

SERFF Tracking Number: PHYS-125753149 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 39782
Company Tracking Number: PMA2961
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2961/PMA2961

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC SERFF Tr Num: PHYS-125753149 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39782
Sub-TOI: LTC03I.003 Other Co Tr Num: PMA2961 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 08/28/2008
Date Submitted: 07/30/2008 Disposition Status: Filed-Closed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA2961 Status of Filing in Domicile: Not Filed
Project Number: PMA2961 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Long Term Care advertising is not required to be filed in Nebraska.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 08/28/2008
State Status Changed: 08/28/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
RE: Long Term Care Institutional Advertising
PMA2959 - Carrier - Used for current customers and prospects
PMA2962 - Letter - Used for current customers only
PMA2961 - Medicare Fast Answers Brochure - Used for current customers and prospects

SERFF Tracking Number: PHYS-125753149 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 39782
Company Tracking Number: PMA2961
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2961/PMA2961

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 our Long Term Care Policies.

Policies: Approval Date:

P145AR 8-11-04

P146AR 8-11-04

P147AR 8-11-04

P148AR 8-11-04

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 the enclosed material, please contact me at the above address or call me at 1-800-228-9100, option 1, option 6, extension 1663. You can also contact me via email at Sonya.Dickey@pmic.com.

Your assistance in getting this material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey,
2600 Dodge Street
Omaha, NE 68131

sonya.dickey@physiciansmutual.com
(800) 228-9100 [Phone]
(402) 633-1096[FAX]

Filing Company Information

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

CoCode: 80578

Group Code: 367

Group Name:

FEIN Number: 47-0270450

State of Domicile: Nebraska

Company Type:

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: \$25.00 per ad

SERFF Tracking Number: *PHYS-125753149* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *39782*
Company Tracking Number: *PMA2961*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2961/PMA2961*

Per Company: *No*

SERFF Tracking Number: PHYS-125753149 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 39782
Company Tracking Number: PMA2961
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2961/PMA2961

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$75.00	07/30/2008	21669406

SERFF Tracking Number: *PHYS-125753149* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *39782*
Company Tracking Number: *PMA2961*
TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2961/PMA2961*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/28/2008	08/28/2008

SERFF Tracking Number: *PHYS-125753149* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *39782*
Company Tracking Number: *PMA2961*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2961/PMA2961*

Disposition

Disposition Date: 08/28/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-125753149* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *39782*
 Company Tracking Number: *PMA2961*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
 Product Name: *LTC*
 Project Name/Number: *PMA2961/PMA2961*

Item Type	Item Name	Item Status	Public Access
Form	PMA2961	Filed	Yes
Form	PMA2962	Filed	Yes
Form	PMA2959	Filed	Yes

SERFF Tracking Number: *PHYS-125753149* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *39782*
 Company Tracking Number: *PMA2961*
 TOI: *LTC03I Individual Long Term Care* Sub-TOI: *LTC03I.003 Other*
 Product Name: *LTC*
 Project Name/Number: *PMA2961/PMA2961*

Form Schedule

Lead Form Number: PMA2961

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

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.

Today, we protect millions of Americans throughout all walks of life.

To serve you better, Physicians Mutual® has local agents and producers who are trained specifically in insurance planning for seniors. These individuals are licensed by your state to sell insurance and are available to provide you with personalized insurance guidance.

Our values stay the same, and we remain true to our promise ...

We're here when you need us.®

All products may not be available in every state. Neither Physicians Life Insurance Company nor its agents/producers are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Physicians Life Insurance Company and Physicians Mutual Insurance Company are not financially responsible for each others' products.

Ohio residents: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call toll-free 1-800-686-1526.

We're here when you need us.®

Fast Answers to Your Medicare Questions

Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual® family



“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

Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual® family



Physicians
Mutual

2600 Dodge Street
Omaha, NE 68131-2671

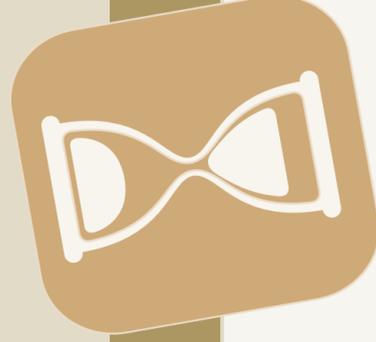
IMPORTANT – DOCUMENTS ENCLOSED

Address Label

NOT a Window

Preparing for
Medicare Kit

Here's your **FREE**



Please

OPEN IMMEDIATELY

SERFF Tracking Number: *PHYS-125753149* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *39782*
Company Tracking Number: *PMA2961*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *LTC*
Project Name/Number: *PMA2961/PMA2961*

Rate Information

Rate data does NOT apply to filing.