

SERFF Tracking Number: AMLC-125445265 State: Arkansas  
Filing Company: United American Insurance Company State Tracking Number: 37985  
Company Tracking Number: MSP-07  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Power Point Presentation Revised Page 9  
Project Name/Number: Medicare Power Point Presentation Revised Page 9/MSP-07

## Filing at a Glance

Company: United American Insurance Company

Product Name: Medicare Power Point Presentation Revised Page 9 SERFF Tr Num: AMLC-125445265 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 37985

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: MSP-07

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Mary Johnson

Disposition Date: 03/21/2008

Date Submitted: 01/22/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Power Point Presentation Revised Page 9

Status of Filing in Domicile: Authorized

Project Number: MSP-07

Date Approved in Domicile: 03/07/2007

Requested Filing Mode: Informational

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: 03/21/2008

State Status Changed: 03/21/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Revised page 9 of previously approved filing.

## Company and Contact

### Filing Contact Information

Mary Johnson, Compliance Analyst

mjohnson@torchmarkcorp.com

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3700 S. Stonebridge Drive (214) 544-5335 [Phone]  
McKinney, TX 75070 (972) 569-3728[FAX]

**Filing Company Information**

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska  
P.O. Box 8080 Group Code: 290 Company Type: Life and Health  
McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:  
(972) 529-5085 ext. [Phone] FEIN Number: 73-1128555  
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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$0.00	01/22/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	03/21/2008	03/21/2008

### 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	Rosalind Minor (FM)	02/13/2008	02/13/2008	Mary Johnson	03/14/2008	03/14/2008

*SERFF Tracking Number:*      *AMLC-125445265*                      *State:*                      *Arkansas*  
*Filing Company:*              *United American Insurance Company*              *State Tracking Number:*      *37985*  
*Company Tracking Number:*      *MSP-07*  
*TOI:*                      *MS06 Medicare Supplement - Other*              *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Power Point Presentation Revised Page 9*  
*Project Name/Number:*      *Medicare Power Point Presentation Revised Page 9/MSP-07*

## **Disposition**

Disposition Date: 03/21/2008

Implementation Date:

Status: Filed-Closed

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>Supporting Document</b>	Correspondence	Filed-Closed	Yes
<b>Form (revised)</b>	Medicare Presentation Revised Page 9	Filed-Closed	Yes
<b>Form</b>	Medicare Presentation Revised Page 9	Withdrawn	No

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/13/2008

Submitted Date 02/13/2008

Respond By Date

Dear Mary Johnson,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Medicare Presentation Revised Page 9 (Form)

Comment: The revised Page 9, Comparison of Benefits, states at the bottom that....Premiums for people over age 65 vary by age and state of residence. Arkansas allows only composite (community) rates.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor (FM)

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/14/2008

Submitted Date 03/14/2008

Dear Marie Bennett,

### Comments:

### Response 1

Comments: Dear Rosalind Minor

This response comes in response to your objection received on 2/13/08 regarding the revised page 9 submitted for review.

The following language has been added to address the concern outlined in the objection: "Premiums are community rated in AR," etc.

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We trust that the added language addresses the objection noted in the correspondence.

**Related Objection 1**

Applies To:

- Medicare Presentation Revised Page 9 (Form)

Comment:

The revised Page 9, Comparison of Benefits, states at the bottom that....Premiums for people over age 65 vary by age and state of residence. Arkansas allows only composite (community) rates.

**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 Presentation Revised Page 9	MSP-07		Advertising	Initial		0	MSP-07 2008 [Bracket] Pg. 9.pdf
<b>Previous Version</b>							
Medicare Presentation Revised Page 9	MSP-07		Advertising	Initial		0	MSP-07 2008 Revised Page.pdf

No Rate/Rule Schedule items changed.

Sincerely,  
 Mary Johnson

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## Form Schedule

**Lead Form Number:** MSP-07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	MSP-07	Advertising	Medicare Presentation Revised Page 9	Initial		0	MSP-07 2008 [Bracket] Pg. 9.pdf



# Comparison of Benefits:

United American's ProCare portfolio consists of [9] of [14] standardized plans. (Shown in color)

Plans/Benefits	A	B	C	D	E	F <sup>▼</sup>	G	H	I	J <sup>▼*</sup>	K <sup>*•</sup>	L <sup>*•</sup>
Part A - Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%	100%
Part B - Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Preventive Services <sup>▪</sup>											100%	100%
Skilled Nursing Facility Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	50%
Part B Deductible			✓			✓				✓		
Excess Doctor Charges						100%	80%		100%	100%		
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery				✓			✓		✓	✓		
Preventive Care <sup>▪</sup>					✓					✓		
Out-of-Pocket Annual Limit*											[\$4,440]	[\$2,220]

Some states require designated Medicare supplement plans also be available to people under age 65 and eligible for Medicare due to disability (different application forms may be required). Policy benefits are identical for people over or under age 65. Premiums for people over age 65 vary by age and state of residence. Premiums are community rated in AR, CT, ME, VT and WA. Premiums for people under age 65 do not vary by age (there is one premium for all ages) but do vary by state of residence.

- Preventive Care benefits included with Plans E, J, and high deductible Plan J are for preventive care not covered by Medicare. This benefit is not the same as the Part B Preventive Services included only with Part B - Basic Benefits for Plans K and L.
- ▼ Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses exceed the calendar-year deductible [(\$1,900 in 2008)]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the separate foreign travel emergency deductible in Plans F and J.
- \* Plans K and L provide for different out-of-pocket cost-sharing (50% for Plan K, 25% for Plan L) for items and services than Plans A-J. Once you reach the annual limit [(\$4,440 for Plan K, \$2,220 for Plan L)], the plan pays 100% of the Medicare co-payments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include the charges from your provider that exceed Medicare-approved amounts, called "excess charges". You will be responsible for paying excess charges. The out-of-pocket annual limit will be increased each year for inflation. See Outline of Coverage for details and exceptions.

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Correspondence

**Comments:**

**Attachment:**

Medicare Informational Letter AR.pdf

**Review Status:**

Filed-Closed

03/21/2008



**united american insurance company**

January 22, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West 3rd Street  
Little Rock, Arkansas 72201-1904

Attn: Mr. Joe Musgrove

NAIC: 290-92916  
FEIN: 73-1128555  
RE: MSP-07 Medicare Power-point Presentation

Dear Mr. Joe Musgrove:

This filing is for informational purposes only, as the full contents of the originally approved presentation has not been altered or changed, please update your records with the page provided.

The above referenced Medicare presentation was filed and approved in your state in March of 2007. During the review the presentation our Marketing Department discovered that page in the presentation offered limited information about Medicare Supplemental plans available for disabled applicants. In an effort to make this advertising more “disability – friendly”, they have chosen to expand on the description.

Please note the paragraphs below, as they reflect the original language as submitted in the originally approved filing and the updated variation of the same language.

**Previous language Page 9:**

Plan B provides both senior and underage disability protection. Benefits are identical (different applications); senior rates are age-banded and underage disability rates remain one rate all ages. Some states require designated Medicare Supplement plans be available to persons eligible for Medicare due to disability. Plans and benefits vary by state.

**Current language Page 9:**

Some states require designated Medicare supplement plans also be available to persons under age 65 and eligible for Medicare due to disability (different applications form may be required). Policy benefits are identical for persons over or under age 65. Premiums for people overage age 65 vary by age and state of residence. Premiums for people underage 65 do not vary by age (there is one premium for all ages) but do vary by state of residence.

Page 2

January 22, 2008

Thanking you in advance for your assistance with this matter. If you have any questions about the page provided please do not hesitate to contact me at (214) 544-5335 or email me at [mjohnson@torchmarkcorp.com](mailto:mjohnson@torchmarkcorp.com)

Sincerely

A handwritten signature in cursive script that reads "Mary A. Johnson". The signature is written in black ink and includes a long horizontal flourish extending to the right.

Mary A. Johnson  
Compliance Analyst  
Regulatory Compliance Department

/maj