

SERFF Tracking Number: BNLA-125844989 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 40459  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement  
Project Name/Number: Responder Letter/17484

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Medicare Supplement SERFF Tr Num: BNLA-125844989 State: ArkansasLH  
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 40459  
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed

Filing Type: Advertisement

Co Status: Reviewer(s): Stephanie Fowler  
Author: Janice Fron Disposition Date: 11/05/2008  
Date Submitted: 10/06/2008 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Responder Letter  
Project Number: 17484  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 11/05/2008  
State Status Changed: 11/05/2008  
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Group Market Size:  
Group Market Type:

Deemer Date:

Filing Description:

RE: MEDICARE SUPPLEMENT ADVERTISING

Invitation To Inquire

Responder Letters with Reply Cards

Form Numbers: 17484/17484-1 and 17485/17485-1

Dear Insurance Department Personnel:

SERFF Tracking Number: BNLA-125844989 State: Arkansas  
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In accordance with your state's requirements, we are filing the above captioned forms for your review. These letters with reply cards will be mailed to responders who had previously requested information. This ad will provide an opportunity for them to request a free cost and coverage review with our licensed insurance agent regarding the current products that are of interest to them and available for sale in your state.

Your consideration and prompt approval of our filing is sincerely appreciated.

Very truly yours,  
Janice D. Fron  
Product Approval and Compliance

## Company and Contact

### Filing Contact Information

Janice Fron, Filing Project Leader j.fron@banklife.com  
222 Merchandise Mart Plaza - 19th Floor (312) 396-7538 [Phone]  
Chicago, IL 60654 (312) 396-5907[FAX]

### Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois  
600 West Chicago Ave Group Code: 233 Company Type:  
Chicago, IL 60654-2800 Group Name: State ID Number:  
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: Arkansas requires \$25.00 per form.  
  
\$25.00 x 4 = \$100.00  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$100.00	10/06/2008	22952869

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/05/2008	11/05/2008

*SERFF Tracking Number:*      *BNLA-125844989*                      *State:*                      *Arkansas*  
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*TOI:*                      *MS06 Medicare Supplement - Other*              *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Supplement*  
*Project Name/Number:*      *Responder Letter/17484*

## **Disposition**

Disposition Date: 11/05/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.



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*Product Name:*              *Medicare Supplement*  
*Project Name/Number:*      *Responder Letter/17484*

## Form Schedule

**Lead Form Number:** 17484

<b>Review Status</b>	<b>Form Number</b>	<b>Form Type Form Name</b>	<b>Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Filed	17484	Advertising Responder Letter with Reply Card	Initial		0	17484 - v 2.pdf
Filed	17485	Advertising Responder Letter with Reply Card	Initial		0	17485 v 2.pdf
Filed	17484-1	Advertising Reply Card	Initial			17484 - v 2.pdf
Filed	17485-1	Advertising Reply Card	Initial			17485 v 2.pdf

[JOHN DOE]  
[123 MAIN STREET]  
[ANYTOWN, US 01234]

We understand how important it is to **PROTECT your accumulated wealth** and your **family's future.**

***That's why we're contacting you!***

Dear [JOHN DOE],

Not long ago, you responded to one of our communications and an insurance agent may have talked with you about your insurance needs. It has been a while since then, and each year there are **changes** that may affect you and your family—**especially changes to Medicare deductibles and co-pay amounts and the Long-Term Care Partnership Program.**

We would like to **update you on these changes** and **share new information** on the products we offer that provide valuable insurance protection.

It takes a lot hard work to raise a family, provide for them, save for your future and build your financial security. We understand, because we work hard ourselves—on behalf of our **nearly 1.4 million policyholders.** In fact, hard work and dedication is why Bankers Life and Casualty Company has been in business for **over 125 years** and has grown to become a **leading insurance provider** serving the retirement market.

Talking with an experienced insurance agent can help you **identify problems in your retirement plan** and **find solutions**—often times **without** increasing your out-of-pocket expenses!

With our **FREE** in-home “**Cost and Coverage**” review, a licensed insurance agent can help answer your questions on many of the critical issues facing today's retirees:

- How can I get help to pay the costs that Medicare doesn't cover?
- How can I save money on prescription drugs?
- Do I have insufficient life insurance coverage?
- Can I protecting my assets from the high-costs of long-term care?
- What are the tax advantages of long-term care protection?
- How can I not outlive my retirement savings?
- Do I have options for creating an income for life?

Simply complete and return the coupon below to schedule your **FREE** in-home review and needs analysis with a licensed insurance agent. It's fast, easy and there's no cost or obligation!

17484 Bankers Life and Casualty Company  
600 West Chicago Ave • Chicago, IL 60654-2800 • www.bankers.com

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**[ ] Yes! I want my FREE “COST AND COVERAGE” REVIEW**

Simply fill out and return this postage-paid card today—No cost or obligation.

[JOHN DOE]  
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[ANYTOWN, US 01234]

Date of Birth: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

BANKERS LIFE AND CASUALTY  
REPLY CENTER  
PO BOX 224907  
DALLAS, TX 75222-9729

Neither Bankers nor its agents are connected with or endorsed by the Federal Medicare Program. Solicitation for insurance. A licensed insurance agent will contact you. Certain exclusions and limitations may apply on Medicare Supplement insurance policies. For cost and complete details of coverage, please return the reply card. Policies are available to under age 65 due to disability.

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Dear [JOHN DOE],

There is a saying that goes **“people don’t plan to fail, they fail to plan.”**

Insurance is one of those necessities that no one likes having to pay for, but when you need it, you’re sure glad it’s there. Most of us realize that it’s important to have the right insurance. That’s why we have separate insurance for our cars and homes.

But what about life and health insurance? Aren’t they as important?

Not long ago, you responded to one of our communications and an insurance agent may have talked with you about your insurance needs at that time. It has been a while since then, and each year there are **changes in government policies that may affect you and your family**. We would like to update you on these changes and share new information with you on the products we offer that provide valuable insurance protection:

- **Long Term Care Insurance**—helps protect your assets from being used up by nursing home or long-term home healthcare expenses. Medicare, disability insurance and group health insurance don’t completely cover long-term care.
- **Life Insurance**—including Term, Whole Life and Universal Life insurance. It’s hard to think about passing away, but there’s peace of mind knowing that your family will be protected.
- **Medicare Supplement Insurance, Medicare Advantage Plans and Medicare Part D Prescription Drug coverage**
- **Annuities**—fixed and indexed products that can provide an income for life and can offer growth, security, flexibility and tax advantages.

Bankers Life and Casualty Company has been serving policyholders over 125 years and offers a broad portfolio of life insurance and annuity products. Don’t fail to plan for your future! To learn more, simply complete and return the coupon below to receive a **FREE “COST AND COVERAGE” REVIEW**. It’s fast, easy and there’s no cost or obligation!

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## **Rate Information**

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