

SERFF Tracking Number:      *THR-125923339*      State:      *Arkansas*  
 Filing Company:      *Thrivent Financial for Lutherans*      State Tracking Number:      *40959*  
 Company Tracking Number:  
 TOI:      *MS06 Medicare Supplement - Other*      Sub-TOI:      *MS06.000 Medicare Supplement - Other*  
 Product Name:      *Med Supp Web Page 200803729 11/08*  
 Project Name/Number:      */*

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Med Supp Web Page

200803729 11/08

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement -

Other

Filing Type: Advertisement

SERFF Tr Num: THR-125923339 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Julie Van Beck

Date Submitted: 11/28/2008

State Tr Num: 40959

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 12/02/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/02/2008

State Status Changed: 12/02/2008

Corresponding Filing Tracking Number:

Filing Description:

Included in this submission is the following advertising form for your review.

Form 200803729 11/08, Medicare Supplement Web Page

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

This form will replace form 200803729 9/08 that was approved by your Department on 11/07/2008 (State Tracking #40417). The only change in this form from the previously approved version is that the word "original" in the last

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<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp Web Page 200803729 11/08</i>		
<i>Project Name/Number:</i>	<i>/</i>		

paragraph under "What is Medicare Supplement Insurance?" has been deleted. This is the only change that has been made.

This form will be used in the marketing of our Medicare Supplement Insurance contracts, forms M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05) & M-EL-MSL (05), approved by your Department on 06/08/2006 (State Tracking # 32397).

Please note that the upper and left navigation bars, as well as the list of Related Links included on the web page may change. The address and disclosure information at the bottom of the page is also updated as needed to comply with state regulations. We do not intend to refile this form when this information is updated unless you inform us that it is required.

Thank you in advance for your review of our filing. Please feel free to contact me with any questions.

## Company and Contact

### Filing Contact Information

Julie Van Beck, Compliance Specialist II	julie.vanbeck@thrivent.com
625 Fourth Ave. South	(800) 847-4836 [Phone]
Minneapolis, MN 55415	(612) 340-5040[FAX]

### Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 per advertising form

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**Per Company:**              **No**

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$25.00	11/28/2008	24205379

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	12/02/2008	12/02/2008

SERFF Tracking Number: THRV-125923339

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## Disposition

Disposition Date: 12/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Medicare Supplement Web Page	Filed	Yes

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## Form Schedule

**Lead Form Number:** 200803729 11/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	200803729 11/08	Advertising	Medicare Supplement Web Page	Revised	Replaced Form #: 200803729 9/08 Previous Filing #: 40417	0	Med Supp Web Page 200803729 11-08.pdf

User ID:  Password:

Forgot: [ID](#) | [Password](#) | [Register](#)  [Login](#)

[Maintenance Notice](#)

Banking, brokerage, business, or trust:  Log in to accounts...

- [MyThrivent](#)
- [Products & Services](#)
- [Tools & Planning](#)
- [Thrivent Community](#)

<a href="#">Products &amp; Services</a> > <a href="#">Insurance</a> > Medicare Supplement Insurance		
<ul style="list-style-type: none"> <li>Annuities</li> <li>Banking</li> <li><b>Insurance</b> <ul style="list-style-type: none"> <li>Life Insurance</li> <li>Disability Income Insurance</li> <li>Long-term Care Insurance</li> <li><b>Medicare Supplement Insurance</b> <ul style="list-style-type: none"> <li>Government Assistance for Medical Costs</li> <li>Major Medical Insurance</li> <li>Business Insurance</li> </ul> </li> </ul> </li> <li>Mutual Funds &amp; Investments</li> <li>IRAs</li> <li>Services           <ul style="list-style-type: none"> <li>Church &amp; Institution</li> <li>Financing</li> </ul> </li> </ul>	<h2 style="text-align: center;">Medicare Supplement Insurance</h2> <p>Medicare, the federal health insurance program, alone does not cover all of your medical expenses. With all the deductibles and co-payments, you could end up having out-of-pocket expenses. A Medicare supplement insurance plan can help you cover these costs.</p> <p>When you become eligible for Medicare, it may be the primary means of paying for your medical expenses for the rest of your life. The more you understand about the benefits, the better prepared you and your family will be.</p> <h3 style="text-align: center;">Thrivent Financial Medicare Supplement Insurance</h3> <p>To find out if Medicare supplement insurance from Thrivent Financial for Lutherans is available in your state, please select your state from the pull-down menu*.</p> <p>[State of Residence   ▼ ]</p> <p>*Not available in all states.</p> <h3 style="text-align: center;">What is Medicare Supplement Insurance?</h3> <p>Medicare provides benefits for the most acute medical needs. However, it can still leave you with out-of-pocket expenses. Those expenses could be substantial if you experience a catastrophic illness or repeated hospitalization.</p> <p>Because of deductibles, coinsurance and medical expenses not covered by Medicare, most people may need supplemental health insurance to help pay for these expenses.</p> <p>Medicare supplement insurance helps pay expenses not covered by Medicare, such as deductibles and coinsurance. However, non-covered charges will be the insured's responsibility. Policies that meet the definition of Medicare supplement insurance are clearly labeled, usually on the policy's front cover.</p>	<h3 style="text-align: center;">Find a Representative</h3> <p>[standard feature]</p> <h3 style="text-align: center;">Locate a Chapter</h3> <p>[standard feature]</p> <h3 style="text-align: center;">Related Items</h3> <p><a href="#">Long-term Care Calculator</a></p> <p><a href="#">Thrivent Article: All About Insurance</a></p>

## **Federal Regulations for Medicare Supplement Insurance**

Federal law in all but three states requires companies to standardize Medicare supplement insurance policies. Standardized plans must follow the model set by 12 standard plans, (A through L), including two high-deductible plans. Plan A, a basic core benefit package, is available from all Medicare supplement insurers. Plans offered by companies must be the standardized models.

Massachusetts, Minnesota and Wisconsin require companies to sell benefit plans as defined by their state laws.

The following provisions apply to all states:

### **30-day free look**

As a customer, you have 30 days from the date you receive a policy to review it. If you decline the policy within this period, the company must refund all the premium you paid.

### **Open-enrollment period**

The best time to buy a Medicare supplement insurance policy is during your open enrollment period. The open enrollment period lasts six months and begins on the first day of the month in which you are both:

- age 65 or over and enrolled in Medicare Part B\*;
- under age 65, with a disability or end-stage renal disease (except in CA) and enrolled in Medicare Part B. This applies to select states. Please refer to the current "Guide to Health Insurance For People With Medicare" at [www.medicare.gov](http://www.medicare.gov).

\* Open enrollment eligibility requirements may vary by state.

During this six-month open-enrollment period, an insurance company cannot deny you Medicare supplement insurance coverage or increase the premium for a policy because of past or present health problems.

Understanding Medicare supplement insurance and the benefits provided in the standardized plans can help you select the plan that best meets your needs.

Thrivent Financial for Lutherans and its representatives are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Product Form Series #s: M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05), M-EL-MSL (05), 12052KS (05), M-EB-MSB KS (05), 12079KS (05), 12080KS (05), , 12081KS (05), 12053KS (05), 12054KS (05), M-EL-MSL KS

(05)  
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Appleton Office:  
4321 N. Ballard Road  
Appleton, WI 54919-0001 USA

Minneapolis Office:  
625 Fourth Avenue S.  
Minneapolis, MN 55415-1624 USA

Phone:  
800-THRIVENT  
(800-847-4836)

Thrivent Financial for Lutherans, Appleton, WI 54919-0001, is authorized to conduct business in all 50 states and the District of Columbia. NAIC # 2938-56014. Products issued by Thrivent Financial for Lutherans are available to applicants who meet membership, insurability, U.S. citizenship and residency requirements. Not all products described are available in all states. Thrivent Financial representatives are licensed insurance agents. Insurance and retirement products, where available, are individual contracts, (not group coverage), and issued by Thrivent Financial for Lutherans. Investment products are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA. Member SIPC. Thrivent Mutual Funds are advised by Thrivent Asset Management, LLC, an indirectly owned subsidiary of Thrivent Financial for Lutherans. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc.

**Bank products and trust services are offered through Thrivent Financial Bank, 2000 E. Milestone Dr., Appleton, WI 54919-0006 (Member FDIC, Equal Housing Lender), a wholly owned subsidiary of Thrivent Financial for Lutherans. Insurance, investment products, securities, trust, and investment management services and accounts are not deposits, are not FDIC insured, are not insured by any federal government agency, and are not guaranteed by Thrivent Financial Bank. Variable insurance contracts, investment products, trust, and investment management accounts may go down in value.**

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