

SERFF Tracking Number: UNAM-125591699 State: Arkansas
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 38586
Company Tracking Number:
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness
Product Name: Accident/Sickness Brochure
Project Name/Number: /

Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: Accident/Sickness Brochure SERFF Tr Num: UNAM-125591699 State: ArkansasLH

TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed State Tr Num: 38586

Sub-TOI: H04.000 Health - Blanket Co Tr Num: State Status: Filed-Closed

Accident/Sickness

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 04/07/2008

Date Submitted: 04/02/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/07/2008

State Status Changed: 04/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Pennsylvania Life Insurance Company NAIC# 67660

Advertising Submission-Accident/Sickness Disability Income Insurance Brochure

Form(s)

PB-1900 A/S Rev. 03.08 Accident/Sickness Disability Income Insurance Brochure

Dear Sir or Madam:

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We submit the above form for your review and approval. This advertising material will be used for our P1900 forms approved by your state.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

We consider this advertisement an invitation to inquire and will use it to obtain leads for our Accident/Sickness Disability Income Insurance approved by your Department.

If additional information is needed, please contact me at 800-538-1053 ext. 8531 or hparenti@uafc.com

Company and Contact

Filing Contact Information

Holly Parenti, hparenti@uafc.com
P.O. Box 958465 (407) 628-1776 [Phone]
Lake Mary, FL 32795-8465

Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania
1001 Heathrow Park Lane Group Code: 953 Company Type:
Suite 5001
Lake Mary, FL 32746 Group Name: State ID Number:
(407) 995-8000 ext. [Phone] FEIN Number: 23-1305366

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 per ad
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$25.00	04/02/2008	19213386

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	04/07/2008	04/07/2008

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Disposition

Disposition Date: 04/07/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Form	Accident/Sickness Disability Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: PB-1900 A/S Rev. 03.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	PB-1900 A/S Rev. 03.08	Advertising	Accident/Sickness Disability Brochure	Initial			PB-1900 AS REV 0308.pdf



PENNSYLVANIA
LIFE INSURANCE CO.

Accident/Sickness Disability Income Insurance Protection

from **Pennsylvania Life**

AT A GLANCE

- Remain financially stable when disability prevents you from earning an income
- Hospital benefits paid as long as you are hospitalized – even for life
- Premiums waived if totally disabled for six months or more
- Surgical benefits
- Inflation Protection

DISABILITY COVERAGE THAT IS SPECIALLY DESIGNED FOR SELF-EMPLOYEED

When disability prevents you from earning an income, you can continue to remain financially stable with an insurance plan to help meet your monthly obligations. Should hospitalization or surgery be advised by your physician, you can have the confidence that your insurance plan will help you meet these expenses.

If you qualify, coverage is guaranteed renewable in accordance with your specific state requirements.

Establish a plan for protection when the unexpected happens. Choose the insurance benefits that will keep you and your family worry-free during times of financial stress.

QUESTIONS?

For more information, speak to your PennLife agent, call toll-free 1-877-PENN-LIFE (1-877-366-5433) or visit www.pennlife.com.

Pennsylvania Life Insurance Company is part of Universal American Corp., a strong family of companies that offers a comprehensive portfolio of products, including supplemental life and health insurance and asset accumulation products.

ACCIDENT BENEFITS* – AVAILABLE OPTIONS

Features	What they mean...
Accident Total Disability	Accident Total Disability Benefit is paid to you each month while you are totally disabled due to injury from the date the elimination period ends, if any, up to the maximum benefit period allowed. Total Disability must start within 30 days of the accident. You must be under the regular and personal care of a physician. (See your rider for information on when Total Disability ends.)
Accident Surgical Benefit	Accident Surgical Benefit covers benefits payable to you for surgery as a result of an injury. A physician must perform the surgery while you are a resident patient in a hospital. If surgery is performed on an outpatient basis, one half of the surgical benefit is payable. The covered surgical procedures are listed in the Surgical Schedule section of your policy. If two or more surgical procedures are performed, we will pay the benefit for the most expensive of the procedures performed.
Accident Hospital Benefit	Hospital Benefits are paid to you from the first day you are hospitalized as a result of injury for as long as you are hospitalized - even for life. A physician must recommend hospital confinement.
Accidental Death Benefit	Accidental Death Benefit is paid in one lump sum to your beneficiary if you should die as a result of an injury within 90 days of the accident.
Waiver of Premium Benefit - Accident	Your premium will be waived if you are totally disabled from an accident. If you are totally disabled for six months or more as a result of an injury, we will waive any premium for as long as your disability continues. The disability must begin prior to the policy anniversary following your 65th birthday. Your premium payments will begin again on the next premium due date after your disability ends.
Inflation Protection	5% per year increase in benefits to 50% total increase after 10 yrs. We will increase your daily benefit 5% per year for 10 years if you have had continuous coverage. At the end of 10 years, your daily Injury benefits are 150% of the original amount. The benefit for any claim will be fixed for its duration as of the date it starts.

SICKNESS BENEFITS* – AVAILABLE OPTIONS

Features	What they mean...
Sickness Total Disability	Sickness Total Disability Benefit is paid to you while you are totally disabled as a result of sickness. Benefits payable from the date the elimination period ends up to the maximum benefit period allowed. You must be under the regular and personal care of a physician. (See your rider for information on when Total Disability due to sickness ends.)
Sickness Surgical Benefit	The Sickness Surgical Benefit is payable to you when surgery is required as a result of sickness. A physician must perform the surgery while you are a resident patient in a hospital. If surgery is performed on an outpatient basis, one half of the surgical benefit is payable. The covered surgical procedures are listed in the “Surgical Schedule” section of your policy. If two or more surgical procedures are performed, we will pay the benefit for the most expensive of the procedures performed.
Sickness Hospital Benefits	Hospital benefits are paid to you from the first day you are hospitalized as a result of sickness for as long as you are hospitalized - even for life. A physician must recommend hospital confinement.
Waiver of Premium Benefit – Sickness	Your premium is waived if you are totally disabled from sickness. If you are totally disabled for six months or more as a result of sickness, we will waive any premium for as long as your disability continues. The disability must begin prior to the policy anniversary following your 65th birthday. Your premium payments will begin again on the next premium due date after your disability ends.
Inflation Protection	5% per year increase in benefits to 50% total increase after 10 yrs. We will increase your daily benefit 5% per year for 10 years if you have had continuous coverage. At the end of 10 years, your daily Sickness benefits are 150% of the original amount. The benefit for any claim will be fixed for its duration as of the date it starts.

*Benefit descriptions, definitions, exclusions and limitations may vary by state. Please refer to your policy/rider. Benefits applied for are listed in your application.

No coverage is in force unless approved by the Company.

WHY PENNSYLVANIA LIFE?

Pennsylvania Life Insurance Company offers a comprehensive portfolio of products to America's seniors and self-employed, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping clients protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service. Our insurance professionals have built their success on a commitment to integrity, principles and high ideals.

Founded in 1890, Pennsylvania Life is part of the Universal American Corp. family of companies.



Administrative Office: Senior Health Service Center
P.O. Box 13547
Pensacola, FL 32591-3547

Policyholder Services & Claims:
1-87-PENN-LIFE (1-877-366-5433)

www.pennlife.com

Policy Form Series P-1900

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!* Pennsylvania Life is not connected with or endorsed by the U.S. government or the federal Medicare program.

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	
Bypass Reason:	This is for an advertisement	Filed-Closed	04/07/2008
Comments:			

Bypassed -Name:	Application	Review Status:	
Bypass Reason:	This is for an advertisement filing	Filed-Closed	04/07/2008
Comments:			