

SERFF Tracking Number: ELCC-125668648 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
Company Tracking Number: MS-L1
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EquiChoice
Project Name/Number: MS-L1/MS-L1

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiChoice

SERFF Tr Num: ELCC-125668648 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 39122

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: MS-L1

State Status: Filed-Closed

Filing Type: Advertisement

Co Status: Closed-Filed

Reviewer(s): Stephanie Fowler

Author: Jana Peterson

Disposition Date: 06/23/2008

Date Submitted: 05/28/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MS-L1

Status of Filing in Domicile: Pending

Project Number: MS-L1

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: 06/23/2008

State Status Changed: 06/23/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We submit the above referenced form for filing by your department. This will be used in the marketing of our Medicare Supplement policies, Form 920, which were previously approved for use in your state.

This form will be mailed to prospective applicants, and positive responses will be forwarded to our licensed and appointed agents in this state. This form states that a licensed agent may contact the consumer

SERFF Tracking Number: ELCC-125668648 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
 Company Tracking Number: MS-LI
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: EquiChoice
 Project Name/Number: MS-LI/MS-LI

Company and Contact

Filing Contact Information

Jana Peterson, Compliance Specialist Jana.Peterson@Equilife.com
 3 Triad Center (877) 579-3782 [Phone]
 Salt Lake City, UT 84180 (801) 579-3781[FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
 3 Triad Center Group Code: -99 Company Type: Life and Health
 Suite 200
 Salt Lake City, UT 84180 Group Name: State ID Number:
 (801) 579-3400 ext. [Phone] FEIN Number: 87-0129771

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: State Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$25.00	05/28/2008	20543491

SERFF Tracking Number: ELCC-125668648 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
 Company Tracking Number: MS-LI
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: EquiChoice
 Project Name/Number: MS-LI/MS-LI

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/23/2008	06/23/2008

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	Stephanie Fowler	06/18/2008	06/18/2008	Jana Peterson	06/23/2008	06/23/2008

SERFF Tracking Number: ELCC-125668648 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
Company Tracking Number: MS-LI
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EquiChoice
Project Name/Number: MS-LI/MS-LI

Disposition

Disposition Date: 06/23/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELCC-125668648 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
 Company Tracking Number: MS-LI
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: EquiChoice
 Project Name/Number: MS-LI/MS-LI

Item Type	Item Name	Item Status	Public Access
Form (revised)	Advertising Letter		Yes
Form	Advertising Letter		Yes

SERFF Tracking Number: ELCC-125668648 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
Company Tracking Number: MS-LI
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EquiChoice
Project Name/Number: MS-LI/MS-LI

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/18/2008
Submitted Date 06/18/2008
Respond By Date 07/18/2008

Dear Jana Peterson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Advertising Letter (Form)

Comment: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please revise the second paragraph by removing the "ages of 66-67" reference.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/23/2008
Submitted Date 06/23/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: We have made the correction you requested. Please note that we have changed the form number to MS-L1AR.

Related Objection 1

Applies To:

- Advertising Letter (Form)

Comment:

SERFF Tracking Number: ELCC-125668648 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
 Company Tracking Number: MS-L1
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: EquiChoice
 Project Name/Number: MS-L1/MS-L1

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please revise the second paragraph by removing the "ages of 66-67"reference.

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
Advertising Letter	MS-L1AR		Advertising	Initial		0	MS-L1AR.pdf
Previous Version							
Advertising Letter	MS-L1		Advertising	Initial		0	MS-L1.pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Jana Peterson

SERFF Tracking Number: ELCC-125668648 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
 Company Tracking Number: MS-L1
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: EquiChoice
 Project Name/Number: MS-L1/MS-L1

Form Schedule

Lead Form Number: MS-L1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MS-L1AR	Advertising	Advertising Letter	Initial		0	MS-L1AR.pdf



THE RIGHT MEDICARE SUPPLEMENT PLAN CAN MAKE ALL THE DIFFERENCE!

{First},

Are You Paying Too Much For Medicare Supplement Insurance? Are you really satisfied with the coverage your plan provides?

Equitable Life & Casualty Insurance Company may have the solution for you! Equitable provides affordable, quality Medicare Supplement coverage and has done so since 1965. With Equitable, you choose from all Standardized Medicare Supplement Insurance Plans (except K), plus High Deductible Plans that can save you up to 55%.* Each plan gives you complete freedom to select the doctors, specialists, hospitals and medical suppliers of your choice – whenever and wherever you may need them. And, your claims are paid fast!

Compare your current plan with Equitable’s Medicare Supplement Insurance plans. You will find that the price, prompt claims handling and personalized services make Equitable’s plans the right choice for you.

For more information, complete and return the response form below in the enclosed postage paid envelope today, {or call **888-888-8888**} {or email **8888888888@888888.com**} {or visit **agentpersonalizedsite@EquiLife.com**} **This information is FREE and there is absolutely no obligation!**

- ★ **Affordable, quality coverage with five day claims service**
- ★ **The freedom to select your care provider with no network limits**
- ★ **Personalized, top-notch, services and a voice on the other end of the phone . . . not a machine**
- ★ **Online policyowner services to help manage your policy and track claims**

Sincerely,

John Q Agent
[General Agent]

P.S. You owe it to yourself to have the best plan to suit your needs and your budget!



* Premium discount applies to High Deductible Plans F & J only. Neither Equitable Life & Casualty, nor its agents are connected with Medicare. These policies have exclusions or limitations. For costs and complete details of the coverage write to **Equitable Life & Casualty Insurance Company**, 3 Triad Center, Salt Lake City, Utah 84180-1200 • 800-352-5170 • www.EquiLife.com

MS-L1AR



I want more information about Medicare Supplement Insurance offered by Equitable.
{I am also interested in the following type(s) of insurance:} {__ Final Expense/Life (Plan 1002)}
{__ Long Term Care (Plan 2020)} {__ Home Care (Plan 801)} {__ Assisted Living (Plan 8000)}
{__ Nursing Home Care (Plan 690)}

FIRST & LAST
STREET ADDRESS
CITY, STATE ZIP CODE

Date of Birth _____
Phone (____) _____
Best Time to Reach You _____
Spouse’s Name _____
Spouse’s Date of Birth _____

MS-L1AR

A Licensed Equitable Agent will contact you. **There is absolutely no obligation!**
Equitable Life & Casualty Insurance Company, 3 Triad Center, Salt Lake City, Utah 84180-1200

SERFF Tracking Number: ELCC-125668648 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 39122
Company Tracking Number: MS-LI
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EquiChoice
Project Name/Number: MS-LI/MS-LI

Rate Information

Rate data does NOT apply to filing.