

SERFF Tracking Number: PHYS-125930967 State: Arkansas  
 Filing Company: Physicians Life Insurance Company State Tracking Number: 41017  
 Company Tracking Number: 927  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: Med Sup  
 Project Name/Number: 927AR/927AR

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125930967 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -  
 Standard Plans

SERFF Status: Closed

State Tr Num: 41017

Sub-TOI: MS051.001 Plan A

Co Tr Num: 927

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara  
 Magee-Garcia

Disposition Date: 12/11/2008

Date Submitted: 12/03/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 927AR

Status of Filing in Domicile: Pending

Project Number: 927AR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska  
 on 12/3/08.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/11/2008

State Status Changed: 12/11/2008

Deemer Date:

Corresponding Filing Tracking Number: 927AR

Filing Description:

RE: Medicare Supplement Advertisement

Commercial: 927AR

Attached are copies of the above referenced commercial for your review and approval. The material will be used in your

SERFF Tracking Number: *PHYS-125930967* State: *Arkansas*  
Filing Company: *Physicians Life Insurance Company* State Tracking Number: *41017*  
Company Tracking Number: *927*  
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Product Name: *Med Sup*  
Project Name/Number: *927AR/927AR*

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 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 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, [sara.magee-garcia@physiciansmutual.com](mailto:sara.magee-garcia@physiciansmutual.com)  
2600 Dodge Street (800) 228-9100 [Phone]  
Omaha, NE 68131 (402) 633-1096[FAX]

### Filing Company Information

Physicians Life Insurance Company CoCode: 72125 State of Domicile: Nebraska  
2600 Dodge Street Group Code: 367 Company Type:  
Omaha, NE 68131 Group Name: State ID Number:  
(402) 633-1188 ext. [Phone] FEIN Number: 47-0529583  
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## Filing Fees

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



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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$40.00	12/03/2008	24309014

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## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	12/11/2008	12/11/2008





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## Form Schedule

Lead Form Number: 927AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	927AR	Advertising	927AR	Initial			927AR.pdf

CLIENT: PHYSICIANS LIFE  
PROJECT: 2:00 TV GENERIC MEDICARE SUPPLEMENT  
TITLE: As Good As Medicare Is  
Does **NOT** mention new products  
COMMERCIAL #: 927AR

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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:

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

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

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

SUPER Phone Number

We offer coverage to help fit your needs and budget. Coverage that can help pay your deductibles, co-payments and other medical bills.

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.

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.

- Guaranteed renewable coverage

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

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SUPER: May vary by state

You can even choose which premium option is best for you ... today and in the future.  
Not all companies give you that kind of flexibility.

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

So call this number to get all the details plus this important free guide. There's no cost or obligation.

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

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

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

Dissolve to logo with website and the full company name

JINGLE:  
We're here when you need us. Physicians Mutual®.

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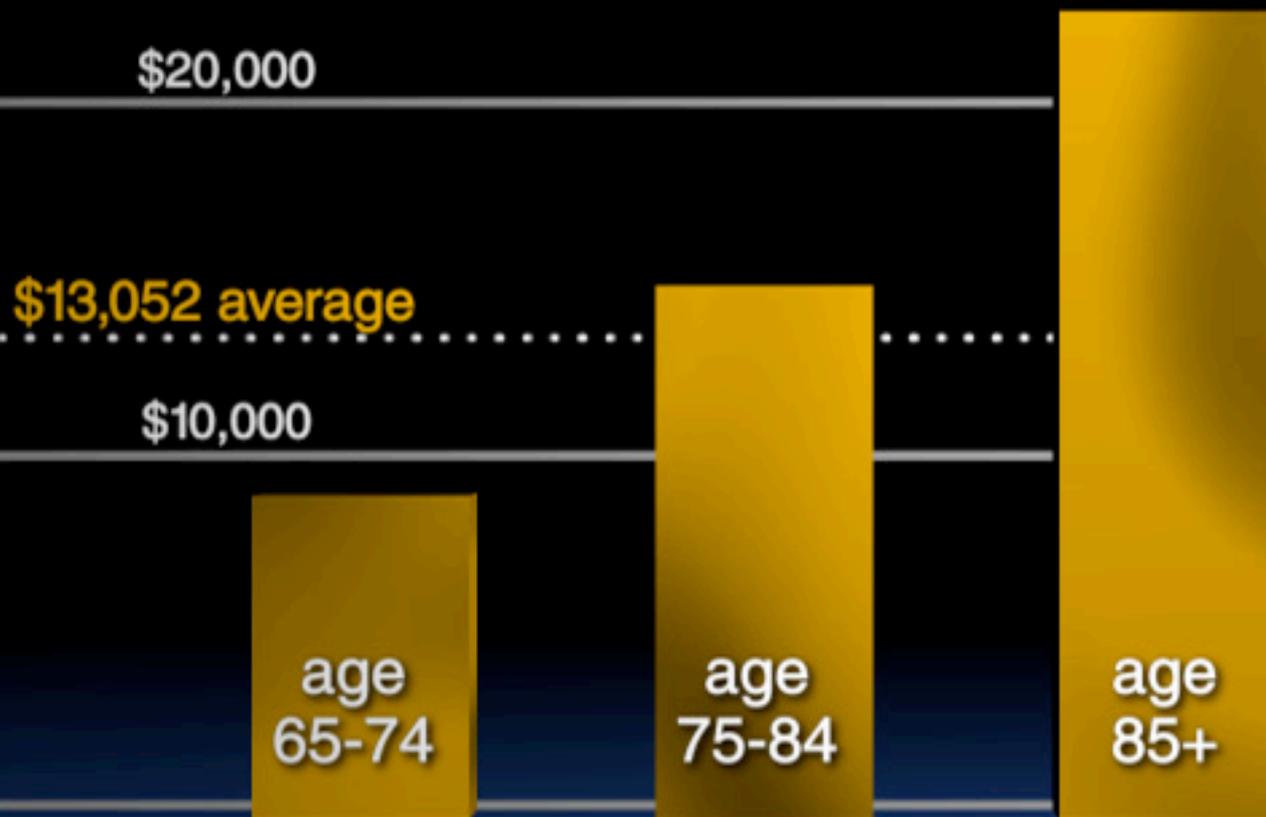
## Supporting Document Schedules

**Satisfied -Name:** graph **Review Status:** Filed 12/11/2008  
**Comments:**  
**Attachment:**  
Graph.pdf

**Satisfied -Name:** company name **Review Status:** Filed 12/11/2008  
**Comments:**  
**Attachment:**  
Logo Screen 1.pdf

**Satisfied -Name:** company logo **Review Status:** Filed 12/11/2008  
**Comments:**  
**Attachment:**  
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®  
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Physicians  
Mutual<sup>®</sup>

[www.PhysiciansMutual.com](http://www.PhysiciansMutual.com)