

SERFF Tracking Number: PHYS-125825448 State: Arkansas  
Filing Company: Physicians Life Insurance Company State Tracking Number: 40307  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: LR143  
Project Name/Number: LR143/LR143

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: LR143

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Form/Rate

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: PHYS-125825448 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Kathryn Gurnett

Date Submitted: 09/22/2008

State Tr Num: 40307

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 09/29/2008

Disposition Status: Approved

Implementation Date:

## General Information

Project Name: LR143

Project Number: LR143

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/29/2008

State Status Changed: 09/29/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Physicians Life Insurance Company – NAIC No. 367-72125; FEIN: 47-0529583

Individual Medicare Supplement

LR143 – High Deductible Premium Discount Rider

L265AR Schedule Page – Medicare Supplement Plan F Revised Schedule with LR143

C260-AR3 – Medicare Supplement Cover Page

OC265-HDR – Plan F with High Deductible Premium Discount Rider Outline of Coverage

Actuarial Memorandum and Rates: LR143-AR-091908

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/25/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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The above captioned forms and rates are enclosed for your review and approval. To the best of my knowledge, these forms comply with all state statutes and regulations. We respectfully request that this filing be considered proprietary and not subject to public access.

Rider LR143 is a new innovative benefit optional rider that will be offered, at issue only, with our previously approved L265AR Medicare Supplement Plan F Policy. The L265AR was approved by your Department on July 14, 2003. When the LR143 High Deductible Premium Discount Rider is added, the benefits provided are equal to standard High Deductible Plan F benefits for the remainder of the first calendar year and the following 3 full calendar years. Beginning January 1 of the fifth calendar year (the High Deductible Elimination Date), the benefits provided are equal to standard Plan F benefits. The rider premium is a negative amount, providing a discount off the Plan F premium for the life of the policy as long as the rider remains in force. The rider may be terminated at the option of the policyholder prior to the High Deductible Elimination Date, in which case the policyholder will pay the standard Plan F rates and receive standard Plan F benefits.

The LR143 High Deductible Premium Discount Rider was determined to constitute an innovative benefit by the Nebraska Insurance Department. CMS determined that it was within the reasonable discretion of the Nebraska Department to come to this conclusion. A copy of the letter from CMS is attached to the Supporting Documentation tab for your reference. The Nebraska Department approved the filing effective August 25, 2008.

The LR143 will be marketed through our Agency sales force.

The Medicare Supplement Cover Page (C260-AR3) was revised to reflect the availability of the new optional rider LR143. The C260-AR3 presumes approval of the High Deductible Plan F filing, currently under review in SERFF filing PHYS-125825381, so the Cover Page is set up to indicate that the High Deductible Plan F policy is available. Upon approval and implementation, the C260-AR3 will replace the C260-AR2.

The ULA29AR-1 application, which is also currently under review in SERFF filing PHYS-125825381, will be used with the High Deductible Premium Discount Rider. Upon approval, the Plan F with the LR143 will be added to the "Types of Coverage applied for" (filed as variable) on the ULA29AR-1.

A copy of the Schedule for the L265AR Medicare Supplement Plan F policy is enclosed. The bracketed portions will be

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added to the Schedule when a Plan F is sold with the High Deductible Premium Discount Rider.

The OC265-HDR is the Outline of Coverage for the Plan F when purchased with the High Deductible Premium Discount Rider.

We reserve the right to alter the format of the forms submitted without re-filing due to future technology changes, e.g. paper size, font, font type, line ending or page ending changes. Be assured that any minimum font-sized requirements will be met. Any changes to wording or content would be filed for approval.

Your early review and approval of this filing is greatly appreciated. If there is anything I can do to facilitate the review and approval, please contact me at the e-mail address or phone number listed below.

Sincerely,

Kathryn R. Gurnett, MBA, CPCU, CLU, HIA, AAPA, AIRC, FLMI, CCP  
Policy Approval and Compliance Coordinator  
Government and Industry  
Voice: (402) 633-1188  
Fax: (402) 633-1096  
E-mail: [katie.gurnett@physiciansmutual.com](mailto:katie.gurnett@physiciansmutual.com)

## Company and Contact

### Filing Contact Information

Kathryn Gurnett, Policy Approval & Compliance [katie.gurnett@physiciansmutual.com](mailto:katie.gurnett@physiciansmutual.com)  
Coordinator  
2600 Dodge Street      (402) 633-1188 [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:

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(402) 633-1188 ext. [Phone]

FEIN Number: 47-0529583

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$20.00	09/22/2008	22634472

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Stephanie Fowler	09/29/2008	09/29/2008

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## **Disposition**

Disposition Date: 09/29/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Application	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Outline of Coverage	Accepted for Informational Purposes	No
<b>Supporting Document</b>	CMS Letter	Accepted for Informational Purposes	No
<b>Form</b>	High Deductible Premium Discount Rider	Approved	No
<b>Form</b>	SCHEDULE PAGE	Approved	No
<b>Form</b>	COVER PAGE	Approved	No
<b>Form</b>	OUTLINE OF COVERAGE	Approved	No
<b>Rate</b>	LR143-AR-091908	Approved	No

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