

SERFF Tracking Number: PHYS-126369916 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 44014
Company Tracking Number: XQFD-0210
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Med Sup
Project Name/Number: XQFD-0210/XQFD-0210

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-126369916 State: Arkansas
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 44014
Standard Plans 2010
Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: XQFD-0210 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Disposition Date: 12/16/2009
Authors: Sonya Dickey, Sara Magee-Garcia
Date Submitted: 11/06/2009 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: XQFD-0210 Status of Filing in Domicile: Pending
Project Number: XQFD-0210 Date Approved in Domicile:
Requested Filing Mode: Review & Approval 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: 12/16/2009 Explanation for Other Group Market Type:
State Status Changed: 12/16/2009
Created By: Sonya Dickey
Deemer Date: Corresponding Filing Tracking Number:
Submitted By: Sonya Dickey
Filing Description:
RE: Medicare Supplement Insurance Advertisements
Carrier: XQFD-0120
Business Reply Envelope: XLEU-0308
Invitations to Inquire: Letter: PMA3230AR-0210 & Reply Card: PMA3230AR-0210A
Letter: PMA3231AR-0210 & Reply Card: PMA3231AR-0210A
Newspaper Advertisements: PMA3211AR, PMA3212AR, PMA3213AR, PMA3214AR

Attached are copies of the above referenced material for your review and approval. This material will be used by

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licensed agents in your state to create an interest in our following Medicare Supplement policies/rider:

- Policies Medicare 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 1663. You can also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@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: \$400.00
 Retaliatory? No
 Fee Explanation: \$40 per form 10 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$400.00	11/06/2009	31849859

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	12/16/2009	12/16/2009

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Disposition

Disposition Date: 12/16/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	XQFD-0210	Filed	Yes
Form	XLEU-0308	Filed	Yes
Form	PMA3211AR	Filed	Yes
Form	PMA3212AR	Filed	Yes
Form	PMA3213AR	Filed	Yes
Form	PMA3214AR	Filed	Yes
Form	PMA3230AR-0210	Filed	Yes
Form	PMA3230AR-0210A	Filed	Yes
Form	PMA3231AR-0210	Filed	Yes
Form	PMA3231AR-0210A	Filed	Yes

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Form Schedule

Lead Form Number: XQFD-0210

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/16/2009	XQFD-0210	Advertising	XQFD-0210	Initial			XQFD-0210.pdf
Filed 12/16/2009	XLEU-0308	Advertising	XLEU-0308	Initial			XLEU-0308.pdf
Filed 12/16/2009	PMA3211A R	Advertising	PMA3211AR	Initial			PMA3211AR.pdf
Filed 12/16/2009	PMA3212A R	Advertising	PMA3212AR	Initial			PMA3212AR.pdf
Filed 12/16/2009	PMA3213A R	Advertising	PMA3213AR	Initial			PMA3213AR.pdf
Filed 12/16/2009	PMA3214A R	Advertising	PMA3214AR	Initial			PMA3214AR.pdf
Filed 12/16/2009	PMA3230A R-0210	Advertising	PMA3230AR-0210	Initial			PMA3230AR-0210.pdf
Filed 12/16/2009	PMA3230A R-0210A	Advertising	PMA3230AR-0210A	Initial			PMA3230AR-0210.pdf
Filed 12/16/2009	PMA3231A R-0210	Advertising	PMA3231AR-0210	Initial			PMA3231AR-0210.pdf
Filed 12/16/2009	PMA3231A R-0210A	Advertising	PMA3231AR-0210A	Initial			PMA3231AR-0210.pdf

2600 Dodge Street • Omaha, NE 68131-2671

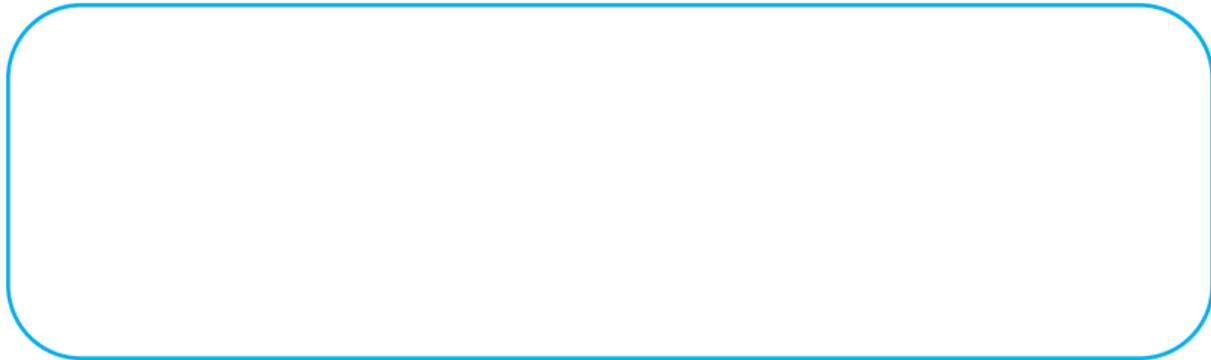
XQFD-0210

Physicians Mutual Insurance Company®



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Insurance for all of us.™



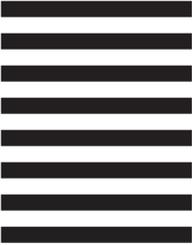


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OMAHA NE 68164-9904

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UNITED STATES



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Medicare Supplement Premiums [for XX-year Olds Starting] **as Low as [\$XX.XX]* a Month!**

Physicians Mutual Insurance Company offers a variety of Medicare Supplement coverages.

We have **Money-Saving Discounts** that can give you a lifetime of savings!

We are proud of our reputation for caring service, financial strength and stability.

[Variable
Producer
Photo]

**Why wait? Talk to
a producer today!**

**[Name]
[XXX-XXX-XXXX]**



Physicians
Mutual®

Insurance for all of us.™

*Premiums are based on a [65]-year old, non-smoker, community rated, High Deductible Plan F for [zipcode] paid by automatic bank withdrawal.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. A producer will provide complete details including costs and limitations. Policy/Rider Kinds: P020, P025, P026, P027, B345.

PMA3211AR

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a producer today!

[Variable
Producer
Photo]

[**Producer Name**]
[**999-999-9999**]

PMA3212AR

Physicians Mutual
Insurance Company
can **SAVE you OVER**
[50%] on your
Medicare Supplement
premiums!

Ask your producer
about all the details
including our Innovative
Option, too. Get reliable,
caring service and
valuable protection.



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A New Option
in Medicare
Supplement
Insurance!**

**Why wait?
Talk to a
producer today!**

[Variable Producer Photo]

**[Producer Name]
[999-999-9999]**

PMA3213AR

**Think all Medicare
Supplement insurance is
the same? Think again!**

We are different!

Our **ALL-NEW Innovative
option** can help give you a
lifetime of savings. Plus, other
money-saving discounts are
also available – ask!

At Physicians Mutual
Insurance Company we
have built our reputation on
strength, stability and
superior products.



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U.S. Government or the Federal Medicare Program.
A producer will provide complete details including costs and limitations.
Policy/Rider Kinds: P020, P025, P026, P027, B345.

Before You Choose ... Consider Carefully

Think all Medicare Supplement insurance is the same? Not so. We offer you an option no one else can!

A variety of Medicare Supplement insurance policies – as well as an **ALL-NEW innovative option** designed to offer you a lifetime of savings are available from Physicians Mutual Insurance Company!

Take time to understand the insurance policies to make sure you get the one that fits your needs.

[Variable
Producer
Photo]

**Why wait? Talk to
a producer today!
[Name]
[XXX-XXX-XXXX]**



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PMA3214AR

Free Facts Certificate

YES! I would like FREE information on Medicare Supplement insurance policies from a Physicians Mutual agent. I understand there's no cost or obligation.

Date of Birth _____ Phone Number (_____)
Month Day Year

Email Address (for internal use only) _____

Intelligent Mail Barcode

99999999999 999999 9999

Sample J. SampleXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2XXXXXXXXXXXX

Address 1XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip

XXX

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PMA3230AR-0210A

www.XXXXXXXXXXXXXXXXXXXXX.com



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DETACH AND SEND
THE CERTIFICATE ABOVE
OR CALL TOLL-FREE

1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! Finding a Medicare Supplement insurance policy that fits your budget just got a whole lot easier!

Just call toll-free 1-800-XXX-XXXX or return the certificate above and you'll receive FREE Medicare Supplement information from Physicians Mutual Insurance Company.

You deserve simple answers from a straightforward company. Physicians Mutual can help you make some of the most important decisions you will ever make. You have our word on it. With our coverage ...

- You can choose your own doctors.
- Your claims can be processed electronically, which means no paperwork for you.
- You'll be backed by a company with a solid financial standing.
- You have an insurance option you can't find anywhere else!

Complete details, including costs and limitations, will be provided to you by a friendly company agent at no cost or obligation. Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope.

Sincerely,

Michael J. Taylor

Michael J. Taylor
Senior Vice President

P020, P025, P026, P027
PMA3230AR-0210

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XXX

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9999999999 999999 9999

Sample J. SampleXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2XXXXXXXXXXXX

Address 1XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip

XXX

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1-800-XXX-XXXX

Dear Sample J. Sample,

Great news! A more reasonable Medicare Supplement insurance policy may be just a phone call away!

Just call toll-free 1-800-XXX-XXXX or return the certificate above to receive a FREE Medicare Supplement price comparison from Physicians Mutual Insurance Company.

With a solid financial standing, Physicians Mutual promises you fast, friendly, personal service. In fact, our quality customer service is the very core of who we are. It's a commitment you can count on – today and tomorrow.

- Your satisfaction is guaranteed. You can return your policy within 30 days of receiving it for a full refund.
- You can choose your own doctors.
- Your claims can be processed electronically, which means no paperwork for you.
- You have an insurance option you can't find anywhere else!

Complete details, including costs and limitations, will be provided to you by a friendly Physicians Mutual agent at no cost or obligation. Just call toll-free 1-800-XXX-XXXX or complete the attached certificate and mail it in the postage-free envelope.

Sincerely,

Michael J. Taylor
Senior Vice President

We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy.

PMA3231AR-0210

P020, P025, P026, P027

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9999999999 999999 9999

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Address 1XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

City, State Zip

XXX

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