

SERFF Tracking Number: UNSA-126329880 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 43691
Company Tracking Number: AR0912047
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement Age In Trigger Letter
Project Name/Number: Medicare Supplement Age In Trigger Letter/

Filing at a Glance

Company: USAA Life Insurance Company

Product Name: Medicare Supplement Age In Trigger Letter SERFF Tr Num: UNSA-126329880 State: Arkansas

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed State Tr Num: 43691
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: AR0912047 State Status: Filed-Closed
Other

Filing Type: Advertisement

Author: Susan Markey

Reviewer(s): Stephanie Fowler

Date Submitted: 10/06/2009

Disposition Date: 11/09/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: 11/06/2009

State Filing Description:

General Information

Project Name: Medicare Supplement Age In Trigger Letter

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/09/2009

Explanation for Other Group Market Type:

State Status Changed: 11/09/2009

Deemer Date:

Created By: Susan Markey

Submitted By: Susan Markey

Corresponding Filing Tracking Number:

Filing Description:

NAIC #200-69663 / FEIN #74-1472662

Per the department's requirements for Medicare Supplement, we are submitting a new advertisement (direct mailing) for use in connection with USAA Life Insurance Company's Medicare Supplement product (Medsupp).

- 1.USAA Life Insurance Company markets Medicare Supplement insurance on a direct-response basis in 46 states.
- 2.We have an alliance with Humana (who offers Part C - Medicare Advantage and Part D - Prescription Drugs plans) so that our members can have choices other than our MedSupp insurance.
- 3.While we are filing our advertising with you for our product, MedSupp, due to our alliance as stated in #2, other

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Medicare related products are mentioned.

4.The descriptions and information of the other products mentioned (Parts C & D) have been filed with and approved by the appropriate authorities (CMS).

USAA is a diversified financial services organization, serving primarily the members of the United States military and their families. These individuals, referred to as "members" of USAA, expect to receive advice on significant life events, such as marriage, births, moving to a new location, and others.

Planning for and living in retirement is one example of a significant life event. Accordingly, in order to provide a true and complete picture of options available relating to health, we believe it is necessary to present the various Medicare-related options together in order for a consumer to make an informed decision.

Company and Contact

Filing Contact Information

Susan Markey, Compliance Analyst Susan.Markey@usaa.com
 9800 Fredericksburg Road 800-531-8000 [Phone] 87015 [Ext]
 A-3-W, #00582 210-498-5081 [FAX]
 San Antonio, TX 78288

Filing Company Information

USAA Life Insurance Company CoCode: 69663 State of Domicile: Texas
 9800 Fredericksburg Road Group Code: 200 Company Type: Life
 San Antonio, TX 78288 Group Name: State ID Number:
 (800) 531-8000 ext. [Phone] FEIN Number: 74-1472662

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: 1 x \$50 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$50.00	10/06/2009	31078597

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/09/2009	11/09/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Age In Mailing	Susan Markey	11/03/2009	11/03/2009
Supporting Document	Comparison for substitution	Susan Markey	11/03/2009	11/03/2009

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Disposition

Disposition Date: 11/09/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Comparison for substitution	Accepted for Informational Purposes	Yes
Form	Age In Mailing	Replaced	Yes
Form	Age In Mailing	Filed	Yes

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Amendment Letter

Submitted Date: 11/03/2009

Comments:

We are requesting a substitution in the form submitted. Due to a change (adding "An insurer must clearly identify its Medicare Supplement Insurance policy as an insurance policy"). I have attached a comparison document for your convenience.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
92475-1109	Advertising	Age In Mailing	Initial				51.000	92475-1109 (IA, NH, WA, NM, DC, MO, FL, TX).pdf

Supporting Document Schedule Item Changes:

User Added -Name: Comparison for substitution

Comment:
 comparision.pdf

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Replaced	92097-11/09/2009	0809	Advertising Age In Mailing	Initial		51.000	92097-0809.pdf
Filed	92475-11/09/2009	1109	Advertising Age In Mailing	Initial		51.000	92475-1109 (IA, NH, WA, NM, DC, MO, FL, TX).pdf



1*****SINGLP

John Q. Sample
Apt 123
1234 Any Street Blvd.
Any Place, XX 99999-9999
23233323335

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Dear [First Last]:

Making decisions about your health care can be difficult. We're here to help with reliable advice and affordable Medicare solutions.

Our Financial Services professionals will take the time to explain your options and help you choose the one that best suits your needs:

Medicare Supplement: USAA Life Insurance Company helps fill the gaps in Medicare by paying most, if not all, of the deductibles, coinsurance and copayments under the Medicare plan.

Medicare Advantage: A Medicare-approved plan that gives you more benefits than Original Medicare, including annual routine physical exams, emergency coverage when traveling anywhere in the world, and health and wellness programs. Prescription drug coverage can be included, so you get a full range of benefits in a single plan.

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Call 800-531-0435

If you use a TTY device, dial 711, Monday through Friday, 7 a.m. to 8 p.m., CT.

See reverse for more information, including information about offering companies.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Medicare Supplement Insurance issued by USAA Life Insurance Company, San Antonio, TX. Not available in MA, MN, NJ, WI or NY. USAA Life Insurance Company and Medicare Supplement Insurance are not connected with, or endorsed by, the U.S. government or the federal government Medicare program. In Louisiana and Maine, Medicare Supplement Insurance is offered to people who are entitled to Medicare benefits because of disability, regardless of age. In Colorado, Medicare Supplement plans are also offered to those qualified consumers under the age of 65. Connecticut and Maryland law requires that certain Medicare Supplement plans be made available to individuals that are under age 65 and are eligible for Medicare due to a disability. This advertised policy includes exclusions, limitations and reductions.

Humana is financially responsible for these products. USAA Life General Agency, Inc. (LGA), known in CA and NY as USAA Health and Life Insurance Agency, acts as an agent for Humana to provide Medicare Advantage and Medicare Prescription Drug plans to USAA members. LGA representatives are salaried and receive no commissions. However, LGA receives commissions from Humana, which can include compensation based on the total quantity and quality of insurance coverage purchased through LGA. No Humana company is an affiliate of USAA, and no USAA company is financially responsible for these products.

PPO, PDP and PFFS plans with a Medicare contract are available to anyone entitled to Part A or enrolled in Part B of Medicare through age or disability (for MA plans, individuals must have both Part A and Part B). Enrollment period restrictions apply. Call Humana for details at 800-457-4708 (TTY users call 877-833-4486), 8 a.m. to 8 p.m., seven days a week.

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan. Plans may be renewed annually.

Humana's pharmacy network includes mail-order, retail, long-term care, home infusion and Indian/Tribal/Urban pharmacies. For more information about mail-order prescription drug services that may be available to you, call member services at 800-457-4708 (TTY users call 877-833-4486), 8 a.m. to 8 p.m., seven days a week. For more information about network pharmacies, please contact customer service by phone at 800-372-2147 (TTY users call 877-833-4486), 8 a.m. to 8 p.m., seven days a week or by mail at Humana Inc., 500 West Main Street, Louisville, KY 40202.



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Medicare Prescription Drug Plans²: A drug plan that offers affordable copayments on generic and brand-name drugs and includes a monthly statement with tips on how to lower your prescription drug expenses and protect against higher costs in the future. This coverage is offered through an arrangement with Humana, Inc.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Comparison for substitution	Accepted for Informational Purposes	Date: 11/09/2009
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Attachment: comparision.pdf		



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