

SERFF Tracking Number: LHLI-126311999 State: Arkansas  
Filing Company: Lincoln Heritage Life Insurance Company State Tracking Number: 43540  
Company Tracking Number: MSUP1 09-09 WM  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement Website  
Project Name/Number: MSUP1 09-09 WM/

## Filing at a Glance

Company: Lincoln Heritage Life Insurance Company

Product Name: Medicare Supplement Website SERFF Tr Num: LHLI-126311999 State: Arkansas  
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed State Tr Num: 43540  
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: MSUP1 09-09 WM State Status: Filed-Closed  
Other

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Shirley Grossman, Cathy Patterson, Wanda McNeece, Sally

Roudebush, Rodney Hartwig

Date Submitted: 09/21/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: MSUP1 09-09 WM

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Illinois is state of domicile - form was filed with state on September 21, 2009

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/22/2009

Explanation for Other Group Market Type:

State Status Changed: 10/22/2009

Deemer Date:

Created By: Wanda McNeece

Submitted By: Wanda McNeece

Corresponding Filing Tracking Number:

Filing Description:

Arkansas Insurance Department

Health Policy Review Section

1200 West 3rd Street

Little Rock AR 72201-1904

RE: LINCOLN HERITAGE LIFE INSURANCE COMPANY – NAIC #65927

SERFF Tracking Number: LHLI-126311999 State: Arkansas  
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Form: MSUP1 09-09 (<http://lhlic.londen-insurance.com/medicare/main.html>)

We are submitting the above listed website page (<http://lhlic.londen-insurance.com/medicare/main.html>) for your review and approval.

This website page will be used to market our Medicare Supplement products.

The plans to be marketed using this website page are Medicare Standard plans A, B, C, D and F on forms MS-AAAR06, MS-ABAR06, MS-ACAR06, MS-ADAR06 and MS-AFAR06. These forms were approved by your Department on October 13, 2005.

This is a new website page and will be uploaded upon approval. This page, MSUP1 09-09 will be a common page for all states.

To the best of my knowledge, information and belief, this website is in compliance with the provisions of the insurance laws, rules and regulations of your state and does not contain any controversial, unusual or previously disapproved provisions.

If you have any questions or require any further information concerning this filing, please do not hesitate to contact me at 800-433-8181 or e-mail me at [wanda.mcneece@londen-insurance.com](mailto:wanda.mcneece@londen-insurance.com).

Sincerely,  
Wanda McNeece  
Compliance Associate  
Lincoln Heritage Life Insurance Company

## Company and Contact

### Filing Contact Information

Wanda McNeece, [wanda.mcneece@londen-insurance.com](mailto:wanda.mcneece@londen-insurance.com)  
4343 E Camelback Rd 800-433-8181 [Phone]  
Phoenix, AZ 85018 602-808-8845 [FAX]

### Filing Company Information

Lincoln Heritage Life Insurance Company CoCode: 65927 State of Domicile: Illinois  
4343 East Camelback Road Group Code: Company Type: Life and Health  
Phoenix, AZ 85018 Group Name: State ID Number:

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(800) 433-8181 ext. [Phone] FEIN Number: 04-2314290

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**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: 1 form x \$50.00 per form retaliatory fee = \$50.00 total fee  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Heritage Life Insurance Company	\$50.00	09/21/2009	30694200

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/22/2009	10/22/2009

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## Disposition

Disposition Date: 10/22/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* LHLI-126311999      *State:* Arkansas  
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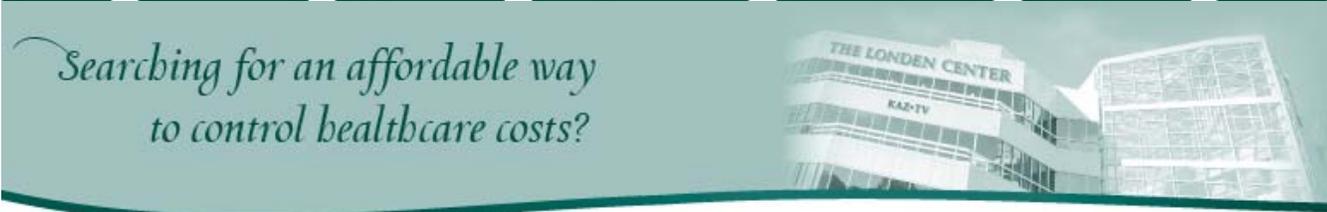
<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	FLESCH Certification	Accepted for Informational Purposes	Yes
<b>Form</b>	Medicare Supplement Website	Filed	Yes

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## Form Schedule

**Lead Form Number: MSUP1 09-09**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/22/2009	09	MSUP1 09- Advertising Medicare Supplement Website		Initial		41.000	MSUP1 09-09.pdf



You're not alone. With the rising price of healthcare today, many seniors are also feeling the financial squeeze of uncovered medical costs.

At Lincoln Heritage Life Insurance Company, we're dedicated to providing cost-effective healthcare solutions to help you manage out-of-pocket medical expenses. That is why we offer Medicare Supplement insurance Plans A, B, C, D, F, and G\* and Medicare Select insurance Plans B, C, D, F, and G\*\*.

**Medicare Supplemental Insurance** provides you with additional health insurance benefits that are not available through Medicare Part A and Part B like:

- Part A deductible and co-payments
- Skilled nursing facility care
- Extended hospital care
- Physician's services, hospital outpatient services, and supplies
- Ambulance services
- Physical and speech therapy
- Health care received outside the U.S.

We do not offer Medicare Supplement insurance policies in the following states: AL, AK, CT, HI, ME, MA, NV, NY, VT or WA.

*\*Plan G is available in Florida only*

**Medicare Select Insurance** provides all the same benefits of a traditional Medicare Supplement but at a lower cost. You still may visit the health care provider of your choice but if hospital care is needed, you're required to use a network hospital for non-emergency services. Using this special hospital network allows us to offer additional coverage at a lower cost. Medicare Select features:

- Traditional Medicare Supplement coverage with health providers and network hospitals.
- Part A deductible is waived if:
  - Care is received in a network hospital
  - Emergency care is received in any U.S. hospital

We offer Medicare Select insurance policies in the following states: FL, GA, IL, IN, KY, LA, MS, MI, MT, MO, OH, SC, TN, TX and WI.

*\*\*Plan G is available in Florida only.*

### Ready to discuss your options?

A representative from Lincoln Heritage Life Insurance Company will help you determine which policy will best fit your healthcare needs and your personal budget. Products offered by Lincoln Heritage have varying rates based on many factors. If you'd like a quote or you would simply like more information, please click below or call us at 800-287-7319.

Get more  
Information 

File a  
Medicare Claim 

Understand common  
Medicare terms 

Lincoln Heritage Life Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program. These insurance policies have exclusions, limitations and reductions. Underwritten by Lincoln Heritage Life Insurance Company on policy form numbers: MS-AA, MS-AB., MS-AD, MS-AE, MS-AF, MS-AG MSEL-AB, MSEL-AC, MSEL-AD, MSEL-AF, and MSEL-AG or state equivalent. In MN, MSBSCMN and MS-EXTMN. In WI, MSBSCWI and MS-COREWI(REV), and MSEL-CORE-WI.  
MSUP1 09-09

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> FLESCH Certification	Accepted for Informational Purposes	<b>Date:</b> 10/22/2009
<b>Comments:</b>		
<b>Attachment:</b>		
CERT OF FLESCH.pdf		

**CERTIFICATION OF FLESCH READABILITY SCORE**

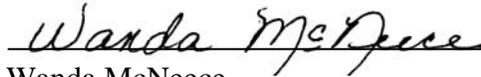
Arkansas

I certify that the forms listed below achieve the following:

- (1) The text achieves a minimum score of 41 on the Flesch reading ease test.
- (2) Except for specification pages, schedules, and tables the forms are printed in not less than ten (10) point type, one (1) point leaded.

Policy Form(s):       MSUP1 09-09 – Medicare Supplement Insurance Website

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**



Wanda McNeece  
Compliance Associate

September 21, 2009