

SERFF Tracking Number: *PHYS-125752744* State: *Arkansas*
 Filing Company: *Physicians Life Insurance Company* State Tracking Number: *39789*
 Company Tracking Number: *PMA2959*
 TOI: *MS051 Individual Medicare Supplement - Standard Plans* Sub-TOI: *MS051.001 Plan A*
 Product Name: *Med Sup*
 Project Name/Number: *PMA2959/PMA2959*

Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125752744 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans

SERFF Status: Closed

State Tr Num: 39789

Sub-TOI: MS051.001 Plan A

Co Tr Num: PMA2959

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara Magee-Garcia

Disposition Date: 08/13/2008

Date Submitted: 07/30/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PMA2959

Status of Filing in Domicile: Pending

Project Number: PMA2959

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska on 7/30/08

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/13/2008

State Status Changed: 08/13/2008

Deemer Date:

Corresponding Filing Tracking Number: PMA2959

Filing Description:

RE: Medicare Supplement Insurance Institutional Advertising

Carrier: PMA2959 - (used for current customers and prospects)

Letter: PMA2962 – (used for current customers only)

Medicare Fast Answers Brochure: PMA2961 – (used for current customers and prospects)

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Attached are copies of the above referenced material for your review and approval.

This package will be used via direct mail and in face-to-face situations by our agents to provide an educational kit regarding Medicare and the possible need for insurance in general. It will also be used to create an interest in the following Medicare Supplement Policies:

POLICY MEDICARE PLAN APPROVAL DATE:

L260AR A 7-14-03

L261AR B 7-14-03

L265AR F 7-14-03

L266AR G 7-14-03

This kit will also be used to create an interest in any of our approved product lines in your State.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia,
2600 Dodge Street
Omaha, NE 68131

sara.magee-garcia@physiciansmutual.com
(800) 228-9100 [Phone]
(402) 633-1096[FAX]

Filing Company Information

Physicians Life Insurance Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 72125 State of Domicile: Nebraska
Group Code: 367 Company Type:
Group Name: State ID Number:
FEIN Number: 47-0529583

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Filing Fees

Fee Required? Yes
Fee Amount: \$120.00
Retaliatory? No
Fee Explanation: \$40 per form, 3 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$120.00	07/30/2008	21671922

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/13/2008	08/13/2008

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Form Schedule

Lead Form Number: PMA2959

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMA2959	Advertising	PMA2959	Initial			PMA2959.pdf
Filed	PMA2961	Advertising	PMA2961	Initial			PMA2961.pdf
Filed	PMA2962	Advertising	PMA2962	Initial			PMA2962.pdf

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2600 Dodge Street
Omaha, NE 68131-2671

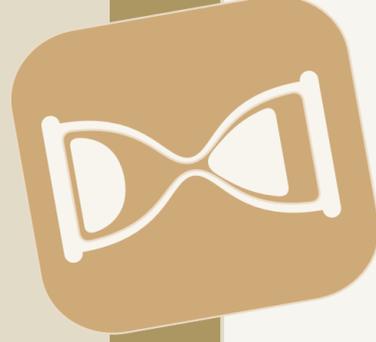
IMPORTANT – DOCUMENTS ENCLOSED

Address Label

NOT a Window

**Preparing for
Medicare Kit**

Here's your FREE



Please

OPEN IMMEDIATELY

Important Contacts

Physicians Mutual®

For answers about Medicare from us, or to find an agent or producer near you ...

call **1-800-325-6300** or visit
www.PhysiciansMutual.com.

Medicare

For answers about how Medicare and Medicare Part D work ...

call **1-800-MEDICARE** or visit
www.Medicare.gov.

Social Security Administration

For answers about eligibility and enrollment in Medicare, and/or Social Security retirement benefits ...

call **1-800-772-1213** or visit
www.ssa.gov.

Your State's Health Insurance Assistance Program

For answers about buying insurance, choosing a health plan, and your rights and protections under Medicare ...

call **1-800-MEDICARE**

and ask for the number of your state's Health Insurance Assistance Program.

Dedicated to Reliability ... Dedicated to You

The history of the Physicians Mutual® family goes back over 100 years.

Physicians Mutual Insurance Company first opened its doors in 1902. Today, we provide health, dental and long-term care insurance to customers all across the nation.

In 1970, our family expanded to create Physicians Life Insurance Company, so we can now also offer life and Medicare Supplement insurance, as well as annuities.

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We're here when you need us.®

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We're here when you need us.®

Fast Answers to Your Medicare Questions

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“What is Medicare?”

Medicare is a health insurance program from the Federal government. It is run by the Centers for Medicare & Medicaid Services (CMS), which is a part of the U.S. Department of Health and Human Services. It has four parts: Part A (hospital coverage); Part B (medical coverage); Part C (Medicare Advantage Plans, like HMOs and PPOs); and Part D (prescription drug coverage).

What does Medicare Part A cover?

Part A helps pay for some (but not all) inpatient hospital services and includes benefits for skilled nursing facilities, hospice care and some home health care. Custodial or long-term care is not covered.



What does Medicare Part B cover?

Part B helps pay for some (but not all) medically-necessary doctors' services, outpatient care, durable medical equipment, physical and occupational therapy, home health care and preventive care.



Who is eligible for Medicare?

Medicare is available to people age 65 and older, younger people with disabilities and those who have End-Stage Renal Disease (kidney failure that requires kidney dialysis or transplant).

What happens if I miss my initial enrollment period?

If you don't enroll when you are first eligible, you may have to pay higher premiums. Therefore, it is generally a good idea to sign up during the initial period. However, there may be special situations that allow you to sign up without premium penalties. That's why it is important to understand enrollment rules and your options.

Do I have to pay for Medicare?



Medicare Part A is normally free of charge because you (or your spouse) paid Medicare taxes while working. If you don't qualify for premium-free Part A coverage, you may be able to buy it for a monthly cost.

Medicare Part B and Part D are optional and do charge a monthly premium. Medicare Part C is administered by private insurance companies, so you may be charged a monthly premium (the price will vary depending on the plan you choose).

Can I have other kinds of health insurance?

Yes, you can have other types of health insurance in addition to Medicare that work to enhance your Medicare benefits, like employer coverage or Medicare Supplement (Medigap) insurance. If you have coverage through your employer, make sure you check to see how it will interact with Medicare.

What is Medicare Supplement insurance?

Medicare Supplement (Medigap) insurance is a health plan to help cover the costs Medicare may or may not pay. As good as Medicare is, it was never intended to pay all your medical expenses. Most states have standardized Medicare Supplement plans with the option to approve new and innovative ones.



Physicians
Mutual®

We're here when you need us.®

Transitioning into Medicare can be very confusing and can leave you with many questions, such as what exactly Medicare covers and who is eligible.

That's why we have put together this starter kit — so you can get reliable information from a source you know and trust. The kit includes:

- Special Edition *Between Friends*® Newsletter
- *Helping You Understand The Medicare Program* Booklet
- *Medicare Quick Start Guide*
- *Fast Answers to Common Questions* Brochure
- Pocket-Sized Checklist for Doctor's Office Visits
- Refrigerator Magnet with Helpful Contact Information

Keep in mind, this kit is just the first step in helping to plan your future. The next steps can be outlined by a licensed professional who can explain all the Medicare rules and regulations you may not already know.

As a convenience to you, we have local agents and producers who are experts in insurance planning for seniors. Their services are available to you — free of charge — so you can receive personal guidance that is tailored to your needs.

We can also help with more than just Medicare information; see the *Fast Answers* brochure for other coverage options.

Remember, even though you are not yet 65, knowing your options now can save you from problems down the road.

Please contact us today — we're here to help you through this often-confusing time so you can make informed choices about your future.



Thank you for being a valuable customer.

Your satisfaction is our number one goal ... and we strive every day to provide the top-quality service you deserve.

This kit is just one more step in our commitment to serving you — so you can make the right choices regarding your future.

Remember, our trained experts can answer any questions you may have.

Sincerely,

For information contact us at 1-800-325-6300 or www.PhysiciansMutual.com

2600 Dodge Street Omaha, NE 68131

