

SERFF Tracking Number: PHYS-126342269 State: Arkansas
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 43793
 Company Tracking Number: PMA3201
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Med Sup
 Project Name/Number: PMA3201/PMA3201

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-126342269 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 43793
 Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: PMA3201 State Status: Under Review
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 11/19/2009
 Authors: Sonya Dickey, Sara Magee-Garcia
 Date Submitted: 10/14/2009 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: PMA3201 Status of Filing in Domicile: Pending
 Project Number: PMA3201 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed in Nebraska on 10/16/09.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 11/19/2009 Explanation for Other Group Market Type:
 State Status Changed: 11/17/2009
 Deemer Date: Created By: Sara Magee-Garcia
 Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number:
 PMA3201

Filing Description:

RE: Medicare Supplement Insurance Advertisements
 Invitations to Inquire: PMA3201 & PMA3202AR
 Script: MS Mutual Act_Non-AR

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to solicit the following Medicare Supplement policies/rider:

SERFF Tracking Number: *PHYS-126342269* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *43793*
 Company Tracking Number: *PMA3201*
 TOI: *MS081 Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS081.001 Plan A 2010*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3201/PMA3201*

Policies Medicare Supplement Plans Approval Dates
 P020AR A 8-12-09
 P025AR F 8-12-09
 P026AR G 8-12-09
 P027AR High Ded F 8-12-09
 High Deductible Premium Discount Rider B345 8-12-09

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You can also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, sara.magee-garcia@physiciansmutual.com
 2600 Dodge Street 800-228-9100 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
 2600 Dodge Street Group Code: 367 Company Type:
 Omaha, NE 68131 Group Name: State ID Number:
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
 Fee Amount: \$120.00
 Retaliatory? No
 Fee Explanation: \$40 per form, 3 forms included
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$120.00	10/14/2009	31293624

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/19/2009	11/19/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3201	Filed	Yes
Form	PMA3202AR	Filed	Yes
Form	MS Mutual Act_Non-AR	Filed	Yes

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Form Schedule

Lead Form Number: PMA3201

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/19/2009	PMA3201	Advertising	PMA3201	Initial			PMA3201.pdf
Filed 11/19/2009	PMA3202A	Advertising	PMA3202AR	Initial			PMA3202AR.pdf
Filed 11/19/2009	MS Mutual Act_Non-AR	Advertising	MS Mutual Act_Non-AR	Initial			MS Mutual Act_Non (AR version).pdf

Before You Choose, Consider Carefully

Physicians Mutual Insurance Company can help you get the Medicare Supplement insurance policy that best fits your needs and budget while giving you the choices you deserve. Here are some benefits to consider:



Physicians
Mutual®

Insurance for all of us.™

Can I Choose My Own Physician Or Hospital?

You have the freedom to choose! There are no network restrictions with a Medicare Supplement policy.

Can I Choose To Visit A Specialist?

With a Medicare Supplement policy, you don't need referrals. You can see the specialist of your choice.

Am I Covered While Traveling?

With a Medicare Supplement policy, you can travel and not worry about your medical coverage — even if you're not in your home state.

Are There Out-Of-Pocket Costs?

Depending on which Medicare Supplement policy you choose, you may have little or no out-of-pocket costs, when you visit your doctor or go to the hospital.

Can My Coverage Be Canceled?

Medicare Supplement policies cannot be canceled as long as you pay your premiums on time. Only you can cancel your coverage.

Will I Be Able To Keep Medicare?

Yes! Many seniors choose Original Medicare and a Medicare Supplement policy. Choosing a Medicare Supplement policy lets you stay in Original Medicare.

The Choice Is Yours

With all the choices out there, make sure you get the coverage that best fits your needs and budget. Talk to us for help and more details. We're your insurance experts.

[Call Today]

[Name]

[1-XXX-XXX-XXXX]

[photo]

Insurance Policy Limitations: We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force nor, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. An agent/producer will provide complete details about these valuable options, including costs and limitations.

How Much Do You Know About Medicare?



Do you know ...

Medicare was **never** intended to pay for everything?

Do you know ...

about Medicare Supplement Plans A – N and **which is best for you?**

Do you know ...

your **seven** Guaranteed Issue Rights?

Do you know ...

about **High Deductible Plan F?**

Do you know ...

about our **Innovative Discount Rider** – an exclusive option from Physicians Mutual Insurance Company?

Do you know ...

what to do if you intend to keep working? Be sure to **learn all your options!**

Do you know ...

all the ways you can **save money** on Medicare Supplement coverage?

Find out more! We can help with everything you need to know about Medicare and Medicare Supplement insurance. Each person is unique, so it's smart to talk with an insurance expert to get the information you need.

You owe it to yourself to learn more so you can make an informed decision – one that's best for you.



You can **SAVE OVER 50%** on your Medicare Supplement premiums – Talk to your producer for complete details!

Speak with an insurance professional about your rights, options and entitlements — get the help you deserve and the information you need.

[Agent Name] **[Photo]**
[Telephone Number]

Physicians Mutual Insurance Company®



Physicians
Mutual®

Insurance for all of us.™

Physicians Mutual Insurance Company
2600 Dodge Street, Omaha, NE 68131
Med Supp Lead Generation Active & non customer Script

Opening:

“Hello ... may I speak with Mr./Ms. [_____]?”

If available: Go to **Presentation**

If not available (and speaking to opposite gender): “Is this Mr./Ms. [**Spouse**]?”

If “yes”: “Okay, Mr./Ms. [____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not available (and speaking to same gender): “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

If not interested: “That’s fine. Have a good day/evening. Good-bye.”

If “who’s speaking”: “This is [____], and I’m calling on behalf of Physicians Mutual Insurance Company. Is he/she available?”

If “yes”: Go to **Presentation**.

If “no”: “Is this Mr./Ms. [**Spouse**]?”

If “yes”: “Okay, Mr./Ms. [____], I’d be happy to speak with you.” (To **Presentation**)

If “no”: “That’s fine, I’ll try back another time. Have a good day/evening. Good-bye.”

Presentation:

“We’re calling [you] [Actives: current customers] today about the changes in Medicare.

We know Medicare can be confusing. At Physicians Mutual Insurance Company we have a local agent who can help you understand [“your rights & entitlements” or “your options/choices”] [“under the Medicare program” or “during the Open Enrollment Period”]. Plus, we offer a choice of insurance including an option no one else can provide!

Is this normally a good time for someone to contact you? (Morning/Afternoon/Evening)

Okay, I’ve noted that the best time to contact you is in the [____].”

If Yes: (To Taped Confirmation)

If No: respond appropriately, then “Thank you for your time. Just so you know, Physicians Mutual Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details of the coverage including costs and limitations, please feel free to give us a call [1-800-235-7732]; thank you and have a great day/evening. Good-bye.”

Taped Confirmation: (TURN ON TAPE RECORDER)

“Great! Wonderful! To make sure we have your information correct, I’d like to verify your name and address. I’ll record this part ... okay?”

If “Yes”: Go to **Verification**

If “No”: **(TURN OFF TAPE RECORDER)** “That’s fine, Mr./Ms. [____], I’ll just be extra careful and verify the information manually.” Go to **Verification**

