SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

Filing at a Glance

Company: American National Life Insurance Company of Texas

Product Name: www.slaico.com09	SERFF Tr Num: ANTX-126330525	State: Arkansas
TOI: MS06 Medicare Supplement - Other	SERFF Status: Closed-Filed-Closed	State Tr Num: 43720
Sub-TOI: MS06.000 Medicare Supplement - Other	Co Tr Num:	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Author: Sherry Wiegman	Disposition Date: 11/17/2009
	Date Submitted: 10/07/2009	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: www.slaico.com09	Status of Filing in Domicile: Pending
Project Number: www.slaico.com09	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 11/17/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/17/2009
Deemer Date:	Created By: Sherry Wiegman
Submitted By: Sherry Wiegman	Corresponding Filing Tracking Number:

Filing Description:

Attached for your review and approval is a new website advertisement for approved Medicare supplement products. This is a new website that will replace our currently approved website. We have assigned a form number of www.slaico.com09 for this website which contains both Standard Life and American National Life's Medicare supplement products. The Standard Life submission is being reviewed under SERFF Tracking number ANTX-126330526.

The primary lead in page for the Companies is www.slaico.com. The following URL's are included in this form number:

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

http://www.slaico.com/welcome.do
http://www.slaico.com/MedigapCoverages.do
http://www.slaico.com/Insurance101s.do
http://www.slaico.com/HealthFAQs.do
http://www.slaico.com/HealthSelectedState.do
http://www.slaico.com/AntexSupplements.do
http://www.slaico.com/MedicareSupplementQuiz.do
http://www.slaico.com/ContactSlaico.do

We trust this information is complete and look forward to receiving your favorable reply. Thank you for your consideration.

Company and Contact

Filing Contact Information

Sherry Wiegman, Sr. Compliance Analyst	sherry.wiegman@anico.com
One Moody Plaza 17th Floor	409-621-7779 [Phone]
Galveston, TX 77550	409-766-2950 [FAX]

Filing Company Information

American National Life Insurance Company of Texas	CoCode: 71773	State of Domicile: Texas
One Moody Plaza 17th Floor	Group Code: -99	Company Type: Health Insurance
Galveston, TX 77550	Group Name:	State ID Number:
(409) 621-7779 ext. [Phone]	FEIN Number: 75-1016594	

Filing Fees

Fee Required?	Yes
Fee Amount:	$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Life Insurance Company of	$25.00	10/07/2009	31126891

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

Texas

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/17/2009	11/17/2009

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

Disposition

Disposition Date: 11/17/2009
Implementation Date:
Status: Filed-Closed
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

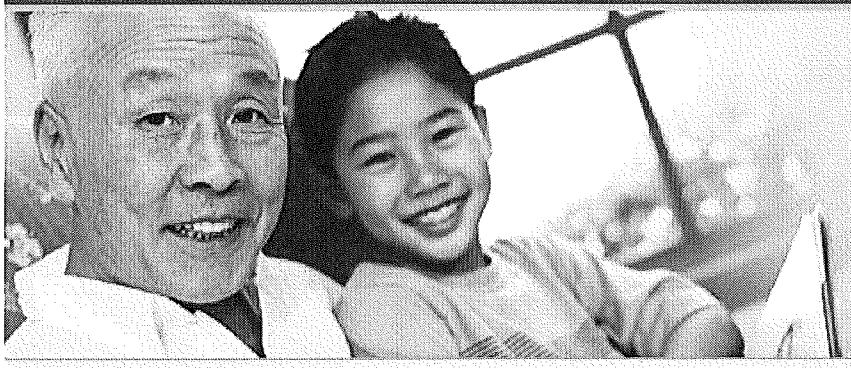
Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Web Site	Filed	Yes

SERFF Tracking Number:	*ANTX-126330525*	*State:*	*Arkansas*
Filing Company:	*American National Life Insurance Company of Texas*	*State Tracking Number:*	*43720*
Company Tracking Number:			
TOI:	*MS06 Medicare Supplement - Other*	*Sub-TOI:*	*MS06.000 Medicare Supplement - Other*
Product Name:	*www.slaico.com09*		
Project Name/Number:	*www.slaico.com09/www.slaico.com09*		

Form Schedule

Lead Form Number: www.slaico.com

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/17/2009	www.slaico.com09	Advertising	Web Site	Initial		50.100	Website Welc - Medigap - Cont - pages.pdf Website 101 pages.pdf Website FAQ pages.pdf Website Quiz pages.pdf AR Hlth.pdf AR ANTEX Med Supp.pdf



Do you know which health care plan is right for *you*?

Plan today to protect your tomorrow.

Today there are many options available to senior age consumers looking for Life, Health and Annuity products. It takes smart planning and the right products for your individual needs to ensure a comfortable financial future.

Whether you are looking to expand your portfolio or you are just beginning to explore your options, our products are designed with you in mind.

Learning Center

- Medigap Coverage
- Life Insurance Information
- Wealth Preservation and Transfer
- Tax Deferred Annuities
- Funeral Planning
- Retirement Planning
- Helpful Resources
- IMSA
- Insurance Glossary
- Take Our Insurance Quiz
- View Calculators

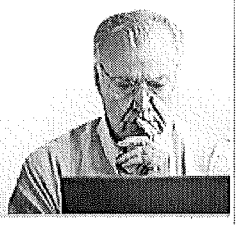
Producer Access

For Sales Professionals only.

Login Here

Insurance 101

Need to know more about life insurance, health products and annuities?



Click here to learn the basics

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.

Medigap Coverage

What is Medicare?
Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).

Who Qualifies for Medicare?
In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

What is Medicare Part A?
Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.

What is Medicare Part B?
Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

What is Medicare Part C?
Medicare Part C, formerly known as "Medicare+Choice," is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B before you can apply for Part C.

What is Medicare Part D?
Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

When can I apply for Medicare Part B?
You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have the 3 months prior to turning 65 and 3 months following to apply.

Learning Center

- Medigap Coverage
- Life Insurance Information
- Wealth Preservation and Transfer
- Tax Deferred Annuities
- Funeral Planning
- Retirement Planning
- Helpful Resources
- IMSA
- Insurance Glossary
- Insurance 101
- Take Our Insurance Quiz
- View Calculators

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits.

MEDICARE SUPPLEMENT

What is a Medicare Supplement?
Medicare Supplement insurance is a supplemental insurance product designed to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same benefits for each category of plans.

How old do I have to be to purchase Medicare Supplement?
Like Medicare insurance, you must be age 65 or older to purchase a Medicare Supplement plan, and persons with disabilities who qualify for Medicare may also purchase Medicare Supplement insurance.

Are there different types of Medicare Supplement plans?
Yes, there are twelve standardized plans - A through L - and each plan comes with different rates and benefits.

Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?
While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information and Medicare Supplement plans, see your insurance professional.

When can I qualify for Open Enrollment for a Medicare Supplement policy?
Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

What is "guaranteed issue"?
"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

What is an example of someone who would qualify for guaranteed issue for Medicare Supplement?
Someone whose group coverage is ending would qualify as guaranteed issue for Medicare Supplement.

How long is the qualification period for guaranteed issue?
You must enroll within 63 days after your health insurance ends.

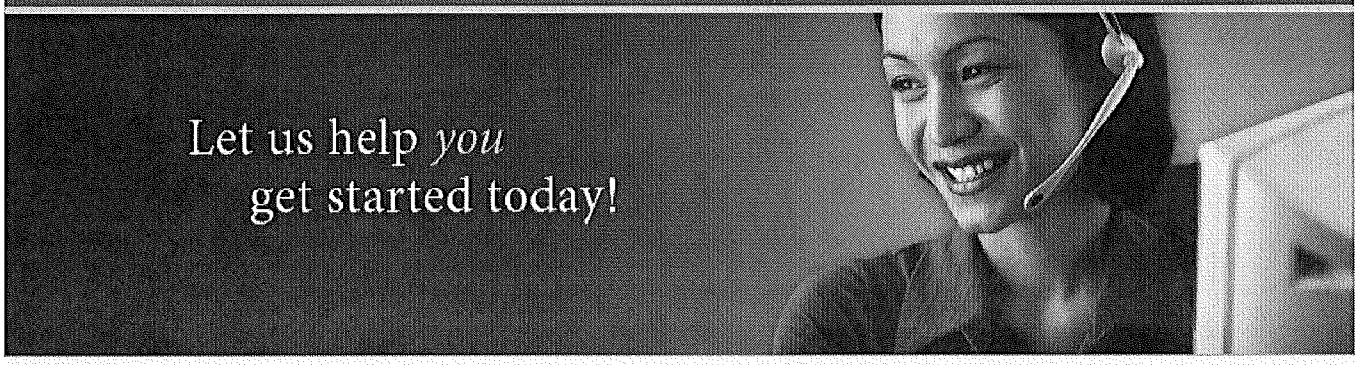
Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.



Contact Us

Thank you for visiting our website. We value your comments, questions and suggestions.

For us to provide you with the best service possible, please complete the information below and click on the "Send E-mail" button.

*Fields marked with an * are required.*

Customer Status *

Are you a Standard Life and Accident Policyholder? * ○ Yes ○ No

Are you an ANTEX Policyholder? * ○ Yes ○ No

Area of Interest *

- ☐ Annuities
- ☐ Health Insurance
- ☐ Life Insurance
- ☐ Other

Subject *

Please select a subject

Personal Information

First Name: * Last Name: *

Address

City State Zip

Producer Access

For Sales Professionals only.

Login Here

Toll Free Numbers

Life Insurance:
(888) 519-5819

Life Claims Service:
(888) 265-2393

Health Insurance:
(888) 350-1488

E-mail Address

Would you like to be contacted by phone? * Yes No

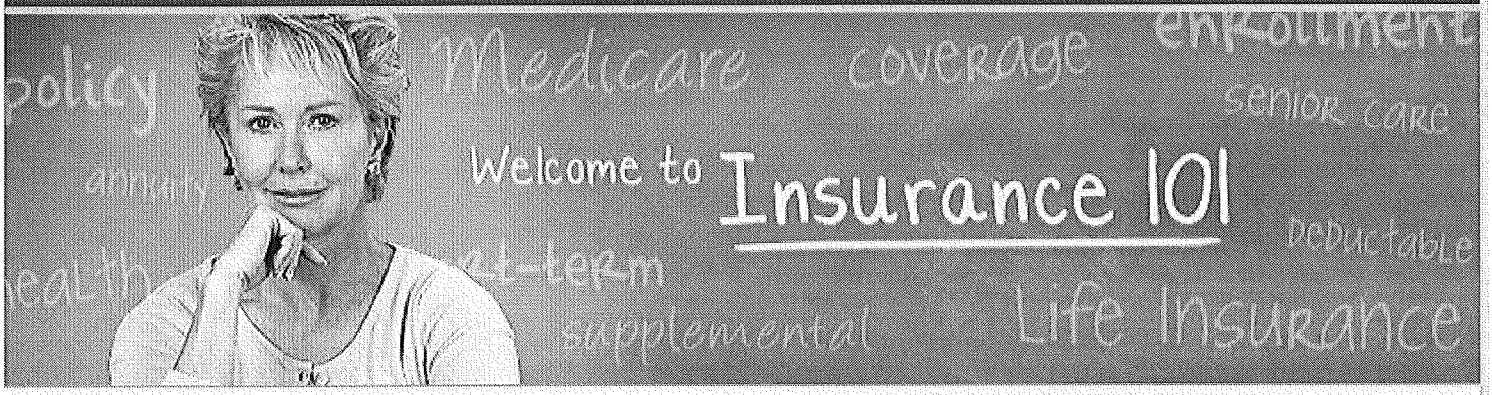
Additional Comments

Send E-mail

Code of Ethics Do-Not-Call Policy HIPAA IMSA Privacy Policy

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.



Insurance 101

Life Insurance
What is life insurance and why do I need it?
What are the different types of life insurance?
How much life insurance do I need?
Should a single person purchase life insurance?
What is a rider?
What are the types of riders that are available?

Annuities
What is an annuity?
Define Deferred Annuity, Deferred Fixed Annuity, Deferred Variable Annuity and Immediate Annuity.
What is annuitization?
What does "tax deferral" mean?
How do I know if a fixed or variable annuity is best for me?
Why should I consider a flexible premium deferred annuity?
What are key features of a multiple year guarantee annuity?
Why should I consider a single premium deferred annuity?

Medicare
What is Medicare?
Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).

minimize answer

Who Qualifies for Medicare?
In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement

Learning Center

- Medigap Coverage
- Life Insurance Information
- Wealth Preservation and Transfer
- Tax Deferred Annuities
- Funeral Planning
- Retirement Planning
- Helpful Resources
- IMSA
- Insurance Glossary
- Insurance 101
- Take Our Insurance Quiz
- View Calculators

benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

minimize answer

What is Medicare Part A?
Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.

minimize answer

What is Medicare Part B?
Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

minimize answer

What is Medicare Part C?
Medicare Part C, formerly known as "Medicare+Choice," is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B before you can apply for Part C.

minimize answer

What is Medicare Part D?
Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

minimize answer

When can I apply for Medicare Part B?
You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have the 3 months prior to turning 65 and 3 months following to apply.

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits.

minimize answer

Medicare Supplement
What is a Medicare Supplement?
Medicare Supplement insurance is a supplemental insurance product designed

to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same basic benefits for each category of plans.

minimize answer

How old do I have to be to purchase Medicare Supplement?
Like Medicare insurance, you must be age 65 or older to purchase a Medicare Supplement plan, and persons with disabilities who qualify for Medicare may also purchase Medicare Supplement insurance.

minimize answer

Are there different types of Medicare Supplement plans?
Yes, there are twelve standardized plans (A through L) and each plan comes with different rates and benefits.

minimize answer

Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?
While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information and Medicare Supplement plans, see your insurance professional.

minimize answer

When can I qualify for Open Enrollment for a Medicare Supplement policy?
Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

minimize answer

What is "guaranteed issue"?
"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

minimize answer

What is an example of someone who would qualify for guaranteed issue for Medicare Supplement?
Someone whose group coverage is ending would qualify as guaranteed issue for Medicare Supplement.

minimize answer

How long is the qualification period for guaranteed issue?
You must enroll within 63 days after your health insurance ends.

minimize answer

Short-Term Convalescent Care

What is the difference between long-term care insurance and short-term convalescent care insurance?
Do I need to be age 65 in order to qualify for short-term convalescent care insurance?
Will my benefits be paid directly to the convalescent care facility?

Supplemental Health Plans

What are supplemental health plans?
Are there different types of supplemental health plans?
Why should I consider purchasing an Accidental Death and Dismemberment plan?
What type of underwriting is used for an Accidental Death and Dismemberment Plan?
Why should I purchase a Supplemental Cancer plan?
What is covered by a Supplemental Cancer plan?
What else is covered by a Supplemental Cancer plan?
I have hospitalization covered under my primary health plan on my job. Why should I consider purchasing a Hospital Indemnity plan?
What is covered by a Hospital Indemnity plan?

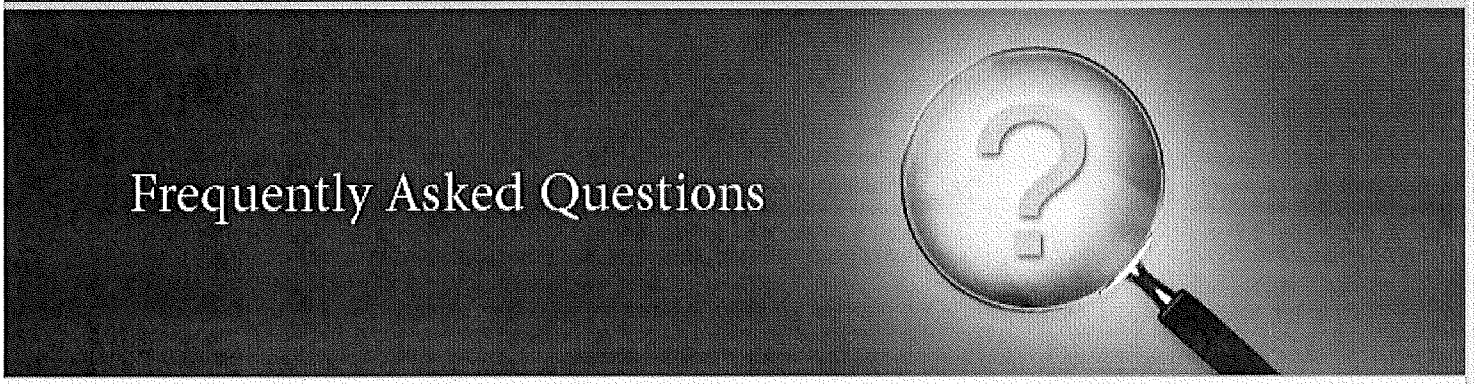
Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.



Health Insurance FAQ

Medicare

What is Medicare?

Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).

minimize answer

Who Qualifies for Medicare?

In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

minimize answer

What is Medicare Part A?

Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.

minimize answer

Health Insurance

Standard Life Products

- Accidental Death and Dismemberment
- Cancer Plans
- Medicare Supplement

ANTEX Products

- Medicare Supplement

- Health FAQ
- Change State
- View Calculators
- Return to Health Main

What is Medicare Part B?
Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

minimize answer

What is Medicare Part C?
Medicare Part C, formerly known as "Medicare+Choice," is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B before you can apply for Part C.

minimize answer

What is Medicare Part D?
Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

minimize answer

When can I apply for Medicare Part B?
You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have the 3 months prior to turning 65 and 3 months following to apply.

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits.

minimize answer

Medicare Supplement

What is a Medicare Supplement?
Medicare Supplement insurance is a supplemental insurance product designed to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same basic benefits for each category of plans.

minimize answer

How old do I have to be to purchase Medicare Supplement?
Like Medicare insurance, you must be age 65 or older to purchase a Medicare Supplement plan, and persons with disabilities who qualify for Medicare may also purchase Medicare Supplement insurance.

minimize answer

Are there different types of Medicare Supplement plans?
Yes, there are twelve standardized plans (A through L) and each plan comes with different rates and benefits.

minimize answer

Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?
While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information and Medicare Supplement plans, see your insurance professional.

minimize answer

When can I qualify for Open Enrollment for a Medicare Supplement policy?
Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

minimize answer

What is "guaranteed issue"?
"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

minimize answer

What is an example of someone who would qualify for guaranteed issue for Medicare Supplement?
Someone whose group coverage is ending would qualify as guaranteed issue for Medicare Supplement.

minimize answer

How long is the qualification period for guaranteed issue?
You must enroll within 63 days after your health insurance ends.

minimize answer

Short-Term Convalescent Care
What is the difference between long-term care insurance and short-term convalescent care insurance?
Do I need to be age 65 in order to qualify for short-term convalescent care insurance?
Will my benefits be paid directly to the convalescent care facility?

Supplemental Health Plans
What are supplemental health plans?
Are there different types of supplemental health plans?
Why should I consider purchasing an Accidental Death and Dismemberment plan?
What type of underwriting is used for an Accidental Death and Dismemberment Plan?
Why should I purchase a Supplemental Cancer plan?
What is covered by a Supplemental Cancer plan?

What else is covered by a Supplemental Cancer plan?
I have hospitalization covered under my primary health plan on my job. Why should I consider purchasing a Hospital Indemnity plan?
What is covered by a Hospital Indemnity plan?

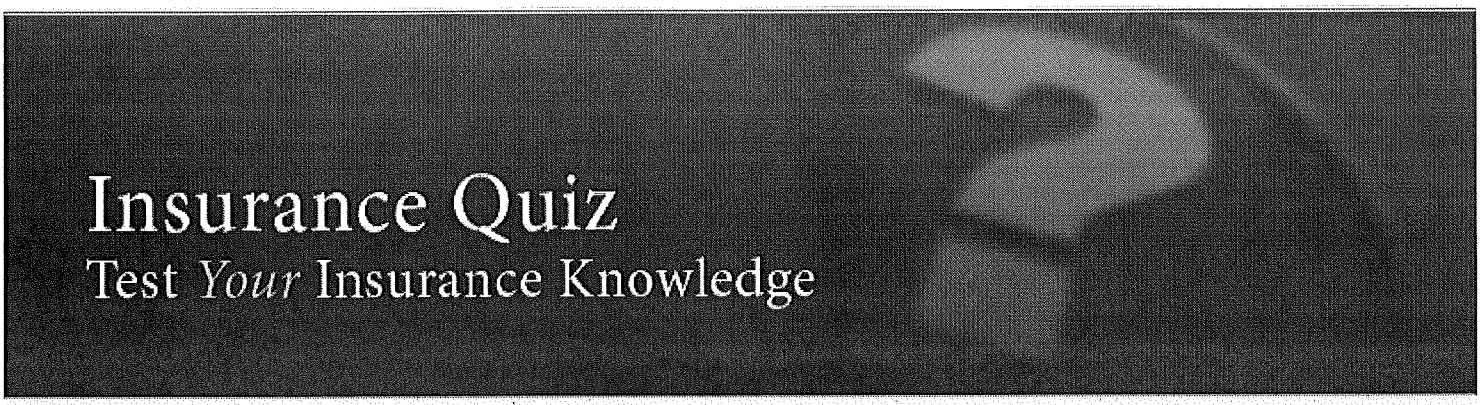
Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.



Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

---

1. Which person qualifies for Medicare?

- ○ Angie who just turned 65
- ○ Robert age 25 and has permanent kidney failure
- ○ Thomas who just turned 72
- ○ Helio who is 12 but has amyotrophic lateral sclerosis (Lou Gehrig's disease)
- ○ All of the above

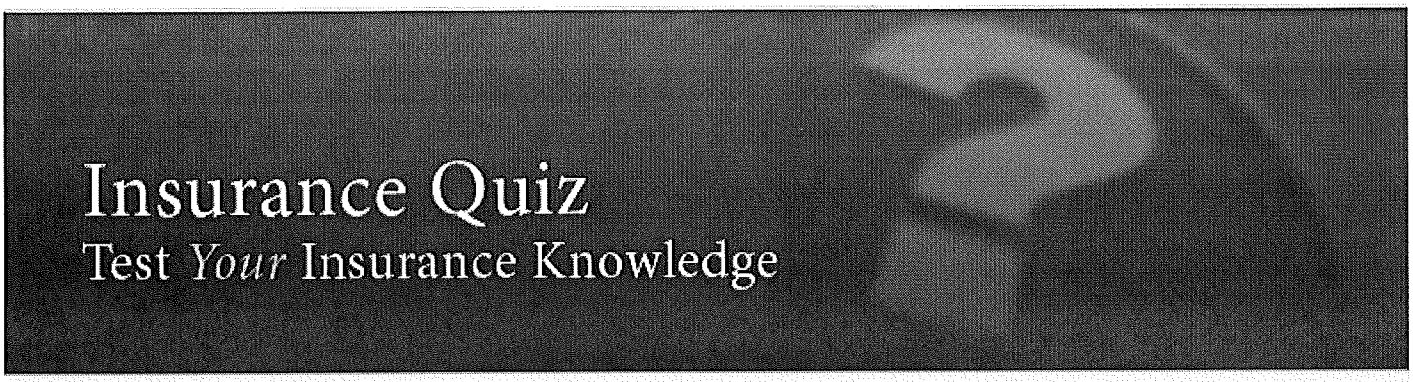
Submit answer

1 2 3 4 5

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.



Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

Correct!

All of the above are eligible to receive Medicare (Part A) benefits as long as they meet the requirements. In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in a government job where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

---

2. Allen has just turned 65 and has been hearing about Medicare Supplement insurance. Steven, his insurance professional, explains that anyone who is eligible for Medicare can purchase a Medicare Supplement. Furthermore, while Medicare provides a broad range of services to millions of seniors and others who qualify, the recipient is responsible for a variety of out-of-pocket medical expenses not covered by Medicare. A Medicare Supplement helps fill the gaps in traditional Medicare coverage and comes in twelve standardized plans with a variety of benefits. This extra coverage will help protect his hard earned savings from many of those uncovered out-of-pocket expenses.

   What is not covered under any Medicare Supplement insurance plan?

   - ○ Foreign travel medical care
   - ○ Part A deductible
   - ○ Long-term recovery in a skilled facility
   - ○ Part B deductible

   Submit answer

1 2 3 4 5

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Insurance Quiz

Test *Your* Insurance Knowledge

Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

Correct!

Long term recovery in a skilled facility. Long-term care is a separate category of insurance.

---

3. Sharona is an active, healthy 65 year old who is eligible for Medicare and is considering purchasing Medicare Supplement insurance. She rarely goes to the doctor and would like to save money on her health insurance.

What Medicare Supplement plan might Sharona consider for her financial goals and lifestyle?

- Medicare Supplement Plan A
- Medicare Supplement Plan C
- Medicare Supplement Plan F High Deductible
- None of the above

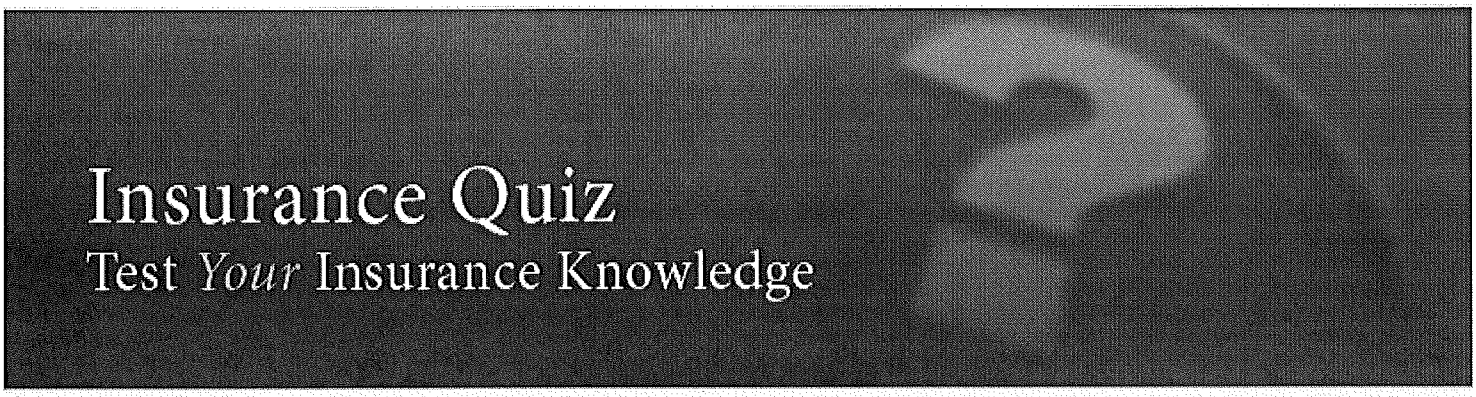
Submit answer

1 2 3 4 5

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.



Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

Correct!

Medicare Supplement Plan F High Deductible (FHD). In addition to basic benefits, the High Deductible F plan has extensive coverage which includes Part B excess after the annual deductible is met. Because Sharona is healthy and rarely see a doctor, she can select the FHD plan with the higher deductible but has a significant savings on premium. The premiums of a FHD plan are often one-third to one-fourth the cost of other plans. She then has options for money she saved on premium. She can spend it as she wishes, apply that money to financial investments or put it into a savings account in case she needs it towards her deductible in the future.

---

4. Nelson lives in Arizona which is an "issue age" state.

What does "issue age" mean?

- ○ Premium is based on your age at issue and will not increase due to age
- ○ You can only be issued Medicare Supplement at a specified age
- ○ Premium will increase by a certain set percentage based on the age at which you purchased the Medicare Supplement

Submit answer

1 2 3 4 5

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Insurance Quiz

Test *Your* Insurance Knowledge

Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

Correct!

Premium is based on your age at issue and will not increase due to age.

---

5. Dominic is replacing his existing Medicare Supplement policy.

Will he need underwriting approval?

- ○ Yes
- ○ No

Submit answer

1 2 3 4 5

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Insurance Quiz

Test *Your* Insurance Knowledge

Medicare Supplement Insurance Quiz

Test your Medicare supplement insurance knowledge.
Answer the questions below, and we'll review your knowledge when you complete the quiz.

Correct!

Yes. Although there are some state exceptions involving birthdays or policy anniversaries, in general, Dominic will need underwriting approval to replace his existing Medicare Supplement policy because he could have developed a medical condition that would prevent him from qualifying since purchasing his original policy. This is why it is always a good idea not to cancel your original policy until your qualification for the new plan has been approved.

How You Scored:

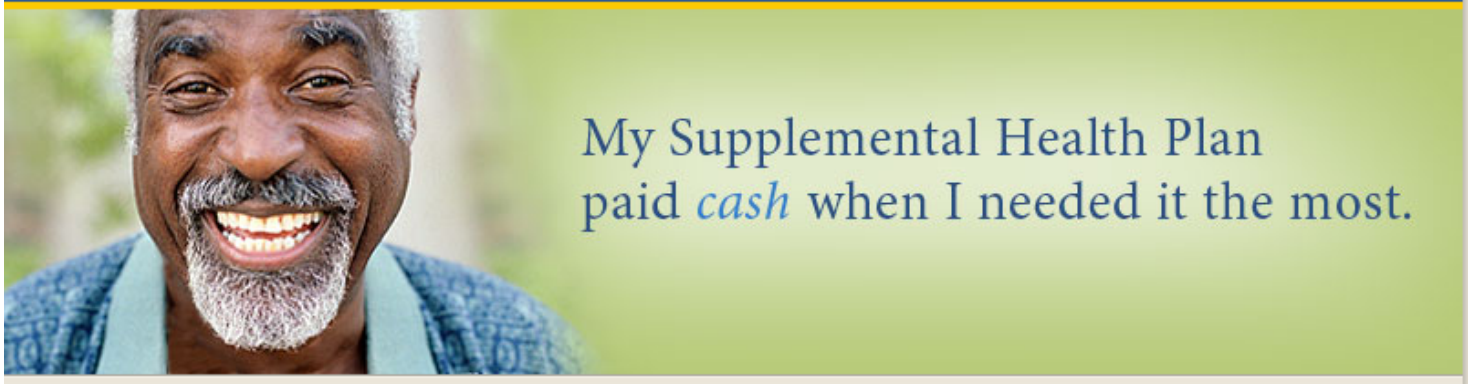
You answered 5 out of 5 questions correctly.
Question 1. **Correct**
Question 2. **Correct**
Question 3. **Correct**
Question 4. **Correct**
Question 5. **Correct**

To learn more about these products, call us toll-free at **888.290.1085**
or click the link below to contact us by email.
Contact Us By Email

Neither Standard Life and Accident Insurance Company, nor American National Life Insurance Company of Texas (ANTEX) nor their representatives give legal, tax nor accounting advice. If you need such advice, consult your attorney, accountant or personal tax advisor.

Neither Standard Life and Accident Insurance Company nor American National Life Insurance Company of Texas (ANTEX) offers to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.



Arkansas (Change State) Health Insurance

The cost of being sick or injured does not end with the doctor or hospital bill, or even the cost of medicine. Unforeseen, out-of-pocket expenses that are not covered by most medical plans can quickly add up. "Health insurance", a general term used for various types of insurance plans, was developed specifically for financial protection against loss due to sickness or bodily injury, and the unexpected out-of-pocket expenses that can blindside even the most careful planner.

There are many different types of health insurance that have attractive features and cover a wide range of necessities, such as supplemental health plans that offer specified coverage. Some are indemnity policies that pay cash benefits for covered incidents and can work in conjunction with your personal medical insurance plan.

The types of insurance available to you will depend on the product availability within your state, and coverage and premium will vary by carrier and plan.

For more information about health insurance, please see our Health Insurance FAQs, contact your health insurance professional or contact Standard Life.

Health Insurance

Standard Life Products

- Accidental Death and Dismemberment
- Cancer Plans
- Hospital Indemnity Plan
- Recovery Care Plan
- Medicare Supplement

ANTEX Products

- Medicare Supplement

- Health FAQ
- Change State
- View Calculators
- Return to Health Main

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.

Arkansas (Change State)
ANTEX Medicare Supplement Insurance

While Medicare provides a vital service to millions of senior citizens, assuring them a broad range of health care services, many medical costs are not covered by Medicare and become the personal financial responsibility of the individual. For many seniors, the unanticipated out-of-pocket expenses due to medical treatment or hospitalization could prove to be a tremendous financial hardship.

American National Life Insurance Company of Texas (ANTEX) helps senior citizens cover expenses not covered by traditional Medicare coverage. Seven of the twelve available standardized plans are offered by ANTEX. We cannot cancel your policy regardless of any changes in your health or the number of times you are hospitalized.

The plans pay regardless of any other insurance you may have, and the plans cover health conditions immediately with no exclusion for pre-existing conditions. Some plans cover Part A and Part B deductibles and coinsurance amounts for skilled nursing care confinement in a Medicare-approved facility. These are extremely important benefits for any senior citizen. Plan E pays some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare.

ANTEX Medicare Supplement Insurance Plans and Coverage

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
Basic Care Package	X	X	X	X	X	X	X

Health Insurance

Standard Life Products
- Accidental Death and Dismemberment
- Cancer Plans
- Hospital Indemnity Plan
- Recovery Care Plan
- Medicare Supplement

ANTEX Products
- Medicare Supplement

- Health FAQ
- Change State
- View Calculators
- Return to Health Main

Skilled Nursing Care			X	X	X	X	X
Part A Deductible		X	X	X	X	X	X
Part B Deductible			X			X	
Part B Excess Charges						100%	80%
Foreign Travel Emergency**			X	X	X	X	X
At Home Recovery**				X			X
Preventitive Care**					X		

** Subject to limitations, which are explained in an outline of coverage for your state.

Policy Form Series ANL-SS05, ANL-SSU5 availability will vary by state. The policy has exclusions and limitations. For costs and complete details of the coverage, call the Company or your Agent.

You are responsible for charges not covered by Medicare and this insurance plan. Please refer to the Outline of Coverage for additional information.

ANTEX does not offer to sell, nor solicit an offer to buy any insurance product in any jurisdiction in which the Company is not authorized to do business or the product is not approved.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Products and services referenced in this website are provided through multiple companies. Each company has financial responsibility only for its own products and services and is not responsible for the products and services provided by the other companies. Not all products and services are available in all states.

© 2009 Standard Life and Accident Insurance Company, Galveston, Texas. American National Life Insurance Company of Texas, Galveston, Texas. All Rights Reserved.