

SERFF Tracking Number: PHYS-125846870 State: Arkansas
Filing Company: Physicians Life Insurance Company State Tracking Number: 40460
Company Tracking Number: PMA2932
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Med Sup
Project Name/Number: PMA2932AR/PMA2932AR

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125846870 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 40460

Sub-TOI: MS051.001 Plan A

Co Tr Num: PMA2932

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara
Magee-Garcia

Disposition Date: 11/05/2008

Date Submitted: 10/06/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PMA2932AR

Status of Filing in Domicile: Pending

Project Number: PMA2932AR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska
on 9/16/2008.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/05/2008

State Status Changed: 11/05/2008

Deemer Date:

Corresponding Filing Tracking Number: PMA2932AR

Filing Description:

RE: Medicare Supplement Advertisement

Brochure: PMA2932AR

Invitations to Inquire: PMA3032AR, PMA3035AR, PMA3036AR, PMA3038AR, PMA3039AR

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Attached are copies of the above referenced material for your review and approval.

The material will be used by licensed agents in your State to create an interest the following Medicare Supplement Policies/Rider:

POLICIES/RIDER MEDICARE PLAN APPROVAL DATE

L260AR A 7-14-03

L261AR B 7-14-03

L265AR F 7-14-03

L266AR G 7-14-03

L267AR High Deductible F 10-1-08

LR143 High Deductible Premium Discount Rider 9-29-08

The brochure will always be used with the approved Outlines of Coverage. All variable information contained in the advertising material referenced above is indicated with brackets. If you have any questions concerning the enclosed material, please contact me at

1-800-228-9100, option 1, option 6, extension 2633. You can also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia,
2600 Dodge Street
Omaha, NE 68131

sara.magee-garcia@physiciansmutual.com
(800) 228-9100 [Phone]
(402) 633-1096[FAX]

Filing Company Information

Physicians Life Insurance Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 72125 State of Domicile: Nebraska
Group Code: 367 Company Type:
Group Name: State ID Number:
FEIN Number: 47-0529583

SERFF Tracking Number: *PHYS-125846870* State: *Arkansas*
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *40460*
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Filing Fees

Fee Required? Yes
Fee Amount: \$240.00
Retaliatory? No
Fee Explanation: \$40 per form. 6 forms included in filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$240.00	10/06/2008	22967496

SERFF Tracking Number: *PHYS-125846870* State: *Arkansas*
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Correspondence Summary

Dispositions

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

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Item Type	Item Name	Item Status	Public Access
Form	PMA2932AR	Filed	Yes
Form	PMA3032AR	Filed	Yes
Form	PMA3035AR	Filed	Yes
Form	PMA3036AR	Filed	Yes
Form	PMA3038AR	Filed	Yes
Form	PMA3039AR	Filed	Yes

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Form Schedule

Lead Form Number: PMA2932AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMA2932A R	Advertising	PMA2932AR	Initial			PMA2932AR.pdf
Filed	PMA3032A R	Advertising	PMA3032AR	Initial			PMA3032AR.pdf
Filed	PMA3035A R	Advertising	PMA3035AR	Initial			PMA3035AR.pdf
Filed	PMA3036A R	Advertising	PMA3036AR	Initial			PMA3036AR.pdf
Filed	PMA3038A R	Advertising	PMA3038AR	Initial			PMA3038AR.pdf
Filed	PMA3039A R	Advertising	PMA3039AR	Initial			PMA3039AR.pdf

Medicare Supplement Insurance

Innovative answers for today's seniors



Physicians Life
Insurance Company®
a member of the Physicians Mutual® family



2600 Dodge Street
Omaha, NE 68131-2671

Customer Service:
800-228-9100

www.PhysiciansMutual.com

Neither Physicians Life Insurance Company nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Please ask your Physicians Life agent and refer to your Outline of Coverage for complete details, including benefits, costs and limitations of those insurance policies which are available to you.

Insurance policy/rider form numbers: L260, L261, L265, L266, L267, LR143

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*An insurance option exclusively from
Physicians Life Insurance Company*

Physicians Life
Insurance Company®
a member of the Physicians Mutual® family



Why Physicians Life Is The Right Answer For You

We have
the *long-term*
solutions you're
looking for ...

Reliable Benefits, Real Choices and Real Protection

At Physicians Life, a member of the Physicians Mutual® family, we pride ourselves on providing the right solutions.

We are a Company committed to helping senior Americans make some of the most important decisions they will ever make and giving them answers they need — with valuable products and top-notch customer service. We manage our products with the expectation our customers will own them for life.

With over \$1.3 billion in assets, Physicians Life is a Company you can trust. In fact, we consistently receive high ratings from America's leading independent insurance authorities based on our financial strength. Our promise, *We're here when you need us*®, means just that and is your guarantee we are always here to serve your needs.

The Physicians Mutual® family of Companies has provided Medicare Supplement protection for nearly 40 years.



Strength, Stability and Quality Service — Advantages for You

At Physicians Life Insurance Company we are proud of our history. It is the foundation we build on for the long term. The reputation for financial strength, stability and security we've earned gives us the confidence to say, *We're here when you need us*.®

At Physicians Life, we take pride in our strong ratings. We've consistently earned high ratings from America's leading independent insurance authorities — ratings based upon our financial strength.

When you own a Physicians Life insurance policy, you can have peace of mind knowing that you're protected by a solid, safe, secure Company. We promise to process claims quickly and efficiently. Our 2006 Physicians Mutual® customer satisfaction survey showed 99% of our Medicare Supplement customers were satisfied, or very satisfied, with our claims process.

That's something we're very proud of!



Medicare Supplement coverage from Physicians Life is so *easy to use* ...

All you have to do is get better.

1. You go to the doctor or specialist of your choice.
 - The doctor's office will submit your claim to Medicare.
 - Medicare will pay the doctor for approved services (after Medicare deductible has been satisfied) and send you a Medicare Summary Notice (MSN) showing the charges and amount of those charges paid.
 - Any unpaid charges are sent electronically to Physicians Life Insurance Company.
 - We will pay the doctor any amount due (if benefits are assigned), in accordance with your insurance policy's provisions.
2. If any remaining amounts are due, your doctor's office will bill you directly.

“ Physicians Life offers reliable benefits, real choices and real protection that can help today's seniors be prepared for what tomorrow may bring. ”

Many Seniors Are Concerned About Paying For Health Care

Medicare is a great program — but it was never intended to pay all medical expenses ...

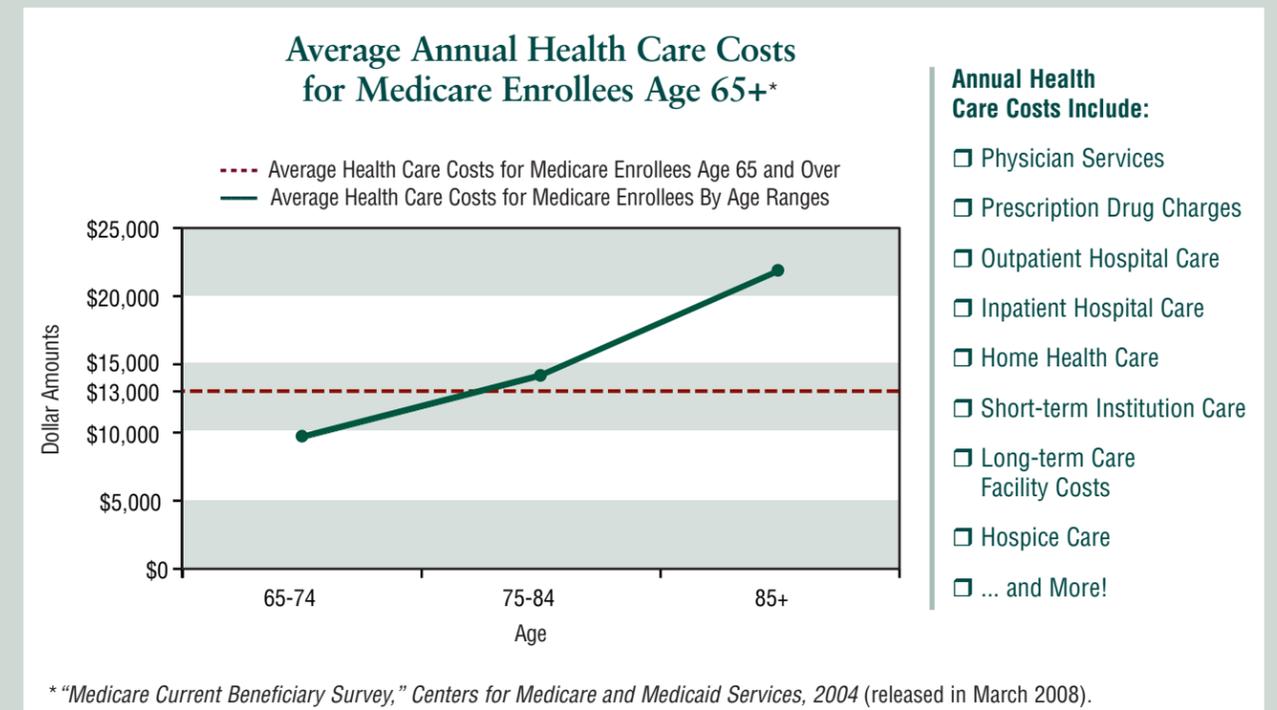
Today, just a little over 50% of health care costs for seniors are actually paid by Medicare, and the average Medicare recipient, aged 65 and over, has more than \$13,000 in health care costs each year.* That's where Medicare Supplement coverage from Physicians Life comes in. Medicare Supplement insurance helps pay Medicare-approved services that are not fully covered by Medicare.

Here are just a few of the medical expenses you may be responsible for with Medicare:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible
- Generally 20% of covered Medicare-approved charges in excess of the Part B Deductible
- Unassigned Part B claims in excess of the Medicare-approved amount (not to exceed the limiting charges)

“ As you age, you are more likely to need health care services and those services get more expensive each year. ”

The chart below shows the average annual health care costs of Medicare participants. As you can see, average health care costs tend to increase as people age. That's because as people age, they are more likely to need health care services and the types of services they use get more expensive each year.



The Answers You've Been Looking For

With a Medicare Supplement insurance policy, you ...

Get Protection that Can Pay:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible
- The 20% of covered Medicare-approved charges in excess of the Part B Deductible
- The unassigned Part B claims in excess of the Medicare-approved amounts

Choose the Physician Who Treats You

You'll always have the freedom to choose your own doctor — it's your doctor, your choice! You can also choose to get a specialist's opinion, without a referral or prior approval.

Choose the Hospital You Want

You can go to the Medicare-approved hospital you want — it's your choice!

Get Reliable Lifetime Coverage that Keeps Pace with Medicare

You can feel secure with lifetime coverage that is guaranteed renewable as long as you choose to make timely premium payments. **Only you can cancel your coverage!** Plus, your coverage will increase to match rising Medicare deductibles and co-payments — so you never have to worry. (Premiums may be adjusted accordingly to reflect those increases.)

“ Only you can cancel your coverage. ”

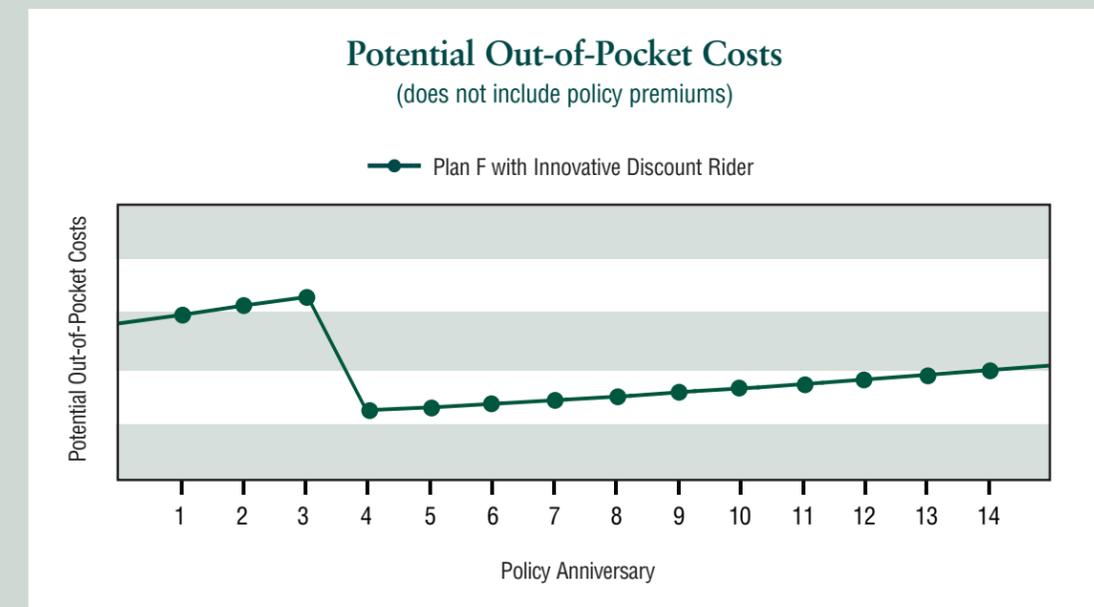
Designed With Your Needs In Mind

Understanding your potential out-of-pocket costs with the Innovative Discount Rider

This graph shows how Plan F with the Innovative Discount Rider can mean higher potential out-of-pocket costs in the early years of your plan, BUT lower costs after January 1, following the third policy year.

If you experience high out-of-pocket costs in the early years of the plan, you have the right to drop the Innovative Discount Rider and return to Plan F. **It's guaranteed!** If you do so, your future premiums and benefits become the current Plan F.

Note: Out-of-pocket costs for the Plan F with the Innovative Discount Rider will be the same as Plan F costs starting January 1, following your third policy anniversary.



With Physicians Life ... You Have Choices!

Physicians Life is pleased to offer you choices so you can select the option that best fits your needs.

- ✓ Cost
- ✓ Coverage
- ✓ Convenience

Introducing — Our *Innovative* Discount Rider

We're proud to introduce to you our *All-New Innovative Discount Rider* — designed specifically with you — the cost-conscious consumer — in mind. The Innovative Discount Rider works hand-in-hand with Plan F and is so unique we have a *patent pending* for it. At Physicians Mutual®, we take pride in our innovative insurance products.

“ **Innovative:**
(an adjective). new,
novel, a unique
idea, something
different, cutting-
edge, not available
elsewhere. ”

As pioneers in the Medicare Supplement industry, we thought it only fitting to develop an innovative option for Plan F that can allow *our customers* to control both their costs — and their coverage.

Consider Plan F with the Innovative Discount Rider if you —

- Want a lower premium than available with Plan F coverage
- Want flexibility in your health care coverage
- Take a “long-term” approach to financing health care costs
- Are ready for Medicare and expect minimal medical costs in the next few years
- Are willing to pay a deductible for the first years of the plan
- May be considering, but are concerned about, a Medicare Advantage Plan

Help Control Costs and Coverage with the *Innovative* Discount Rider —

The Innovative Discount Rider:

- **Lowers your premium costs for life***
— Up to [30%] lower premium than Plan F
- **Provides a deductible that automatically goes away**
— High Deductible Plan F benefits that become Plan F benefits
— Your deductible automatically goes away January 1, following your third policy anniversary
- **Puts you in control***
— Option to eliminate the deductible and return to full Plan F benefits

* If you drop the Innovative Discount Rider before year four, your premium amount becomes the Plan F premium amount.



You'll get these important benefits with our Medicare Supplement insurance policy —

Immediate Coverage

Once your insurance policy is in effect, your coverage begins immediately. There is no waiting period for pre-existing conditions (old health problems).

Convenient Paperless Claims Processing — No Claim Forms Needed

Our automatic processing system handles Medicare Part A and Part B claims electronically to eliminate the paperwork many people dread! Once we receive an electronic claim, it is paid, on average, within three working days.

Our Reputation for Outstanding, Caring Customer Service

Whether you're filing a claim or calling with a question, you'll always receive prompt, courteous service from Physicians Life. Our agents strive to make every policyowner's experience with us a great one.

Our recent Customer Satisfaction Survey says it all: Almost 99% of our Medicare Supplement customers said they were satisfied, *or very satisfied*, with our Medicare Supplement protection.* Providing outstanding customer service is just how we do business. We manage and work for the long term. You have our word on it.

You Can Choose Late Payment Protection

To help assure your policy doesn't lapse by mistake, you may choose a person for us to notify if we do not receive your premium payment on time.

We're here when you need us® — for as long as you need us.

* 2006 Physicians Mutual® Customer Satisfaction Survey



Choose The Insurance Policy That Best Meets Your Needs

Covered Benefits	Plan A	Plan B	Plan F	Plan F with Innovative Rider*	High Deductible Plan F**	Plan G
Basic Benefits (all insurance policies)	✓	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓
Medicare Part A Deductible — [\$1,024†]		✓	✓	✓	✓	✓
Medicare Part B Deductible — [\$135†]			✓	✓	✓	
Medicare Part B Excess			100%	100%	100%	80%
Foreign Travel			✓	✓	✓	✓
At Home Recovery						✓
Plan Deductible				[\$1,900††]	[\$1,900††]	

Premium Information	Plan A	Plan B	Plan F	Plan F with Innovative Rider	High Deductible Plan F	Plan G
Issue Age						

Issue age rates are based on your age when you buy the policy. Your premium won't increase because you get older. *You'll never be singled out for a rate increase.* Your rates can change if all insurance policies of the same form and class in your state are changed. And you can't be singled out due to changes in your health.

* With Plan F with the **Innovative Discount Rider**, you must meet an annual plan deductible in Medicare-approved charges before the plan pays anything each year. This deductible automatically goes away January 1, following your third policy anniversary.

** With the **High Deductible Plan F**, you must meet an annual plan deductible in Medicare-approved charges before the plan pays anything each year. You must meet this deductible for the life of the policy.

† [2008] Medicare Part A & B Deductibles.

†† [2008] Plan Deductible. This amount will increase each year. Out of pocket expenses for the deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

Insurance Policy Limitations: We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force or, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.



We're here when you need us® — for as long as you need us.

How Much Do *You* Know About Medicare?

- **Do you know** Medicare was *never intended* to pay for everything?
- **You may have heard** about Medicare Supplement Plans A — J.
But do you know which is best for you?
- **Do you know** your seven Guaranteed Issue Rights?
You should know and understand your rights.
(These are detailed in the 2008 Choosing a Medigap Policy: A Guide to Health Insurance For People With Medicare. To receive a free copy of this guide, contact your agent or visit www.medicare.gov)
- **You may have heard** about High Deductible Plan F.
Available only from companies who wish to sell it — and designed to help keep costs reasonable.
- **You may not have heard about our Innovative Discount Rider — exclusively from Physicians Life!**
It's an ALL-NEW alternative that offers lower rates. This unique option may be what you're looking for!

Find out more! Everything you need to know cannot be explained here. Each person is unique and it's wise to talk with an insurance expert to get the information you need. You owe it to yourself to learn more so you can make an informed decision that's best for you.

We're here when you need us.®

We are not connected with or endorsed by the U.S. Government or the Federal Medicare Program. For complete details including costs and limitations, please contact your agent.
PMA3032AR Policy/Rider Kinds: L260/L261/L265/L266/L267/LR143



“Innovative:
(an adjective). new, novel, a unique idea, something different, cutting-edge, not available elsewhere.”

Speak with an insurance professional — get the help you deserve and the information you need.

[Agent Name]
Insurance Agent
[Telephone Number]
[Agent Signature]

Physicians Life
Insurance Company®
a member of the Physicians Mutual® family



Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual® family



[Variable
agent photo]

[SAMPLE A. SAMPLEXXXXXXXXXX]
[Address 1 and 2]
[Cityxxxxxxx XX, 99999-9999]

[Personal Office: 405-210-4656]
[Division Office: 405-755-5549]
[Fax: 405-755-5576]
[vickey1117@aol.com]
[www.PhysiciansMutual.com]

Solutions for You!

Are you looking for the peace of mind your Medicare Supplement insurance policy can help provide?

***ALL-NEW
Lower Rate Option
Exclusively from
Physicians Life!***

Physicians Life Insurance Company offers a Medicare Supplement insurance policy with:

- **Local service from a trained insurance professional**
- **No restrictions on physicians and providers**
You choose a doctor — your doctor, your choice!
- **No paperwork**
Automatic claims filing on Medicare Part A and Part B charges.
- **Guaranteed renewable with timely payment**
- **No waiting period for pre-existing conditions (old health problems)**

Plus, we have an ***all-new option*** with ***lower rates***. For more information and personal service from a Physicians Life insurance agent, call or write

[Agent Name]
[Address]
[City State Zip]
[Phone Numbers]

[If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

We are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.
For complete details including costs and limitations please call or write your agent. We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force or, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.
Policy/Rider Form Numbers: L260/L261/L265/L266/L267/LR143.
PMA3035AR

Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual® family



[Variable
agent
photo]

[SAMPLE A. SAMPLEXXXXXXXXXX]
[Address 1 and 2]
[Cityxxxxxxx XX, 99999-9999]

[Personal Office: 405-210-4656]
[Division Office: 405-755-5549]
[Fax: 405-755-5576]
[vickey1117@aol.com]
[www.PhysiciansMutual.com]

It's almost your birthday — that means it's time to select your Medicare Supplement insurance policy!

Soon you will be turning 65, and like many, you'll probably be making some important decisions about Medicare and Medicare Supplement coverage — a decision that could cost more money than you think, unless you have all the facts.

As a licensed insurance agent with Physicians Life Insurance Company, I specialize in helping people, like you, make these important decisions.

Physicians Life offers a variety of Medicare Supplement insurance policies, and our Company is proud to offer you important features that may make choosing the right coverage easier. We offer:

- **Freedom to choose your own doctor** — it's your doctor, your choice!
- **No waiting period** — as soon as your insurance policy is in force, you can be covered.
- **Electronic claim filing** — you don't have to deal with any of the claims paperwork.
- **Excellent customer service** — we strive to make every experience with us a good one.

Physicians Life is known for its financial strength, stability, and quality service. When you insure with us, you can have comfort knowing that you're protected by a solid, safe, secure company.

I would be honored to meet with you for a free quote. I'd also like to tell you about our all-new option that features lower rates! [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission.] Please call me at [1-XXX-XXX-XXXX] and find out more about our Medicare Supplement coverage. You'll be glad you did!

Sincerely,

[Agent Name]
Insurance Agent

P.S. At Physicians Life, we conduct business with absolute honesty and integrity. Our values remain the same, and we remain true to our promise, *We're here when you need us.*®

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. For complete details including costs and limitations please call or write your agent. We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force or, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy. Policy/Rider Form Numbers: L260/L261/L265/L266/L267/LR143. PMA3036AR



THOMAS EDISON
*patented over 1,000 inventions
in his lifetime...*



INNOVATIVE:

(an adjective)

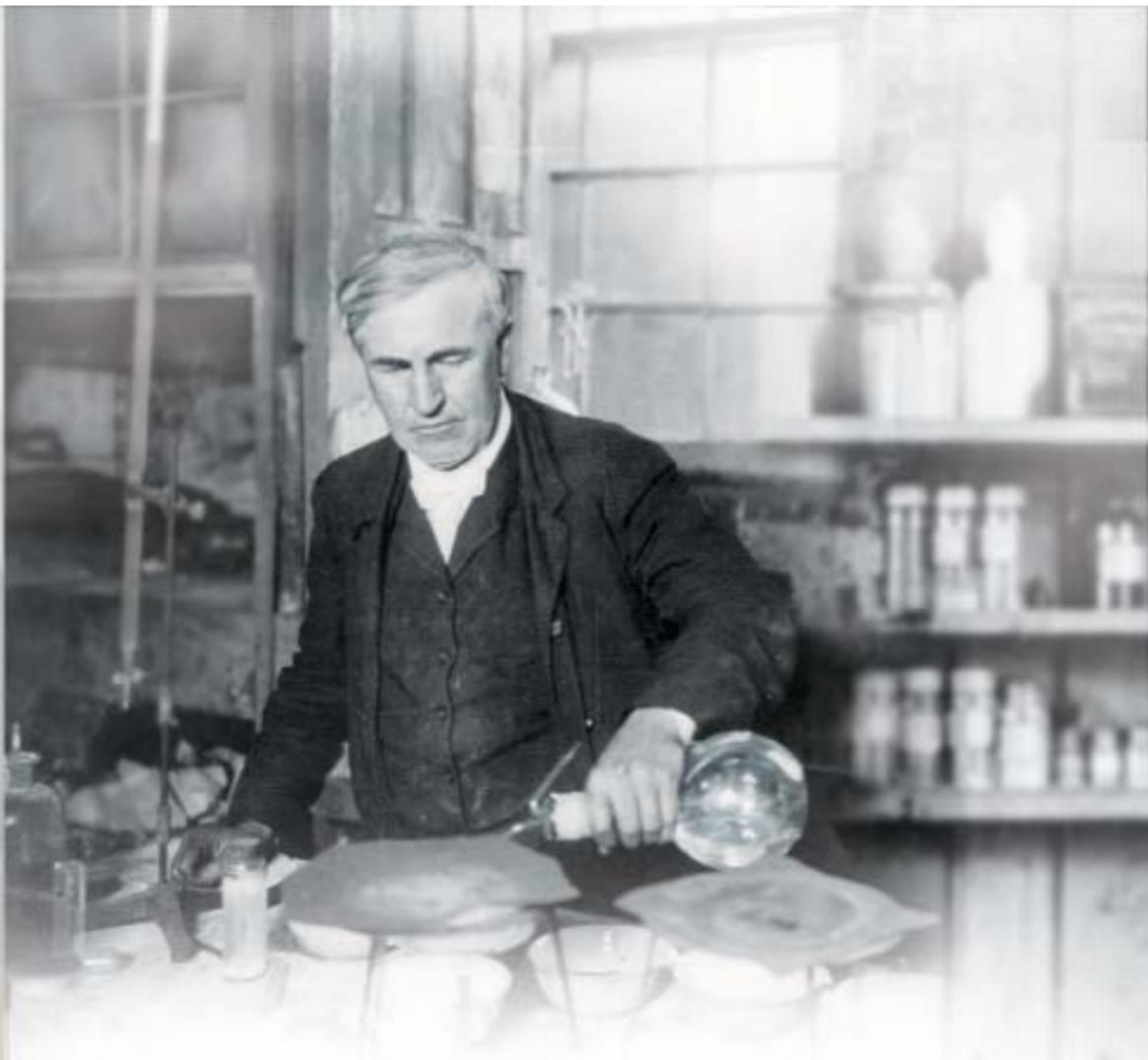
New, Novel, a
Unique Idea,
Something
Different,
Cutting-Edge,
Not Available
Elsewhere.

We're here when you need us.®

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[reproduction number, e.g., [LC-USZ62-43603]

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PMA3038AR L260/L261/L265/L266/L267/LR143



GREAT IDEAS

L A S T F O R G E N E R A T I O N S

What can you achieve in a lifetime? When a man dedicates his life to great ideas, the results can benefit mankind for generations. When a company dedicates itself to creating innovative products that stand the test of time, generations of clients will benefit.

For over 106 years, together, the Physicians Mutual® family has combined experience with innovation, offering invaluable protection for the future.

Our Medicare Supplement Plan F with the all-new Innovative Discount Rider helps symbolize innovation and our commitment to senior Americans for generations to come.

Physicians Life
Insurance Company®

a member of the Physicians Mutual® family



Physicians
Mutual®

MANNED FLIGHT —
achieved 1903

GREAT IDEAS

L A S T F O R G E N E R A T I O N S

INNOVATIVE:

(an adjective)

New, Novel, a
Unique Idea,
Something
Different,
Cutting-Edge,
Not Available
Elsewhere.

We're here when you need us.®

When the Wright brothers tested their manned flyer in 1903, they had a vision of a future with endless possibilities. Just one year before, a man named Edwin E. Elliott had brought his own vision to life — innovative insurance products from a reliable company.

Today — the Physicians Mutual® family has been protecting Americans for more than a century.

Our Medicare Supplement Plan F with the all-new Innovative Discount Rider helps symbolize innovation and our commitment to senior Americans for generations to come.

Physicians Life
Insurance Company®
a member of the Physicians Mutual® family



Physicians
Mutual®

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[reproduction number, e.g., [LC-DIG-ppprs-00626]

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