2.3.08 Replaces 2.3.05

3.30.08 Initial Filing

3.31.08 Initial Filing

M0010_S4802_14708 (5/08) Initial Filing

M0010_S4802_14908 (5/08) Initial Filing

Dear Sir/Madam:

Enclosed please find the above referenced advertisements for your review and approval. This filing is an advertisement filing for Sterling's Standard Medicare Supplement Insurance policies filed and approved by the Department on March 16, 2000. These pieces are pending in Illinois, Sterling's state of domicile.

1.2.08

Sterling Premier Rack Brochure – May be placed in public location with permission of the business. Touches on basic plan features and is meant to get the prospect to contact us. Has business reply card and business phone on brochure. Please note we are replacing 1.2.05 previously approved January 31, 2005.

2.3.08

Sterling Select Rack Brochure - May be placed in public location with permission of the business. Touches on basic plan features and is meant to get the prospect to contact us. Has business reply card and business phone on brochure. Please note we are replacing 2.3.05 previously approved January 31, 2005.

3.30.08

Sterling Medicare Plan G Brochure - May be placed in public location with permission of the business. Touches on basic plan features and is meant to get the prospect to contact us. Details information on Premier and Select Plan G. Please note this is the initial filing for this form.

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3.31.08

Sterling Medicare Plan K Brochure - May be placed in public location with permission of the business. Touches on basic plan features and is meant to get the prospect to contact us. Details information on Premier and Select Plan K. Please note this is the initial filing for this form.

M0010_S4802_14708 (5/08)

Understanding Medicare Insert – This is a piece we will be inserting into the Wise Choices brochure. It lists our family of products and has our contact information. Please note this is the initial filing for this form.

M0010_S4802-14908 (5/08)

Turning 65 Pre-Approach Letter. This is a new letter for our Turning 65 campaign. Please note this is the initial filing for this form.

If you have any questions, please do not hesitate to contact me at (360) 392-9201 or email jennifer.marin@sterlingplans.com.

Sincerely,

Jennifer L. Marinas
Legal Assistant
Compliance & Regulatory Affairs

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant
2219 Rimland Drive
Bellingham, WA 98227

jennifer.marin@sterlingplans.com
(360) 392-9201 [Phone]
(360) 647-8632[FAX]

Filing Company Information

Sterling Life Insurance Company
P.O. Box 5348

CoCode: 77399
Group Code:

State of Domicile: Illinois
Company Type: Insurance

SERFF Tracking Number: STLG-125786746 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 40052
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Sterling Premier Rack Brochure
Project Name/Number: Sterling Brochure and Inserts/

Bellingham, WA 98227
(360) 647-9080 ext. [Phone]

Group Name:
FEIN Number: 13-1867829

Company - Life, Accident & Health
State ID Number:

SERFF Tracking Number: STLG-125786746 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 40052
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Sterling Premier Rack Brochure
Project Name/Number: Sterling Brochure and Inserts/

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 6 advertising forms at \$25.00 each = \$150.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$150.00	08/25/2008	22110945

SERFF Tracking Number: STLG-125786746 State: Arkansas
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Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Sterling Premier Rack Brochure
Project Name/Number: Sterling Brochure and Inserts/

Correspondence Summary

Dispositions

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

SERFF Tracking Number: *STLG-125786746* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *40052*
Company Tracking Number:
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *Sterling Premier Rack Brochure*
Project Name/Number: *Sterling Brochure and Inserts/*

Disposition

Disposition Date: 10/01/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-125786746 State: Arkansas
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 Project Name/Number: Sterling Brochure and Inserts/

Item Type	Item Name	Item Status	Public Access
Supporting Document	LAH Filing Certificate	Accepted for Informational Purposes	Yes
Form	Sterling Premier Rack Brochure	Filed	Yes
Form	Sterling Select Rack Brochure	Filed	Yes
Form	Sterling Medicare Plan G Brochure	Filed	Yes
Form	Sterling Medicare Plan K Brochure	Filed	Yes
Form	Understanding Medicare Insert	Filed	Yes
Form	Turning 65 Pre-Approach Letter	Filed	Yes

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 Product Name: Sterling Premier Rack Brochure
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Form Schedule

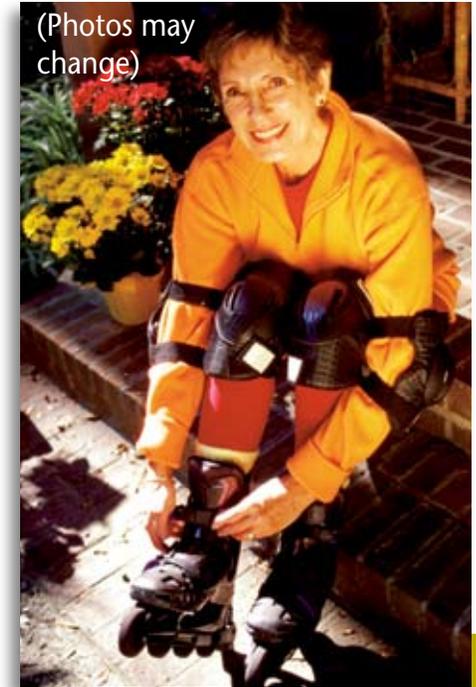
Lead Form Number: 1.2.08 Sterling Premier Rack Brochure

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	1.2.08	Advertising	Sterling Premier Rack Brochure	Revised	Replaced Form #: 1.2.05 Previous Filing #:		1.2.08 Premier Bro.pdf
Filed	2.3.08	Advertising	Sterling Select Rack Brochure	Revised	Replaced Form #: 2.3.05 Previous Filing #:		2.3.08 Select Broc.pdf
Filed	3.30.08	Advertising	Sterling Medicare Plan G Brochure	Initial			3.30.08 Plan G Bro.pdf
Filed	3.31.08	Advertising	Sterling Medicare Plan K Brochure	Initial			3.31.08 Plan K Bro.pdf
Filed	M0010_S4 802_14708 (5/08)	Advertising	Understanding Medicare Insert	Initial			M0010_S480 2_14708(5.08)) Under Medicare.pdf
Filed	M0010_S4 802_14908 (5/08)	Advertising	Turning 65 Pre-Approach Letter	Initial			M0010_S480 2_14908(5.08)) T65 Pre-App ltr.pdf

Learn more about Sterling Health Plans®

Mail in this postage-paid reply card or call us today.

Flexible, No-hassle Health Insurance



STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Once you are a member of the Sterling family, you have the freedom to move between Sterling Premier® and Medicare Select plans A, B or C without additional underwriting if those plans are available where you live, and as federal law allows. *Please contact Sterling for complete details on other insurance plans that may be available.

STERLING Premier®

A Medicare Supplement
Insurance Plan

Underwritten by
Sterling Life Insurance Company

1.2.08

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 81 BELLINGHAM WA

POSTAGE WILL BE PAID BY ADDRESSEE

STERLING LIFE INSURANCE COMPANY
PO BOX 9700
BELLINGHAM WA 98227-9929

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES





Medicare coverage has gaps—Sterling Plans cover those gaps.

Medicare was not designed to pay for all healthcare expenses and most beneficiaries find they need supplement insurance to cover the additional costs.

One of our most flexible products is Sterling Premier®. With Sterling Premier® Medicare Supplement insurance, you make all your own healthcare choices. No restrictions, no referrals, no hassles. Insurance plans [A, B, C, F and G] are available in [state].

Key Features:

- **Choose your doctors and specialists**
No restrictions and no referrals required
- **Choose your hospital**
- **Choice and Mobility** – Once you are a member of the Sterling family, you have the freedom to move between health insurance plans if your needs change, without additional underwriting, subject to limitations.

Benefits

Depending on the supplemental plan you choose, Sterling may cover:

- Some or all deductibles and copayments
- Some or all of Part B excess charges
- Emergency healthcare while traveling outside the U.S.
- Access to Registered Nurses via a 24-hour Nurse Advice Line.

Customer Service

Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® plan. And at Sterling, you'll talk to a real person, not an automated system.

Other plans available include:

- **Medicare Select Supplement Insurance** that utilizes a network of local hospitals to provide quality health coverage at reduced rates
- **Prescription Drug Plans**
- **Complementary Products** including Life, Long Term Care, Critical Condition/ Cancer insurance*

Call toll-free [1-866-215-4009]

between the hours of 5:00 am and 11:00 pm Pacific time, 7 days a week for more information. **TTY available at [1-888-858-8567].**

Call us today!

Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

to reserve your seat at a seminar or for an individual appointment.

Or mail in the postage paid reply card.

Yes! I would like to know more about **Sterling Health Plans®**

Name

Address

City, State, Zip

Area Code/Telephone Number

I understand a licensed sales agent may call, but I am under NO OBLIGATION to purchase any product.

Underwritten by
Sterling Life Insurance Company

Or call today!

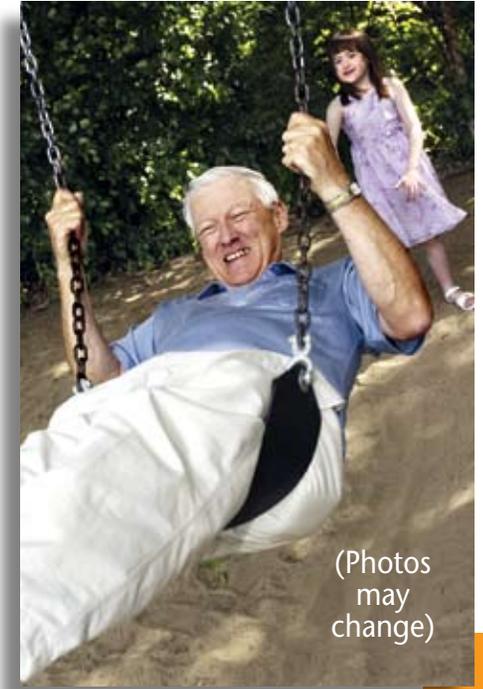
Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

Learn more about Sterling Health Plans®

Mail in this postage-paid reply card or call us today.

An *Affordable Choice* in Health Insurance



(Photos may change)

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by Sterling Life Insurance Company

*Network restrictions apply. **When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Once you are a member of the Sterling family, you have the freedom to move between Sterling Premier® and Medicare Select plans A, B or C without additional underwriting if those plans are available where you live, and as federal law allows. *Please contact Sterling for complete details on other insurance plans that may be available.

STERLING Medicare Select

A Medicare Supplement Insurance Plan

Underwritten by Sterling Life Insurance Company

2.3.08

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 81 BELLINGHAM WA

POSTAGE WILL BE PAID BY ADDRESSEE

STERLING LIFE INSURANCE COMPANY
PO BOX 9700
BELLINGHAM WA 98227-9929

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NECESSARY
IF MAILED
IN THE
UNITED STATES



(Photos
may change)



Sterling Health Plans[®] and your local hospital—a winning combination.

Most beneficiaries find they need supplement insurance to pay for additional healthcare expenses not covered under Original Medicare.

One of our most popular products is Sterling Medicare Select[†]. This Medicare Supplement Insurance plan offers you the additional coverage you need with many attractive features. Insurance plans [A, B, C, F and G] are available in [state].

Key Features:

- **Local Network Hospitals**
Using your local Sterling network hospitals allows us to provide you with the same quality coverage as a standard supplement plan, at a more affordable rate. In case of emergency, or if your network hospital doesn't provide the services you require, you will still be covered at a non-network facility.

- **Choose your doctors and specialists**
No referrals required**
- **Choice and Mobility**
Once you are a member of the Sterling family, you have the freedom to move between health insurance plans if your needs change, without additional underwriting, subject to limitations.

Why a Sterling Plan?

Real People.

- Your own agent
- Live customer service

Wise Choices.

- Reliable company
- Variety of health and prescription drug plans to choose from
- Choice of physician and other providers**
- No referrals required
- Rated "A-" (Excellent) by A.M. Best
- Complementary Products including Life, Long Term Care, Critical Condition/ Cancer Insurance[†]

Special benefits for enrollees

For those who want complete control in choosing their healthcare providers, we also offer Sterling Premier[®], a Medicare Supplement Insurance plan that allows you to choose your doctors, specialists and hospitals with no restrictions. Insurance plans [A, B, C, F and G] are available in [state].

Call toll-free [1-866-215-4009] between the hours of 5:00 am and 11:00 pm Pacific time, 7 days a week for more information. TTY available at [1-888-858-8567.]

Call us today!

Toll-free: [1-866-215-4009]

TTY available: [1-888-858-8567]

to reserve your seat at a seminar or for an individual appointment.

Or mail in the postage paid reply card.

Yes! I would like to know more about **Sterling Health Plans[®]**

Name

Address

City, State, Zip

Area Code/Telephone Number

I understand a licensed sales agent may call, but I am under NO OBLIGATION to purchase any product.

Underwritten by
Sterling Life Insurance Company

Or call today!

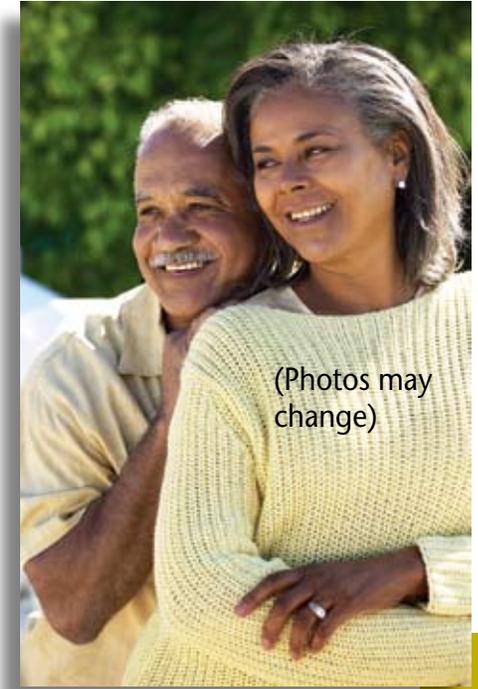
Toll-free: [1-866-215-4009]

TTY available: [1-888-858-8567]

Learn more about Sterling Health Plans®

Mail in this postage-paid reply card or call us today.

Regain your Independence in your own home



(Photos may change)

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by Sterling Life Insurance Company

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. *Network restrictions apply. Not all plans may be available in all areas. Please contact Sterling for complete details on other insurance plans that may be available.

Sterling Medicare Supplement Plan G

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by Sterling Life Insurance Company

3.30.08

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 81 BELLINGHAM WA

POSTAGE WILL BE PAID BY ADDRESSEE

STERLING LIFE INSURANCE COMPANY
PO BOX 9700
BELLINGHAM WA 98227-9929

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IF MAILED
IN THE
UNITED STATES





Sterling Premier® Plan G

A Medicare Supplement Standardized Plan G

This Medicare Supplement Plan allows you to recover from an illness or injury in your own home. Original Medicare provides skilled home care but doesn't provide for your other needs. Plan G's At-Home Recovery benefit provides assistance with the activities of daily living to help you regain your independence.

Annual Benefits

- [100%] Part A Hospitalization deductible and coinsurance
- [100%] Part B copayment and coinsurance
- [100%] Skilled Nursing Facility coinsurance
- [80%] Part B Excess Charges
- Foreign Travel Emergency Coverage

At-Home Recovery Benefit

If you are already receiving Medicare-covered skilled home care, the At-Home Recovery Benefit provides home health care for activities of daily living such as bathing and dressing. The benefit pays \$40 per day up to an annual total of \$1,600.

Choose Your Doctor

You are free to select the doctor you prefer – no need to change physicians because of network restrictions.

See a Specialist

When you need to see a specialist, you are free to do so at any time, without a referral.

Sterling Medicare Select* Plan G

This plan features the same benefits with reduced premiums in exchange for your agreement to use a Network Hospital or Medical Center.

Customer Service

Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Plan G. And at Sterling, you'll talk to a real person, not an automated system.

If all this isn't enough, local agents and quick claims processing make Sterling Plan G an even more attractive choice for your Medicare supplement insurance.

For more information on **Sterling Medicare Supplement Plan G**, or any of our Sterling products, please give us a call *toll-free at [1-000-000-0000]*.
TTY available at [1-888-858-8567.]

Call us today at

Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

for an individual appointment.

Or mail in the postage paid reply card.

Yes! I would like to know more about **Sterling Health Plans®**

Name

Address

City, State, Zip

Area Code/Telephone Number

I understand a licensed sales agent may call, but I am under NO OBLIGATION to purchase any product.

Underwritten by
Sterling Life Insurance Company

Or call today!

Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

Learn more about Sterling Health Plans®

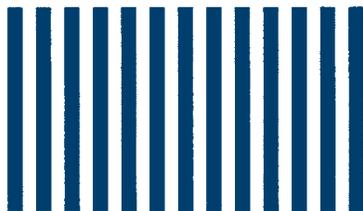
Mail in this postage-paid reply card or call us today.

Protection from *Unexpected* Medical Expenses



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 81 BELLINGHAM WA
POSTAGE WILL BE PAID BY ADDRESSEE

STERLING LIFE INSURANCE COMPANY
PO BOX 9700
BELLINGHAM WA 98227-9929



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IN THE
UNITED STATES

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

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Sterling Medicare Supplement Plan K

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

3.31.08



Sterling Premier® Plan K

Sterling knows that medical expenses can be overwhelming, so we developed a plan with you in mind. Sterling Premier® Plan K features an annual out-of-pocket limit to protect you from high medical costs*.

Annual Benefits

Sterling Plan K limits your annual out-of-pocket payments for Medicare approved expenses. In addition, you'll receive cost sharing benefits including:

- [100%] of Part A Hospitalization coinsurance
- [100%] of the cost sharing for Medicare Part B
- Preventive Services
- [100%] of Medicare copayment and coinsurance once you reach the annual limit of out-of-pocket expense
- Hospice cost sharing up to [50%]
- Skilled Nursing Facility with coinsurance up to [50%]

*After you meet your out-of-pocket yearly limit and your Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

Choose Your Doctor

You are free to select the doctor you prefer – no need to change physicians because of network restrictions.

See a Specialist

When you need to see a specialist, you are free to do so at any time, without a referral.

Sterling Medicare Select[^] Plan K

Sterling Medicare Select Plan K offers all the benefits of Sterling Premier® Plan K with reduced premiums in exchange for your agreement to use a Network Hospital or Medical Center.

Customer Service

Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Plan K. And at Sterling, you'll talk to a real person every time!

If all this isn't enough, local agents and quick claims processing make Sterling Plan K an even more attractive choice for your Medicare supplement insurance.

For more information on Sterling Medicare Supplement Plan K, or any of our Sterling products, please give us a call toll-free at [1-000-000-0000]. TTY available at [1-888-858-8567.]

Call us today at

Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

for an individual appointment.

Or mail in the postage paid reply card.

Yes! I would like to know more about **Sterling Health Plans®**

Name

Address

City, State, Zip

Area Code/Telephone Number

I understand a licensed sales agent may call, but I am under NO OBLIGATION to purchase any product.

Underwritten by
Sterling Life Insurance Company

Or call today!

Toll-free: **[1-866-215-4009]**

TTY available: **[1-888-858-8567]**

UNDERSTANDING MEDICARE

Medicare is health insurance for people age 65 or older and those under age 65 with certain disabilities.

The Different Parts of Medicare

Medicare Part A (*Hospital Insurance*) helps cover your inpatient care in hospitals. Part A also helps cover skilled nursing facility, hospice, and home health care if you meet certain conditions.

Medicare Part B (*Medical Insurance*) helps cover doctors' services and outpatient care. Part B also helps cover some preventive services.

Medicare Part C (*Medicare Advantage*) is another way to get your Medicare benefits. It combines Part A, Part B, and, sometimes, Part D (prescription drug) coverage. Medicare Advantage Plans are offered by private insurance companies contracted by Medicare, like Sterling.

Medicare Part D (*Medicare Prescription Drug Coverage*) helps cover prescription drugs.

MEDICARE SUPPLEMENT INSURANCE

Sterling Medicare Supplement Insurance

Medicare Parts A and B were not designed to pay for all healthcare expenses. You may need supplemental insurance to cover the additional costs.

Sterling Premier[®] is one of our most flexible products. With Sterling Premier[®] Medicare Supplement insurance, you have the freedom to make all your own healthcare choices. No restrictions, no referrals, no hassles.

Sterling Medicare Select offers the same exciting benefits of Sterling Premier[®] with reduced premiums in exchange for your agreement to use a network of local facilities.



“Their Medicare knowledge is amazing.”

—Sterling Customer, Frank Barker

OTHER INSURANCE PLANS

Sterling Whole Life insurance is available for eligible people aged 55 through 75.* Sterling Whole Life is designed to help people with the burden of final expenses and other costs associated with the loss of a loved one.

Sterling Limited Benefit Whole Life** is designed for people aged 55 through 75 with less underwriting restrictions. *Ages 55-69 in the states of [state names]. **Not available in AR, PA, SC, TX, and WA.

OTHER INSURANCE PLANS – *Continued*

Sterling Long Term Care

Many of us think long term care means nursing home care. And we're worried about the expense, the loss of our independence and our quality of life.

The good news is a small percentage of adults needing long term care actually live in a nursing home. Long term care also includes home health care, adult day health, assisted living facility care, hospice, and respite care in addition to nursing home care. All long term care is expensive, and few of us can afford these costs on our own. Sterling Long Term Care insurance can help you afford the costs associated with this type of care.

Sterling Critical Condition or Cancer Plans

If you develop a critical illness or cancer, your main focus should be recovery, and not how you will pay unexpected out-of-pocket costs. Because of this, Sterling has developed insurance plans to help you and your family pay for those unexpected costs. Benefit payments are in addition to all other insurance plans you may have. These plans cover twelve of the most critical conditions including heart attack, cancer, stroke, MS, blindness, organ transplant and more. Plans available vary based on the state in which you live.

Call us today to find out more about Sterling Health Plans!

Toll-free at [1-800-xxx-xxxx]

TTY line [1-888-858-8567]

STERLING HEALTH PLANS

Real People. Wise Choices®

Underwritten by Sterling Life Insurance Company

Sterling Life Insurance Company
P.O. Box [XXXX]
Bellingham, WA 98227

Toll-free [1-888-xxx-xxxx]
TTY line [1-888-858-8567]
www.sterlingplans.com

Not all insurance plans are available in all areas. Anyone entitled to Medicare Part A and enrolled in Medicare Part B may apply. You must continue to pay your Medicare Part B premium. For Sterling Premier® Medicare Supplement Insurance and Sterling Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Network restrictions apply to Sterling Medicare Select Supplement Insurance plans. Sterling offers Sterling Premier® Medicare Supplement Insurance and Sterling Medicare Select Supplement Insurance plans. For costs and complete details of coverage, contact your Sterling agent. For beneficiaries in [AK, AR, AZ, CO, DE, IA, ID, IL, KS, KY, LA, MO, MS, MT, NC, NE, NJ, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, WA, and WV], Medicare Supplement Insurance plans are available to individuals under 65 and enrolled in Medicare. Required policy form series numbers: [IDSTDA, IDSTDB, IDSTDC, IDSTDF, IDSTDG, IDSTDK, IDSELA, IDSELB, IDSELC, IDSELF, IDSELK, OKSTDA, OKSTDB, OKSTDC, OKSTDF, OKSTD INN F, OKSTDG, OKSTDK, OKSELC, OKSELF, OKSELG, OKSELK, PASTDA, PASTDB, PASTDC, PASELA, PASELB, PASELC, SCSTDA, SCSTDB, SCSTDC, SCSTDF, SCSTD INN F, SCSTDG, SCSTDK, SCSELA, SCSELB, SCSELC, SCSELF, SCSELG, SCSELK, TNSTDA, TNSTDB, TNSTDC, TNSTDF, TNSTD HIGH F, TNSELA, TNSELB, TNSELC, TNSELF, TXSTD A, TXSTD B, TXSTD C, TXSTD F, TX STD HIGH F, TX STD G, TXSEL A, TXSEL B, TXSEL C, TXSEL F, TX SEL G, WYSTDA, WYSTDB, WYSTDC, WYSTDF WYSELA, WYSELB, WYSELK AND WYSELF].

STERLING HEALTH PLANS

Real People. Wise Choices.®

[Date]

[Name] [Last Name]
[Address]
[City, State zip]

Dear [Name],

Congratulations on turning 65!

It's time for you to choose how to get your Medicare benefits. You have a lot to learn, but don't worry, Sterling's Medicare experts are ready to teach you about all your options.

Because we focus primarily on insurance plans for people with Medicare and other mature adults, we have the expertise and knowledge you are looking for while providing the highest level of service you deserve. We also offer flexibility to Medicare enrollees with a feature we call, "Choice and Mobility." Once you are a member of the Sterling family, you have the freedom to move between certain health plans without additional underwriting if those plans are available where you live and as federal law allows.*

Sterling offers a full portfolio of plans for Medicare beneficiaries and other mature adults. We understand that your needs will change through your retirement years and we'll be here for you.

**Medicare Based Health Insurance Plans
Medicare Prescription Drug Plans**

**Whole Life and Limited Benefit Whole Life Insurance
Long Term Care Insurance
Critical Condition or Cancer Insurance**

Please call me to learn which plans are available in your area. At Sterling Health Plans®, we understand that Medicare and health insurance can be a confusing subject, but we are here to help you make a wise choice. I look forward to your call.

Sincerely,

[Name]
[Title]
Sterling Health Plans

*Not all insurance plans are available in all areas. Federal law prohibits changes with Medicare Advantage and Prescription Drug insurance plans for most Medicare eligibles during the annual lock-in period.

Underwritten by Sterling Life Insurance Company

A CMS Contracted Private Fee For Service Medicare Advantage Organization
P.O. Box 5348 ▪ 2219 Rimland Drive ▪ Bellingham, WA 98227-5348

Tel: 360-647-9080 ▪ Fax: 360-647-8632

M0010_S4802_14908 (5/08)

SERFF Tracking Number: *STLG-125786746* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *40052*
Company Tracking Number:
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *Sterling Premier Rack Brochure*
Project Name/Number: *Sterling Brochure and Inserts/*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-125786746

State: Arkansas

Filing Company: Sterling Life Insurance Company

State Tracking Number: 40052

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Sterling Premier Rack Brochure

Project Name/Number: Sterling Brochure and Inserts/

Supporting Document Schedules

Satisfied -Name: LAH Filing Certificate

Review Status:

Accepted for Informational 10/01/2008
Purposes

Comments:

Attachment:

082208 Life, Accident & Health Filing Certification .pdf

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Sterling Life Insurance Company c/o PO Box 5348 Bellingham, WA 98227-5348	IL	L & H	361	77399	13-1867829	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Jennifer Marinas PO Box 5348 Bellingham, WA 98227	360/392-9201	360/647-8632	jennifer.marinas@sterlingplans.com			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input checked="" type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number						
7.	<input checked="" type="checkbox"/> New Submission		<input type="checkbox"/> Resubmission		Previous file # _____		
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	Individual Medicare Supplement - Standard Plans and Individual Medicare Supplement - Select Plans					
10.	Product Coding Matrix Filing Code	MS051 and MS041					
11.	Submitted Documents	<input checked="" type="checkbox"/> Forms <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other: _____ <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum					

		<input type="checkbox"/> Other _____
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12.	Filing Submission Date	08/22/08
13.	Filing Fee (If required)	Amount <u>150.00 (6 each)</u> Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	IL - Pending

15.	Filing Description:
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	<p>1.2.08 Sterling Premier Rack Brochure 2.3.08 Sterling Select Rack Brochure 3.30.08 Sterling Medicare Plan G Brochure 3.31.08 Sterling Medicare Plan K Brochure M0010_S4802_14708 (5/08) Understanding Medicare Insert M0010_S4802_14908 (5/08) Turning 65 Pre-Approach Letter</p>
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16. Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of Arkansas.

Print Name Craig Bodway Title Assistant Secretary

Signature _____ Date: 08/22/08

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number Previous State Filing Number
	Description			
01	Advertisement	1.2.08	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	1.2.05
	Sterling Premier Rack Brochure			
02	Advertisement	2.3.08	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	2.3.05
	Sterling Select Rack Brochure			
03	Advertisement	3.30.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Sterling Medicare Plan G Brochure			
04	Advertisement	3.31.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Sterling Medicare Plan K Brochure			
05	Advertisement	M0010_S4802_14708 (5/08)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Understanding Medicare Insert			
06	Advertisement	M0010_S4802_14908 (5/08)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Turning 65 Pre-Approach letter			
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1