

SERFF Tracking Number: PHYS-125877421 State: Arkansas
Filing Company: Physicians Life Insurance Company State Tracking Number: 40708
Company Tracking Number: 926
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Med Sup
Project Name/Number: 926AR/926AR

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125877421 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 40708

Sub-TOI: MS051.001 Plan A

Co Tr Num: 926

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara
Magee-Garcia

Disposition Date: 11/17/2008

Date Submitted: 10/28/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 926AR

Status of Filing in Domicile: Not Filed

Project Number: 926AR

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: 11/17/2008

Explanation for Other Group Market Type:

State Status Changed: 11/17/2008

Deemer Date:

Corresponding Filing Tracking Number: 926AR

Filing Description:

RE: Medicare Supplement Advertisement

Commercial: 926AR

Attached are copies of the above referenced commercial for your review and approval. The material will be used in your State to create an interest the following Medicare Supplement Policies/Rider:

<i>SERFF Tracking Number:</i>	<i>PHYS-125877421</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40708</i>
<i>Company Tracking Number:</i>	<i>926</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>926AR/926AR</i>		

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 supporting documentation tab contains PDF versions of the graph, company name, and logo that will be displayed during the commercial.

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
Group Code: 367
Group Name:
FEIN Number: 47-0529583

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$40.00
Retaliatory?	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$40.00	10/28/2008	23525686

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/17/2008	11/17/2008

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Form Schedule

Lead Form Number: 926AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	926AR	Advertising	926AR	Initial			926 AR.pdf

CLIENT: PHYSICIANS LIFE
PROJECT: 2:00 TV GENERIC MEDICARE SUPPLEMENT
TITLE: As Good As Medicare Is
DOES mention new products
COMMERCIAL #: 926AR

VIDEO

AUDIO

Open with Announcer

ANNOUNCER SYNC:

As good as Medicare is, it was never intended to pay all your medical expenses. Only about half of today's health care costs are actually paid by Medicare.

Cut to graph

ANNOUNCER VO:

In fact, people age 65 and over on Medicare face more than \$13,000 in health care expenses each year. That's the national average. And these costs can increase substantially as you grow older.

Cut back to Announcer

ANNOUNCER SYNC:

SUPER: Physicians Life Insurance Company is not connected with or endorsed by the U.S. Government or Federal Medicare program.

That's why if you're on Medicare or soon will be, you owe it to yourself to find out more about Medicare supplement insurance from Physicians Life Insurance Company.

SUPER Phone Number

Just write down this number and then call it for free information with all the details.

SUPER: Exclusive money-saving alternative!

We offer coverage to help fit your needs and budget ... including **our newest alternative** that's available at **lower rates**. It's a unique and innovative option unlike anything you've seen!

SUPER Bullets:

And no matter which option you select, you get ...

- Choose any doctor or Medicare-approved hospital

The **freedom to choose** your own doctors and Medicare-approved hospitals. You're not locked into a network ... you never need a referral.

- No claim forms

There are virtually **no claim forms** to fill out, either. All the paperwork is handled for you.

- Guaranteed renewable coverage

Plus, your insurance policy cannot be cancelled as long as you pay your premiums on time. We guarantee it.

SUPER: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

Choices. Coverage. Convenience. When it comes to Medicare supplement insurance, you get it all with Physicians Life Insurance Company. And, you'll receive outstanding local service from a company that'll be there for you every step of the way.

Guide is shown.

SUPER: A company agent may contact you.

SUPER: For complete details, including costs and limitations, please contact us.

Dissolve to logo with website and the full company name

So call this number to get all the details, plus this important free guide. You'll also learn more about our **exclusive money-saving alternative**. There's no cost or obligation.

We know Medicare can be confusing, so we take the time to help you fully understand your options. You'll get the answers and service you need.

Remember, the call is free. The information is free. And you'll be one step closer to enjoying the security and cost savings you deserve. Call now.

JINGLE:

We're here when you need us. Physicians Mutual.

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Supporting Document Schedules

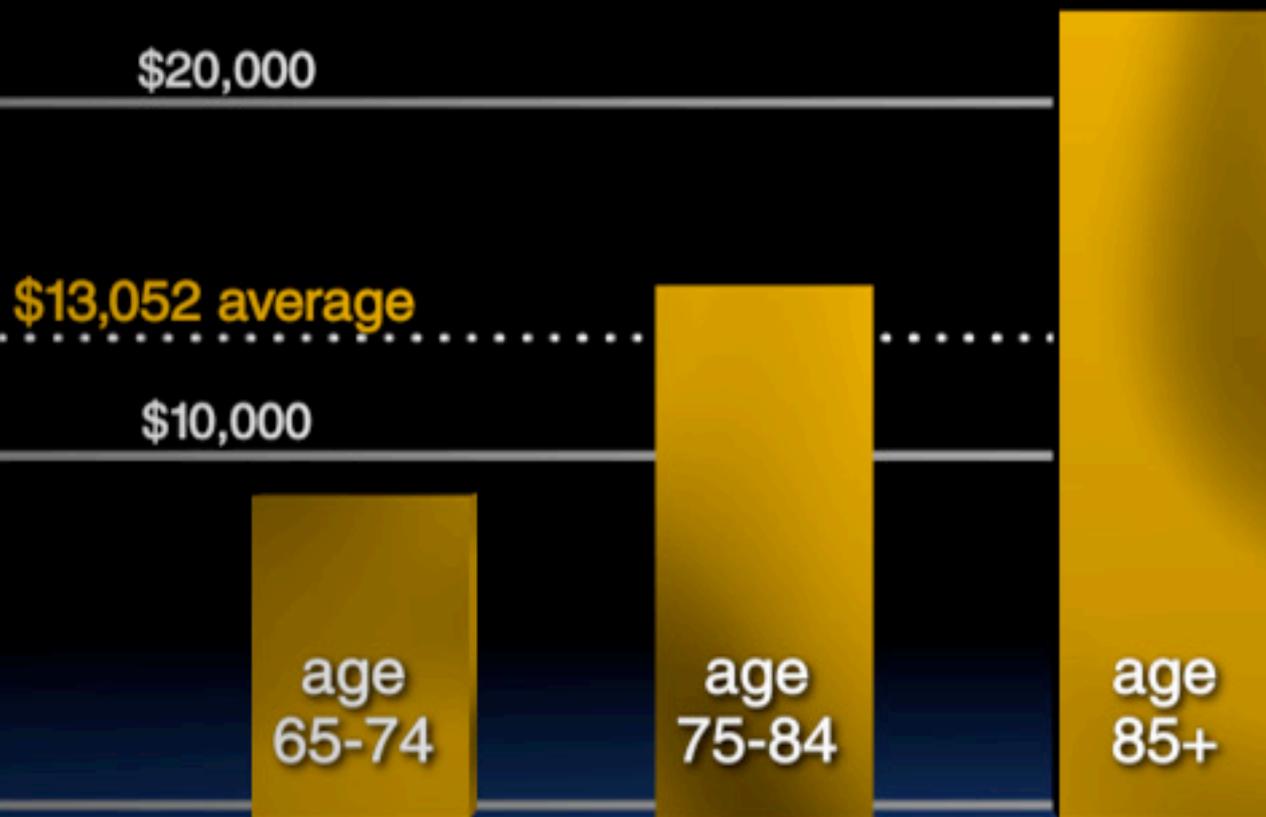
Review Status: 10/28/2008

Satisfied -Name: Graph
Comments:
Attachment:
Graph Average Annual Health Care costs.pdf

Review Status: 10/28/2008

Satisfied -Name: Company name & logo
Comments:
Attachments:
Logo Screen 1.pdf
Logo Screen 2.pdf

Average Annual Health Care Costs Medicare Enrollees Age 65+



Costs include medical and long term care services as well as prescription drugs.

Source: Medicare Current Beneficiary Survey, Centers for Medicare and Medicaid Services, 2004.

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



Physicians
Mutual[®]

www.PhysiciansMutual.com