

SERFF Tracking Number: PHYS-125589903 State: Arkansas
Filing Company: Physicians Life Insurance Company State Tracking Number: 38618
Company Tracking Number: PM HOME (03/31/2008)
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Med Sup
Project Name/Number: Web-med sup/Web-med sup

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125589903 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 38618

Sub-TOI: MS051.001 Plan A

Co Tr Num: PM HOME
(03/31/2008)

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara
Magee-Garcia

Disposition Date: 05/08/2008

Date Submitted: 04/03/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Web-med sup

Status of Filing in Domicile: Pending

Project Number: Web-med sup

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed with
Nebraska on 4/2/08.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/08/2008

State Status Changed: 05/08/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Medicare Supplement Advertisements Web Pages-

Home Page Shell: PM_HOME (03/31/2008)

Home Page Dynamic Information: PM_HOME_BDY (03/31/2008)

Find the Right Product Pages: PROD_FINDER_001 (03/31/2008), PROD_FINDER_002 (03/31/2008)

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Medicare Supplement Product Pages: L_MSUP_001 (03/31/2008), L_MSUPAR_002 (03/31/2008),
L_MSUP_003 (03/31/2008), L_MSUP_004 (03/31/2008)

Financial Strength Web Page: AB_STRNG_001 (03/31/2008)

Medicare Supplement Insurance Limitations Web Pop Up Page: L_MSLIM_001 (03/31/2008)

Medicare Supplement Insurance Get a Quote Pop Ups: L_MSUP_005 (03/31/2008) and L_MSUPAR_006 (03/31/2008)

Enclosed are manuscript copies of the above referenced Medicare Supplement material for your review and approval. This material will be used to create an interest in the following Medicare Supplement Policies L260AR (Plan A), L261AR (Plan B), L265Ar (Plan F) and L266AR (Plan G) through our Agency distribution and they were approved on July 14, 2003. It will also used for our Medicare Supplement Policies L660AR (Plan A), L665AR (Plan F) and L668AR (Plan G) through our Direct Response distribution and they were approved on September 23, 2003.

The home page is comprised of two forms numbers: PM_HOME (03/31/2008) and PM_HOME_BDY (03/31/2008). Form number PM_HOME (03/31/2008) is associated with the section of the page that will remain static. Form number PM_HOME_BDY (03/31/2008) is associated with the area of the page that is dynamic (which is highlighted in yellow) and will be populated with generic informational banners. In the future though, if the dynamic information would become advertising material we would refile the appropriate portion of the home page. After the consumer views the home page he may either click on the Products box that is displayed in the upper left hand corner or click on the Products tab located on the top bar of the home page. This will take the consumer to the Find the Right Product page, PROD_FINDER_001 (03/31/2008), which will require the consumer to enter their state. Once the state has been entered, screen PROD_FINDER_002 (03/31/2008) appears. This page will only display the product lines that are approved for use in your state. Should the consumer select the Medicare Supplement "go" button, they would be taken to the Medicare Supplement Overview Page, L_MSUP_001 (03/31/2008). From the overview page, the consumer can choose to click on any of the three other tabs: Benefits & Features Page (web page: L_MSUPAR_002 (03/31/2008), Coverage Details (web page: L_MSUP_003 (03/31/2008), and Common Questions (web page: L_MSUP_004 (03/31/2008)). The following links are also contained within the web pages: Financial Strength Web Page: AB_STRNG_001 (03/31/2008) and the Medicare Supplement Insurance Limitations Web Pop Up Page: L_MSLIM_001 (03/31/2008). If the consumer clicks on the "get a quote" link that appears on the right side of the page under the Next Steps chart; Medicare Supplement Insurance – Get a Quote Pop Up, L_MSUP_005 (03/31/2008) would appear first followed by L_MSUPAR_006 (03/31/2008) once the consumer has inputted their zip code.

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 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *Web-med sup/Web-med sup*

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@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 | |
| | ----- | |

Filing Fees

| | |
|------------------|-----------------|
| Fee Required? | Yes |
| Fee Amount: | \$300.00 |
| Retaliatory? | No |
| Fee Explanation: | 25 x 12 (forms) |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|----------|----------------|---------------|
| Physicians Life Insurance Company | \$300.00 | 04/03/2008 | 19241523 |

SERFF Tracking Number: *PHYS-125589903* State: *Arkansas*
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| Item Type | Item Name | Item Status | Public Access |
|-----------------------|------------------------------|--------------------|----------------------|
| Form | PM_HOME (03/31/2008) | Filed | No |
| Form | PM_HOME_BDY (03/31/2008) | Filed | No |
| Form | PROD_FINDER_001 (03/31/2008) | Filed | No |
| Form | PROD_FINDER_002 (03/31/2008) | Filed | No |
| Form | L_MSUP_001 (03/31/2008) | Filed | No |
| Form | L_MSUPAR_002 (03/31/2008) | Filed | No |
| Form | L_MSUP_003 (03/31/2008) | Filed | No |
| Form (revised) | L_MSUPAR_004 (03/31/2008) | Filed | No |
| Form | L_MSUP_004 (03/31/2008) | Filed | No |
| Form | AB_STRNG_001 (03/31/2008) | Filed | No |
| Form | L_MSLIM_001 (03/31/2008) | Filed | No |
| Form | L_MSUP_005 (03/31/2008) | Filed | No |
| Form (revised) | L_MSUPAR_006 (03/31/2008) | Filed | No |
| Form | L_MSUPAR_006 (03/31/2008) | Filed | No |

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/30/2008
Submitted Date 04/30/2008
Respond By Date 05/30/2008

Dear Sonya Dickey,

This will acknowledge receipt of the captioned filing.

Objection 1

- L_MSUP_004 (03/31/2008) (Form)
- L_MSUPAR_006 (03/31/2008) (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 stated, please revise the references under the "Will my premiums increase" section of L_MSUP_004 (03/31/08) and the disclaimer section of L_MSUP_006 ((03/31/08).

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/08/2008
Submitted Date 05/08/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: We have revised the Frequently Asked Questions web page L_MSUPAR_004 (03/31/2008) to include a section describing community ratings. We have added an asterisk and a disclaimer stating "This is the only premium type available in AR".

We have revised web page L_MSUPAR_006 (03/31/2008) to include community pricing in the disclaimer.

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Related Objection 1

Applies To:

- *L_MSUP_004 (03/31/2008) (Form)*
- *L_MSUPAR_006 (03/31/2008) (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 stated, please revise the references under the "Will my premiums increase" section of *L_MSUP_004 (03/31/08)* and the disclaimer section of *L_MSUP_006 ((03/31/08)*.

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 |
|----------------------------------|----------------------|---------------------|--------------------|----------------|----------------------|-------------------|--------------------------|
| <i>L_MSUPAR_004 (03/31/2008)</i> | <i>L_MSUPA R_004</i> | <i>(03/31/2008)</i> | <i>Advertising</i> | <i>Initial</i> | | | <i>L_MSUPA R_004.pdf</i> |
| Previous Version | | | | | | | |
| <i>L_MSUP_004 (03/31/2008)</i> | <i>L_MSUP_004</i> | <i>(03/31/2008)</i> | <i>Advertising</i> | <i>Initial</i> | | | <i>L_MSUP_004_A.pdf</i> |
| <i>L_MSUPAR_006 (03/31/2008)</i> | <i>L_MSUPA R_006</i> | <i>(03/31/2008)</i> | <i>Advertising</i> | <i>Initial</i> | | | <i>L_MSUPA R_006.pdf</i> |
| Previous Version | | | | | | | |
| <i>L_MSUPAR_006 (03/31/2008)</i> | <i>L_MSUPA R_006</i> | | <i>Advertising</i> | <i>Initial</i> | | | <i>L_MSUPA R_006.pdf</i> |

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Form Schedule

Lead Form Number: PM_HOME (03/31/2008)

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------------------------|-------------|------------------------------|---------|----------------------|-------------|-----------------------------------|
| Filed | PM_HOME (03/31/2008) | Advertising | PM_HOME (03/31/2008) | Initial | | | PM_HOME.pdf |
| Filed | PM_HOME_BDY (03/31/2008) | Advertising | PM_HOME_BDY (03/31/2008) | Initial | | | PM_HOME.pdf |
| Filed | PROD_FIN DER_001 (03/31/2008) | Advertising | PROD_FINDER_001 (03/31/2008) | Initial | | | PROD_FINDER_001.pdf |
| Filed | PROD_FIN DER_002 (03/31/2008) | Advertising | PROD_FINDER_002 (03/31/2008) | Initial | | | PROD_FINDER(03312008) (A) PDF.pdf |
| Filed | L_MSUP_001 (03/31/2008) | Advertising | L_MSUP_001 (03/31/2008) | Initial | | | L_MSUP_001.pdf |
| Filed | L_MSUPAR_002 (03/31/2008) | Advertising | L_MSUPAR_002 (03/31/2008) | Initial | | | L_MSUPAR_002.pdf |
| Filed | L_MSUP_003 (03/31/2008) | Advertising | L_MSUP_003 (03/31/2008) | Initial | | | L_MSUP_003.pdf |
| Filed | L_MSUPAR_004 (03/31/2008) | Advertising | L_MSUPAR_004 (03/31/2008) | Initial | | | L_MSUPAR_004.pdf |

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[12.28.2007]

Physicians Mutual® Initiates Infrastructure for Rebuilding Project

[08.15.2007]

Physicians Mutual® Helps Consumers Navigate through Medicare

[07.10.2007]

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select a state



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- ▶ health insurance
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- medicare supplement
- aetna part d

product options



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SEARCH RESULTS

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In today's economy, many people can't afford to have unexpected medical bills. It may seem harder than ever to set aside money for the future. Our health, life and annuity products can give you reasonable options to help provide insurance protection for you and your family and to help you with savings alternatives for the future.

products that can meet your needs:

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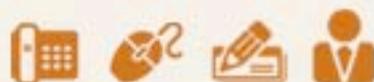
medicare supplement (▼)

Medicare Supplement insurance can help you pay the bills Medicare may not cover so you can reduce your out-of-pocket expenses.

go

aetna part d (▶ [more](#))

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medicare supplement

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product options » **medicare supplement**

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medicare supplement

overview

benefits & features

coverage details

common questions

Medicare Supplement insurance can help you pay the bills Medicare may not cover (often called coverage "gaps"). This is important because it can help:

- Reduce the amount of money you have to spend out of your own pocket
- Provide more insurance protection than Medicare alone

At Physicians Life Insurance Company, we understand the need for Medicare Supplement insurance and can help you pick the coverage that's right for you:

- Our coverage is priced to help meet your needs and budget — get your instant, **free quote**
- Approved claims are generally paid within eight days — your bills can be paid quickly
- We file your Medicare Part A and B claims for you — you save time and money
- 98% of our Medicare Supplement insurance customers are happy with the Company* — you get experienced and friendly customer service
- We consistently receive some of the highest **financial strength ratings** in the nation — we promise to be there to support your insurance policy

*Customer Service Satisfaction Survey, Physicians Mutual®, 2006

Medicare Supplement Insurance Policy Kinds:
L260/L261/L265/L266/L660/L665/L668

next steps

- ▶ **get a quote**
- ▶ **call 1-888-932-7642**
- ▶ **find an agent**
- ▶ **e-mail us**
- ▶ **send to a friend**



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▶ long-term care insurance

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product options » **medicare supplement**

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medicare supplement

overview

benefits & features

coverage details

common questions

Medicare Supplement insurance works to help fill the gaps in your Medicare coverage. Depending on the type of coverage you choose, you can receive benefits for:

- Medicare deductibles, co-payments and coinsurance
- Hospital stays
- Skilled nursing facility stays
- At-home recovery care

In addition, every Medicare Supplement insurance policy comes with these **guarantees**:

- You choose your own Medicare-approved doctor or hospital, including specialists — go to the place that **knows you best**
- As long as you pay your premiums on time, your coverage is **guaranteed renewable** — your insurance policy will never be canceled because of your age, a change in health, or the amount of money you collect
- You can go to any Medicare-approved hospital — **travel all over** the U.S. and you can still be covered
- You can return your insurance policy within 30 days of it being in force for a full refund of your money — you have **nothing to lose**

This insurance policy has **limitations**.

Medicare Supplement Insurance Policy Kinds:
L260/L261/L265/L266/L660/L665/L668

next steps

- ▶ **get a quote**
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▶ health insurance

▶ long-term care insurance

dental insurance

▶ annuities

▶ life insurance

medicare supplement

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product options » **medicare supplement**

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medicare supplement

overview

benefits & features

coverage details

common questions

Insurance companies that sell Medicare Supplement insurance must offer the basic plan (Plan A) and can then offer any additional plans (Plans B-L). Physicians Life Insurance Company offers Plans A, B, F and G.

The basic plan (Plan A) can provide these benefits:

- **Inpatient care:** covers Medicare Part A coinsurance, plus coverage for 365 additional days after Medicare benefits end
- **Medical costs:** covers Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services
- **Blood:** covers first three pints of blood each year

Depending on your needs, you may want to consider one of the other coverage options, which includes the basic (Plan A) benefits plus additional benefits. Depending on the plan you choose, you can receive:

- Skilled nursing facility coinsurance
- Medicare Part A deductible (\$1,024 in 2008)
- Medicare Part B deductible (\$135 in 2008)
- Medicare Part B excess charges
- Foreign travel emergency care
- At-home recovery care

This insurance policy has **limitations**.

Medicare Supplement Insurance Policy Kinds:
L260/L261/L265/L266/L660/L665/L668

next steps

- ▶ **get a quote**
- ▶ **call 1-888-932-7642**
- ▶ **find an agent**
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medicare supplement

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What is Medicare Supplement insurance?
How do I decide which coverage is right for me?
How do I pick an insurance company?
Will my benefits change every year?
Will my premiums increase?
What are some common Medicare Supplement insurance terms?
Where can I go to learn more?

What is Medicare Supplement insurance?

Medicare Supplement insurance is a health insurance policy sold by private insurance companies designed to help pay some of the medical costs not covered by Medicare.

There are 12 standardized Medicare Supplement insurance policies (Plans A-L). Federal law requires all Medicare Supplement insurance policies to be the same from company to company, so you should base your decision on the company's reliability, financial strength and customer service.

[Top](#)

How do I decide which coverage is right for me?

That depends on your budget and needs. You should think about how much you can pay out of your own pocket and what kind of medical services you may need now and in the future.

For example, if you need coverage for travel outside the United States, at-home recovery or preventive care, you may want to look at some of the plans that provide more extensive coverage.

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How do I pick an insurance company?

Federal law requires all Medicare Supplement insurance policies to be the same from company to company, so the decision of who you choose can come down to the company's reliability, financial strength and customer service.

Keep in mind, price isn't everything. Make sure the company has a solid reputation, strong **financial strength** ratings and excellent customer support. Those can be important when it comes to backing your Medicare Supplement insurance policy or being there when you need help.

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Will my benefits change every year?

Your Medicare Supplement insurance benefits change to match the changes in Medicare, so if Medicare's deductibles and co-payments increase, your Medicare Supplement benefits will increase as well. Keep in mind, premiums also can be adjusted accordingly.

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Will my premiums increase?

Your Medicare Supplement insurance premiums may increase from year to year, depending on how the company determines its rates. Companies usually determine rates in several ways and may let you choose the option that best fits your budget:

- *Attained Age:* Rates increase every year based on your age, medical inflation and rising Medicare deductibles and co-payments.
- *Issue Age:* Rates may or may not increase every year; the only reason they would increase is to keep up with medical inflation and rising Medicare deductibles and co-payments (your rates don't increase because of your age). However, if the rates go up, they increase for everyone who has a Medicare Supplement insurance policy in your area, not just you.
- *Community Ratings:* The same premium is charged to everyone regardless of age. Premiums may increase due to inflation.*

* This is the only premium type available in AR.

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What are some common Medicare Supplement insurance terms?

Here are some common Medicare Supplement words you may often see:

- *Assignment:* Your doctor accepts the amount Medicare approves for a covered service; you still have a co-payment but all other charges are covered.
- *Coinsurance:* The percent of the Medicare-approved amount you must pay after the deductible for Medicare Part A and/or Medicare Part B is paid.
- *Co-payment:* The set amount you pay for each medical service (like a doctor's office visit).
- *Deductible:* The amount you must pay for health care before Medicare begins to pay, either for each benefit period for Medicare Part A or each year for Medicare Part B; these amounts can change every year.
- *Excess Charges:* The difference between your doctor's actual charge and the amount Medicare will pay (not to exceed the limiting charge); you may end up paying the remaining amount Medicare doesn't cover.
- *Limiting Charge:* The highest amount of money you can be charged for a covered service by doctors who don't accept assignment.

The definitions listed above are general industry terms and not representative of our Medicare Supplement coverage. Please refer to your insurance policy for exact definitions and details.

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Where can I go to learn more?

If you want to learn more about Medicare and Medicare Supplement insurance, you can visit www.medicare.gov. Topics include: the basics of Medicare and Medicare Supplement insurance and what each Medicare Supplement insurance policy covers.



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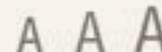
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financial strength

The Physicians Mutual® family's exceptional strength has helped enable us to honor our commitments and overcome unexpected challenges for over 106 years.

Strength In Our Numbers

- More than \$2.6 billion in combined assets
- Over 1 million life and health insurance policies in force
- Almost \$400 million in total claims combined paid annually

Strength In Our Ratings

We consistently earn some of the strongest ratings in the nation from the industry's leading insurance analysts:

- A.M. Best Company (08/2007) — for financial strength and ability to meet obligations to customers

| | |
|-------------------------------------|---------------|
| Physicians Mutual Insurance Company | A (Excellent) |
| Physicians Life Insurance Company | A (Excellent) |

A++ & A+ Superior
A & A- Excellent
B++ & B+ Very Good
B & B- Good
C++ & C+ Fair
C & C- Marginal
D Below Minimum Standards
E Under State Supervision
F Liquidation

- TheStreet.com Ratings (04/2007) — for financial security, investment strategies, business operations and underwriting commitments

| | |
|-------------------------------------|----------------|
| Physicians Mutual Insurance Company | A+ (Excellent) |
| Physicians Life Insurance Company | A- (Excellent) |

A+, A & A- Excellent
B+, B & B- Good
C+, C & C- Fair
D+, D & D- Weak
E+, E & E- Very Weak
F Failed

This places Physicians Mutual Insurance Company on [TheStreet.com's](#) Recommended List of Companies, an elite group of insurance companies representing the top 1% of the industry.

These ratings refer only to the overall financial status of the Companies and are not a recommendation of the specific insurance policy provisions, rates or practices of the insurance companies.



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medicare supplement insurance - limitations

Please note these limitations:

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

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medicare supplement insurance - get a quote

Based on the ZIP Code [72921], your monthly premium may be as low as [\$109.65].*

For complete details regarding benefits, rates and limitations, please [Contact Us](#).

*Pricing information is subject to change. This is the non-smoker, community pricing and Automatic Bank Withdrawal rate for a Plan A insurance policy in the ZIP Code given above.

Medicare Supplement Insurance Policy Kinds:

L260/L261/L265/L266/L660/L665/L668

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SERFF Tracking Number: *PHYS-125589903* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *38618*
 Company Tracking Number: *PM HOME (03/31/2008)*
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *Web-med sup/Web-med sup*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Original Date: | Schedule | Document Name | Replaced Date | Attach Document |
|-----------------------|-----------------|---------------------------|----------------------|------------------------|
| No original date | Form | L_MSUP_004 (03/31/2008) | 04/02/2008 | L_MSUP_004_A_.pdf |
| No original date | Form | L_MSUPAR_006 (03/31/2008) | 04/02/2008 | L_MSUPAR_006.pdf |

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medicare supplement insurance - get a quote

Based on the ZIP Code [72921], your monthly premium may be as low as [\$102.45].*

For complete details regarding benefits, rates and limitations, please [Contact Us](#).

*Pricing information is subject to change. This is the age 65, non-smoker, issue age and Automatic Bank Withdrawal rate for a Plan A insurance policy in the ZIP Code given above.

Medicare Supplement Insurance Policy Kinds:
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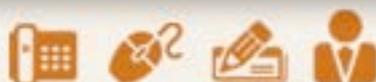
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