

SERFF Tracking Number: BNLA-125981821 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41363
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement
Project Name/Number: Pre-Approach Letter/17445

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Medicare Supplement

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Advertisement

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: BNLA-125981821

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Janice Fron

Date Submitted: 01/20/2009

State: ArkansasLH

State Tr Num: 41363

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 02/11/2009

Disposition Status: Filed

Implementation Date:

General Information

Project Name: Pre-Approach Letter

Project Number: 17445

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/11/2009

Deemer Date:

Filing Description:

To: Insurance Department Personnel

RE: MEDICARE SUPPLEMENT ADVERTISING

Invitation To Inquire

Pre-Approach Letter

Form Number: 17445-WC

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/11/2009

Corresponding Filing Tracking Number:

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Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned form for your review. This pre-approach letter will be mailed to prospects to show the comparison of Medicare Supplement and Medicare Advantage plans. It will provide an opportunity for individuals who are interested to contact a licensed insurance agent for more information.

This advertising form is being filed simultaneously in all states including our domicile state Illinois.

Your consideration and approval of our filing is sincerely appreciated.

Very truly yours,

Janice D. Fron
Product Filing Analyst
Product Approval and Compliance

Company and Contact

Filing Contact Information

Janice Fron, Filing Project Leader j.fron@banklife.com
222 Merchandise Mart Plaza - 19th Floor (312) 396-7538 [Phone]
Chicago, IL 60654 (312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
600 West Chicago Ave Group Code: 233 Company Type:
Chicago, IL 60654-2800 Group Name: State ID Number:
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00

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Retaliatory? No
Fee Explanation: Arkansas requires \$25.00 per form for advertising.

1 x \$25.00 = \$25.00
Per Company: No

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Bankers Life and Casualty Company | \$0.00 | 01/20/2009 | |
| Bankers Life and Casualty Company | \$25.00 | 02/11/2009 | 25647365 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Stephanie Fowler | 02/11/2009 | 02/11/2009 |

SERFF Tracking Number: *BNLA-125981821* *State:* *Arkansas*
Filing Company: *Bankers Life and Casualty Company* *State Tracking Number:* *41363*
Company Tracking Number:
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *Medicare Supplement*
Project Name/Number: *Pre-Approach Letter/17445*

Disposition

Disposition Date: 02/11/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BNLA-125981821 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41363
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Product Name: Medicare Supplement
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| Item Type | Item Name | Item Status | Public Access |
|------------------|---------------------------------|--------------------|----------------------|
| Form | Med Supp-MA Pre-approach Letter | Filed | Yes |

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Form Schedule

Lead Form Number: 17445

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|-------------|---------------------------------|---------|----------------------|-------------|---|
| Filed | 17445-WC | Advertising | Med Supp-MA Pre-approach Letter | Initial | | 0 | 17445-WC - Med Sup - MA Pre Approach Letter II _2_ _2_-WC.pdf |



BANKERS
LIFE AND CASUALTY COMPANY

We specialize in seniors

600 West Chicago Ave
Chicago, IL 60654-2800
www.bankers.com

Dear Mr./Mrs. Prospect,

I am an agent for Bankers Life and Casualty Company and want to educate you about our Medicare Supplement insurance plans. Medicare was established to help pay basic healthcare needs for people ages 65 and over*, but it was never intended to cover all medical expenses. Over time, the cost of items not covered by Medicare has grown - to the point where it often may be more than an individual can afford to pay.

To help cover your out-of-pocket medical costs, we offer Medicare Supplement insurance plans that help pay for items that Medicare may not cover, such as:

- Medicare deductibles
- Hospital and medical care co-insurance
- Extended hospital care
- Physician's services, hospital outpatient services and supplies
- Ambulance services

Additionally, with our Medicare Supplement insurance plans:

- You choose your own doctors - no need to select a primary care physician
- No referrals are needed to see a specialist
- Virtually no claim forms to fill out - we pay your providers directly so you don't need to file claims yourself

As an alternative to the traditional Medicare supplemental plans, Bankers Life and Casualty has affiliations with several health care providers to offer Low Cost or No Cost Medicare Health Plans.

These plans are cost-effective, approved by Medicare, and designed to meet the concern of rising healthcare costs. Here are just some of the benefits:

- Choose your own doctors (as long as they agree to accept the plan's terms and conditions of payment) with **no referrals**
- No deductibles
- No copays for important preventive screening tests and physical exams
- Predictable copays for most services, with many as low as \$0, depending on the plans available in your service area

Take the Next Step Now: Learn more by contacting me at [Phone Number] for more information.

[Agent Name], Insurance Agent

[BSO Location]

Neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare program. These policies have exclusions or limitations. An agent may contact you. *Disabled individuals or those suffering from chronic renal failure may also be covered.

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Rate Information

Rate data does NOT apply to filing.