

SERFF Tracking Number: PHYS-125977079 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 41268
Company Tracking Number: PMA2959-0209
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA2959-0209/PMA2959-0209

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Advertisement

SERFF Tr Num: PHYS-125977079 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: PMA2959-0209

Co Status:

Authors: Sonya Dickey, Sara Magee-Garcia

Date Submitted: 01/07/2009

State Tr Num: 41268

State Status: Filed-Closed

Reviewer(s): Marie Bennett

Disposition Date: 01/07/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: PMA2959-0209

Project Number: PMA2959-0209

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/07/2009

State Status Changed: 01/07/2009

Corresponding Filing Tracking Number:

Filing Description:

RE: Long Term Care Institutional Advertising

PMA2959 - 0209- Carrier

PMA3066 - Letter

PMA3080 - Medicare Fast Answers Brochure

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Long Term Care advertising is not required to be filed in Nebraska.

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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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. This material is similar to previously approved material under Serff Tracking Number PHYS-125753149 approved on August 28, 2008.

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 State of Domicile: Nebraska
Group Code: 367 Company Type:
Group Name: State ID Number:
FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: \$25 x 3 forms

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Per Company: *No*

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$75.00	01/07/2009	24860729

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/07/2009	01/07/2009

SERFF Tracking Number: *PHYS-125977079* *State:* *Arkansas*
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Company Tracking Number: *PMA2959-0209*
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Product Name: *LTC*
Project Name/Number: *PMA2959-0209/PMA2959-0209*

Disposition

Disposition Date: 01/07/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Project Name/Number: *PMA2959-0209/PMA2959-0209*

Item Type	Item Name	Item Status	Public Access
Form	PMA2959-0209		Yes
Form	PMA3066		Yes
Form	PMA3080		Yes

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Form Schedule

Lead Form Number: PMA2959-0209

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PMA2959-0209	Advertising	PMA2959-0209	Initial			PMA2959-0209.pdf
	PMA3066	Advertising	PMA3066	Initial			PMA3066.pdf
	PMA3080	Advertising	PMA3080	Initial			PMA3080.pdf

Please



OPEN IMMEDIATELY

Here's your **FREE**

**Preparing
for Medicare Kit**

INCLUDES
Medicare Supplement
Insurance Information

BONUS

FREE INFORMATION ENCLOSED

2600 Dodge Street
Omaha, NE 68131-2671



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

Physicians Mutual Insurance Company®
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We're here when you need us.®

Changes to your health coverage can be confusing ... and if you're nearing retirement, losing employer coverage or have had an increase in premiums, then you may be worried about how your budget and lifestyle could be affected.

That's why we have put together this kit — so you can get reliable information to help make wise decisions. You'll find:

- Important Medicare highlights to give you a quick overview of how all the pieces work together
- Easy-to-understand answers to basic Medicare questions and valuable resources of where to learn more
- Simple instructions on what you should do when you become eligible for Medicare

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

As a convenience to you, these local agents and producers are experts in insurance planning for people just like you. Their services are available — 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, there are many options to consider and knowing your choices 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.

Please Note: We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program.



I have friends and family who are facing some of the same choices you are.

That's why I understand how hard it can be to learn about all your options.

We created this kit to help you — so you can get answers to make the right choices regarding your future.

In addition, we have local experts who can answer any questions you may have. Just let us know how we can help!

Sincerely,

A handwritten signature in blue ink that reads 'Melissa Crawford'.

For information contact us at 1-XXX-XXX-XXXX or www.PhysiciansMutual.com

2600 Dodge Street • Omaha, NE 68131

Important Contacts

Physicians Mutual®

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

call [X-XXX-XXX-XXXX] 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.

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Rate Information

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