

SERFF Tracking Number: LHLI-125903398 State: Arkansas
Filing Company: Lincoln Heritage Life Insurance Company State Tracking Number: 40864
Company Tracking Number: MSBR-AA (AR) 09
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Med Supp Brochure
Project Name/Number: 2009 Med Supp Brochure/MSBR-AA (AR) 09

Filing at a Glance

Company: Lincoln Heritage Life Insurance Company

Product Name: Med Supp Brochure

SERFF Tr Num: LHLI-125903398

State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 40864

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: MSBR-AA (AR) 09

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Cathy Patterson, Wanda
McNeece, Sally Roudebush,
Rodney Hartwig

Disposition Date: 11/24/2008

Date Submitted: 11/14/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Med Supp Brochure

Project Number: MSBR-AA (AR) 09

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Does not require
us to file if only the deductibles change.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/24/2008

State Status Changed: 11/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

See Cover Letter

Company and Contact

SERFF Tracking Number: LHLI-125903398 State: Arkansas
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Filing Contact Information

Sally Roudebush, sally.roudebush@londen-insurance.com
 4343 East Camelback Road (800) 433-8181 [Phone]
 Phoenix, AZ 85018 (602) 808-8845[FAX]

Filing Company Information

Lincoln Heritage Life Insurance Company CoCode: 65927 State of Domicile: Illinois
 4343 East Camelback Road Group Code: Company Type: Life and Health
 Phoenix, AZ 85018 Group Name: State ID Number:
 (800) 433-8181 ext. [Phone] FEIN Number: 04-2314290

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: 1 advertisement form at \$50.00 retaliatory + \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Heritage Life Insurance Company	\$50.00	11/14/2008	23929122

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/24/2008	11/24/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/20/2008	11/20/2008	Sally Roudebush	11/24/2008	11/24/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection question	Note To Reviewer	Sally Roudebush	11/20/2008	11/20/2008

SERFF Tracking Number: LHLI-125903398 *State:* Arkansas
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Disposition

Disposition Date: 11/24/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LHLI-125903398 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Flesch Score	Accepted for Informational Purposes	Yes
Form (revised)	Medicare Supplement Brochure	Filed	Yes
Form	Medicare Supplement Brochure		Yes

SERFF Tracking Number: LHLI-125903398 State: Arkansas
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Med Supp Brochure
Project Name/Number: 2009 Med Supp Brochure/MSBR-AA (AR) 09

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/20/2008
Submitted Date 11/20/2008
Respond By Date 12/22/2008

Dear Sally Roudebush,

This will acknowledge receipt of the captioned filing.

Page 3 - "All of Our Medicare Supplement Plans Offer These Benefits" -

Please reword this phrase to comply with AR Rule and Regulation 14 s 20 Guideline 7-A(1) (14) which states: "An advertisement which exaggerates the effects of statutorily mandated benefits or required policy provisions or which implies that such provisions are unique to the advertised policy is unacceptable. For example, the phrase, "Money Back Guarantee," is an exaggerated description of the thirty-day right to examine the policy and is not acceptable."

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/24/2008
Submitted Date 11/24/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: We are in receipt of your objection letter dated 11/20/2008.

We have reworded the phrase "All of Our Medicare Supplement Plans Offer These Benefits" to read "Medicare Supplement Plans Offer These Benefits".

If you need anything else, please let me know.

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 Product Name: Med Supp Brochure
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Thank you for your help with this filing.

Sally Roudebush
 Compliance Associate
 Lincoln Heritage Life Insurance Company

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Brochure	MSBR-AA (AR) 09		Advertising	Initial		41	MSBR-AA-AR corrected.pdf
Previous Version							
Medicare Supplement Brochure	MSBR-AA (AR) 09		Advertising	Initial		41	MSBR-AA-AR .pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Cathy Patterson, Rodney Hartwig, Sally Roudebush, Wanda McNeece

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Product Name: Med Supp Brochure
Project Name/Number: 2009 Med Supp Brochure/MSBR-AA (AR) 09

Note To Reviewer

Created By:

Sally Roudebush on 11/20/2008 01:15 PM

Subject:

Objection question

Comments:

Dear Ms. Fowler:

We are in receipt of your objection and want to explain that the intent of this statement is to show the applicant that all our plans (A, B, C, D and F) provide these benefits. We did not intend to exaggerate mandated benefits. Would it be preferable to take 'All of' out of the statement?

Thank you for your help with this filing,

Sally Roudebush
Compliance Associate
Lincoln Heritage Life Insurance Company

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Form Schedule

Lead Form Number: MSBR-AA (AR) 09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	MSBR-AA (AR) 09	Advertising	Medicare Supplement Brochure	Initial		41	MSBR-AA-AR corrected.pdf



Lincoln Heritage
LIFE INSURANCE COMPANY



2009

Medicare Supplement Insurance Plans

Your Plan: The Facts



Lincoln Heritage helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B.

There may be charges above what Medicare and Lincoln Heritage pay.

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care

include expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

Medicare Part B Eligible Expenses for Medical Services include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

"Medicare Eligible Expenses" means expenses of the kinds covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

A Benefit Period begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

Co-insurance is the portion of the Medicare Eligible Expense not paid by Medicare.

As Medicare deductibles and co-insurance increase, your Lincoln Heritage benefits will automatically increase. Lincoln Heritage benefits are not paid for any expense paid by Medicare.

Benefits are paid to you or to your hospital or doctor.

You have 31 days from your renewal date to pay your premium. Your policy will stay in force during this 31-day grace period.

Your policy will be renewed as long as the premiums are paid on time. Your policy cannot be canceled.

Premium rate adjustments may be made based on current health care cost experience for benefits paid. Lincoln Heritage reserves the right to establish new premium rates for all insureds on a class basis, but only after giving you advance notice. However, we will not increase premiums based on your own claims.

You're covered immediately. There is no waiting period for pre-existing conditions. Benefits will be paid from the time your policy is in force.

Lincoln Heritage Medicare Supplement will not pay for:

- any expense incurred before your Policy Effective Date;
- services for which no charge is made when there is no insurance; or
- expenses paid for by Medicare.

THIS IS A BRIEF DESCRIPTION of your coverage. This brochure is not valid without the Outline of Coverage. For complete information on benefits, exceptions and limitations, **PLEASE READ YOUR OUTLINE OF COVERAGE AND YOUR POLICY.** This is a solicitation of insurance and an insurance agent will contact you.

Neither Lincoln Heritage nor its agents are connected in any way with the Federal or State government or Medicare.

Lincoln Heritage Medicare Supplement

Protection from the Bills Medicare Doesn't Pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect them to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

Today, Solid Protection Is More Important Than Ever

The costs you pay with Medicare deductibles and co-payments are higher than they have ever been. You could be faced with hospital bills that will not be covered by Medicare. Not included in this are doctor expenses under Medicare Part B or hospital expenses beyond 150 days.

Lincoln Heritage Offers 5 Standardized Insurance Plans

Lincoln Heritage insurance plans give you choices. Choices you need to help cover health care costs today! Our plans allow you to choose a Medicare Supplement to suit your life's situation, budget and needs.

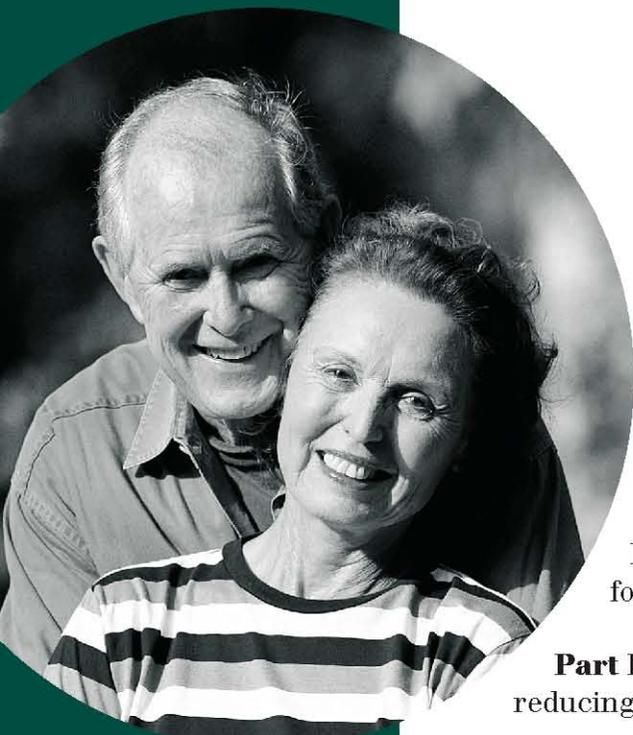
Initial Hospital Deductible

Medicare Part A—
hospital deductibles have
risen ~~(\$1,028)~~ since 1968—
(just ~~41~~ years).



1968

2009



Medicare Supplement Plans Offer These Benefits:

Part A Co-Insurance pays if you are confined to a hospital. Should you require more than 60 continuous days of hospitalization, Lincoln Heritage will pay the co-insurance amounts up to the 150th day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your Medicare Lifetime Reserve days, Lincoln Heritage will provide coverage for up to an additional 365 days.

Part B Co-Insurance pays the Medicare Part B co-insurance amount, reducing your out-of-pocket expenses when you require medical services.



Lincoln Heritage
LIFE INSURANCE COMPANY

Your Lincoln Heritage Benefits



Medicare Part A — Hospital Coverage

Deductible – Lincoln Heritage’s Plans B, C, D and F pay the ~~(\$1,068)~~ inpatient hospital deductible for each benefit period.

First 60 Days – After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

Co-insurance – Lincoln Heritage’s Plans A, B, C, D and F pay ~~(\$267)~~ a day when you’re hospitalized from the 61st through the 90th day. And when you’re in the hospital from the 91st day through the 150th day, Lincoln Heritage pays ~~(\$534)~~ a day for each Medicare Lifetime Reserve day used.

Extended Hospital Coverage – When you’re in the hospital longer than 150 days during a Benefit Period, and you’ve exhausted your 60 Medicare Lifetime Reserve days, Lincoln Heritage’s Plans A, B, C, D and F pay the Part A Medicare eligible expenses for hospitalization, paid at the Diagnostic Related Group (DRG) day outlier per diem or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage’s Plans A, B, C, D and F pay this deductible.

Skilled Nursing Facility Care

First 20 days – Medicare pays all eligible expenses.

Co-insurance – Lincoln Heritage’s Plans C, D and F pay up to \$133.50 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Medicare Part B — Physician’s Services & Supplies

Deductible – Lincoln Heritage’s Plans C and F pay the ~~(\$135)~~ calendar-year deductible.

Co-insurance – After the Part B deductible, Lincoln Heritage’s Plans A, B, C, D and F pay 20% of Medicare Eligible Expenses for physician’s services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Lincoln Heritage’s Plan F pays 100% of the difference, up to the charge limitation established by Medicare.

Benefit for Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage’s Plans A, B, C, D and F pay this deductible.

Additional Benefits

Emergency Care Received Outside the U.S. – After you pay a ~~(\$250)~~ calendar-year deductible, Lincoln Heritage’s Plans C, D and F pay you 80% of eligible expenses incurred for emergency care received during the first 60 days of travel outside the U.S., up to a lifetime maximum of \$50,000. Benefits are payable for emergency health care you need because of a covered injury or illness.

At-Home Recovery Visits – Lincoln Heritage’s Plan D pays for seven visits a week, up to ~~(\$40)~~ a visit up to a maximum of ~~(\$1,600)~~ a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery from an illness, injury or surgery.

A Plan to Meet Your Every Need

Services and Supplies

	Medicare Pays	Lincoln Heritage PLAN A Pays	Lincoln Heritage PLAN B Pays	Lincoln Heritage PLAN C Pays	Lincoln Heritage PLAN D Pays	Lincoln Heritage PLAN F Pays
Medicare Part A Hospital Coverage						
Deductible	Nothing		(\$1,068)	\$1,068	\$1,068	\$1,068
First 60 days	100%					
Co-insurance 61-90 days	All but \$267 a day	\$267 a day	\$267 a day	\$267 a day	\$267 a day	\$267 a day
Co-insurance 91-150 days	All but \$534 a day	\$534 a day	\$534 a day	\$534 a day	\$534 a day	\$534 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Skilled Nursing Facility Care						
First 20 days	100%					
Co-insurance 21-100 days	All but \$133.50 a day			Up to \$133.50 a day	Up to \$133.50 a day	Up to \$133.50 a day
Medicare Part B Physician's Services and Supplies						
Deductible	Nothing			\$135		\$135
Co-insurance	80%	20%	20%	20%	20%	20%
Excess Benefits	Nothing					100%, up to Medicare's Limit
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Additional Benefits*						
Emergency Care Received Outside The U.S	Nothing			In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible
At-Home Recovery Visits	Nothing				Actual charges to \$40 a visit up to \$1,600 per calendar year.	

*Refer to the next page and your Outline of Coverage for more information.

Underwritten by:



Lincoln Heritage
LIFE INSURANCE COMPANY

Our Business is You

4343 East Camelback Road
Phoenix, AZ 85018
1-800-433-8181

On policy forms:

MS-AAAR 06 MS-ABAR 06 MS-ACAR 06
MS-ADAR 06 MS-AFAR 06



For Claims, Please Call:
1-888-586-8810

FOR AGENT USE ONLY

This brochure is an illustration, not a contract.

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TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Accepted for Informational 11/24/2008
Purposes

Comments:

Attachment:

cover letter AR.pdf

Satisfied -Name: Flesch Score

Review Status:

Accepted for Informational 11/24/2008
Purposes

Comments:

Attachment:

FLESCH MED SUP BROCHURE AR.pdf



Lincoln Heritage
LIFE INSURANCE COMPANY

November 14, 2008

Arkansas Insurance Department
Health Forms Review Section
1200 West 3rd St
Little Rock AR 72201-1904

Re: Lincoln Heritage Life Insurance Company, NAIC #65927
Form MSBR-AA (AR) 09 – Medicare Supplement Brochure
Flesch Score Certification
\$50.00 Filing Fee (sent via EFT)

Dear Sir or Madam:

We submit Form MSBR-AA(AR) 09 for your review and approval. This Medicare Supplement Brochure will be used by insurance agents licensed in your state to sell our Medicare Supplement products, which were approved by the state on October 15, 2005.

If you have any questions or require any further information concerning this filing, please do not hesitate to contact me at (800)-433-8181 or you can e-mail me at sally.roudebush@londen-insurance.com.

Sincerely,

Sally Roudebush
Compliance Associate
Lincoln Heritage Life Insurance Company

Our Business is You

4343 East Camelback Road
Suite 400
Phoenix, AZ 85018-2705
www.lhlic.com
Toll Free (800) 433-8181
Direct (602) 957-1650
Fax (602) 840-9726

CERTIFICATION OF FLESCH READABILITY SCORE

Arkansas

I certify that the forms listed below achieves the following:

- (1) The text achieves a minimum score of 41 on the Flesch reading ease test.
- (2) Except for specification pages, schedules, and tables the form is printed in not less than ten (10) point type, one (1) point leaded.

Policy Form(s): MSBR-AA (AR) 09 – Medicare Supplement Brochure

LINCOLN HERITAGE LIFE INSURANCE COMPANY


Sally Roudebush, Compliance Associate

November 14, 2008

SERFF Tracking Number: LHLI-125903398 *State:* Arkansas
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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Medicare Supplement Brochure	11/14/2008	MSBR-AA-AR.pdf



Lincoln Heritage
LIFE INSURANCE COMPANY



2009

Medicare Supplement Insurance Plans

Your Plan: The Facts



Lincoln Heritage helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B.

There may be charges above what Medicare and Lincoln Heritage pay.

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care

include expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

Medicare Part B Eligible Expenses for Medical Services include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

"Medicare Eligible Expenses" means expenses of the kinds covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

A Benefit Period begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

Co-insurance is the portion of the Medicare Eligible Expense not paid by Medicare.

As Medicare deductibles and co-insurance increase, your Lincoln Heritage benefits will automatically increase. Lincoln Heritage benefits are not paid for any expense paid by Medicare.

Benefits are paid to you or to your hospital or doctor.

You have 31 days from your renewal date to pay your premium. Your policy will stay in force during this 31-day grace period.

Your policy will be renewed as long as the premiums are paid on time. Your policy cannot be canceled.

Premium rate adjustments may be made based on current health care cost experience for benefits paid. Lincoln Heritage reserves the right to establish new premium rates for all insureds on a class basis, but only after giving you advance notice. However, we will not increase premiums based on your own claims.

You're covered immediately. There is no waiting period for pre-existing conditions. Benefits will be paid from the time your policy is in force.

Lincoln Heritage Medicare Supplement will not pay for:

- any expense incurred before your Policy Effective Date;
- services for which no charge is made when there is no insurance; or
- expenses paid for by Medicare.

THIS IS A BRIEF DESCRIPTION of your coverage. This brochure is not valid without the Outline of Coverage. For complete information on benefits, exceptions and limitations, **PLEASE READ YOUR OUTLINE OF COVERAGE AND YOUR POLICY.** This is a solicitation of insurance and an insurance agent will contact you.

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Lincoln Heritage Medicare Supplement

Protection from the Bills Medicare Doesn't Pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect them to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

Today, Solid Protection Is More Important Than Ever

The costs you pay with Medicare deductibles and co-payments are higher than they have ever been. You could be faced with hospital bills that will not be covered by Medicare. Not included in this are doctor expenses under Medicare Part B or hospital expenses beyond 150 days.

Lincoln Heritage Offers 5 Standardized Insurance Plans

Lincoln Heritage insurance plans give you choices. Choices you need to help cover health care costs today! Our plans allow you to choose a Medicare Supplement to suit your life's situation, budget and needs.

Initial Hospital Deductible

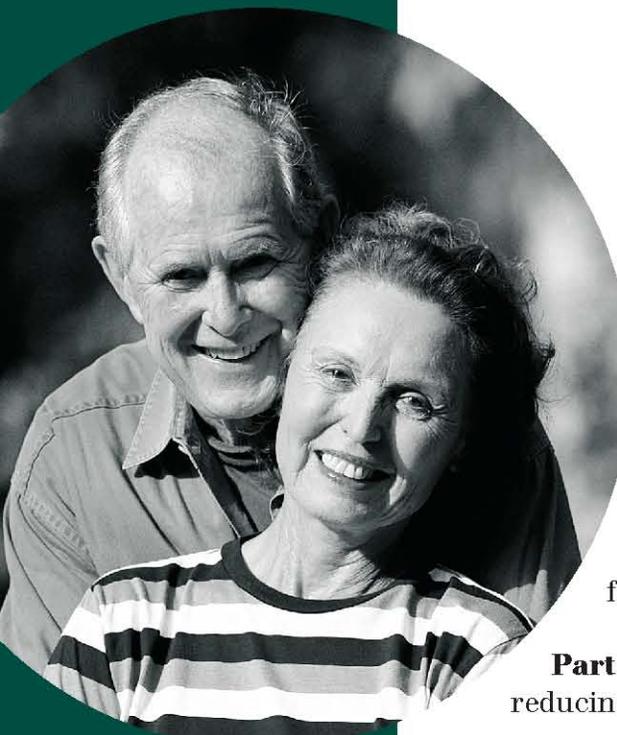
Medicare Part A—
hospital deductibles have
risen ~~\$1,028~~ since 1968—
(just ~~41~~ years).



1968



2009



All of Our Medicare Supplement Plans Offer These Benefits:

Part A Co-Insurance pays if you are confined to a hospital. Should you require more than 60 continuous days of hospitalization, Lincoln Heritage will pay the co-insurance amounts up to the 150th day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your Medicare Lifetime Reserve days, Lincoln Heritage will provide coverage for up to an additional 365 days.

Part B Co-Insurance pays the Medicare Part B co-insurance amount, reducing your out-of-pocket expenses when you require medical services.



Lincoln Heritage
LIFE INSURANCE COMPANY

Your Lincoln Heritage Benefits



Medicare Part A — Hospital Coverage

Deductible – Lincoln Heritage's Plans B, C, D and F pay the ~~(\$1,068)~~ inpatient hospital deductible for each benefit period.

First 60 Days – After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

Co-insurance – Lincoln Heritage's Plans A, B, C, D and F pay ~~(\$267)~~ a day when you're hospitalized from the 61st through the 90th day. And when you're in the hospital from the 91st day through the 150th day, Lincoln Heritage pays ~~(\$534)~~ a day for each Medicare Lifetime Reserve day used.

Extended Hospital Coverage – When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare Lifetime Reserve days, Lincoln Heritage's Plans A, B, C, D and F pay the Part A Medicare eligible expenses for hospitalization, paid at the Diagnostic Related Group (DRG) day outlier per diem or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Skilled Nursing Facility Care

First 20 days – Medicare pays all eligible expenses.

Co-insurance – Lincoln Heritage's Plans C, D and F pay up to \$133.50 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Medicare Part B — Physician's Services & Supplies

Deductible – Lincoln Heritage's Plans C and F pay the ~~(\$135)~~ calendar-year deductible.

Co-insurance – After the Part B deductible, Lincoln Heritage's Plans A, B, C, D and F pay 20% of Medicare Eligible Expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Lincoln Heritage's Plan F pays 100% of the difference, up to the charge limitation established by Medicare.

Benefit for Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Additional Benefits

Emergency Care Received Outside the U.S. – After you pay a \$250 calendar-year deductible, Lincoln Heritage's Plans C, D and F pay you 80% of eligible expenses incurred for emergency care received during the first 60 days of travel outside the U.S., up to a lifetime maximum of ~~(\$50,000)~~. Benefits are payable for emergency health care you need because of a covered injury or illness.

At-Home Recovery Visits – Lincoln Heritage's Plan D pays for seven visits a week, up to \$40 a visit up to a maximum of ~~(\$1,600)~~ a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery from an illness, injury or surgery.

A Plan to Meet Your Every Need

Services and Supplies

	Medicare Pays	Lincoln Heritage PLAN A Pays	Lincoln Heritage PLAN B Pays	Lincoln Heritage PLAN C Pays	Lincoln Heritage PLAN D Pays	Lincoln Heritage PLAN F Pays
Medicare Part A Hospital Coverage						
Deductible	Nothing		\$1,068	\$1,068	\$1,068	\$1,068
First 60 days	100%					
Co-insurance 61-90 days	All but \$267 a day	\$267 a day	\$267 a day	\$267 a day	\$267 a day	\$267 a day
Co-insurance 91-150 days	All but \$534 a day	\$534 a day	\$534 a day	\$534 a day	\$534 a day	\$534 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Skilled Nursing Facility Care						
First 20 days	100%					
Co-insurance 21-100 days	All but \$135.50 a day			Up to \$135.50 a day	Up to \$135.50 a day	Up to \$135.50 a day
Medicare Part B Physician's Services and Supplies						
Deductible	Nothing			\$135		\$135
Co-insurance	80%	20%	20%	20%	20%	20%
Excess Benefits	Nothing					100%, up to Medicare's Limit
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Additional Benefits*						
Emergency Care Received Outside The U.S	Nothing			In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible
At-Home Recovery Visits	Nothing				Actual charges to \$40 a visit up to \$1,600 per calendar year.	

*Refer to the next page and your Outline of Coverage for more information.

Underwritten by:



Lincoln Heritage
LIFE INSURANCE COMPANY

Our Business is You

4343 East Camelback Road
Phoenix, AZ 85018
1-800-433-8181

On policy forms:

MS-AAAR 06 MS-ABAR 06 MS-ACAR 06
MS-ADAR 06 MS-AFAR 06



For Claims, Please Call:
1-888-586-8810

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