

SERFF Tracking Number:	ELCC-126050038	State:	Arkansas
Filing Company:	Equitable Life & Casualty Insurance Company	State Tracking Number:	41648
Company Tracking Number:	B 2010 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	EquiChoice		
Project Name/Number:	B 2010 AR/B 2010 AR		

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiChoice

SERFF Tr Num: ELCC-126050038 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 41648

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: B 2010 AR

State Status: Filed-Closed

Filing Type: Advertisement

Co Status: Closed-Filed

Reviewer(s): Stephanie Fowler

Authors: Kathy Foster, Mark Banks, Disposition Date: 02/25/2009

Jana Peterson

Date Submitted: 02/25/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: B 2010 AR

Status of Filing in Domicile: Not Filed

Project Number: B 2010 AR

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: 02/25/2009

Explanation for Other Group Market Type:

State Status Changed: 02/25/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This brochure will be used in the marketing of our Medicare Supplement policies, Forms 920-(07) A AR, 920-(07) H AR, 920-(07) HDJ AR, 920-(07) J AR, 920-(07) L AR that were approved on November 14, 2008. This will be left with prospective clients, and can also be mailed to consumers who have requested information by mail.

Company and Contact

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Filing Contact Information

Jana Peterson, Compliance Specialist Jana.Peterson@Equilife.com
 3 Triad Center (877) 579-3782 [Phone]
 Salt Lake City, UT 84180 (801) 579-3781[FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
 3 Triad Center Group Code: -99 Company Type: Life and Health
 Suite 200
 Salt Lake City, UT 84180 Group Name: State ID Number:
 (801) 579-3400 ext. [Phone] FEIN Number: 87-0129771

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: AR State filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$25.00	02/25/2009	25945240

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/25/2009	02/25/2009

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Disposition

Disposition Date: 02/25/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Product Brochure	Filed	Yes

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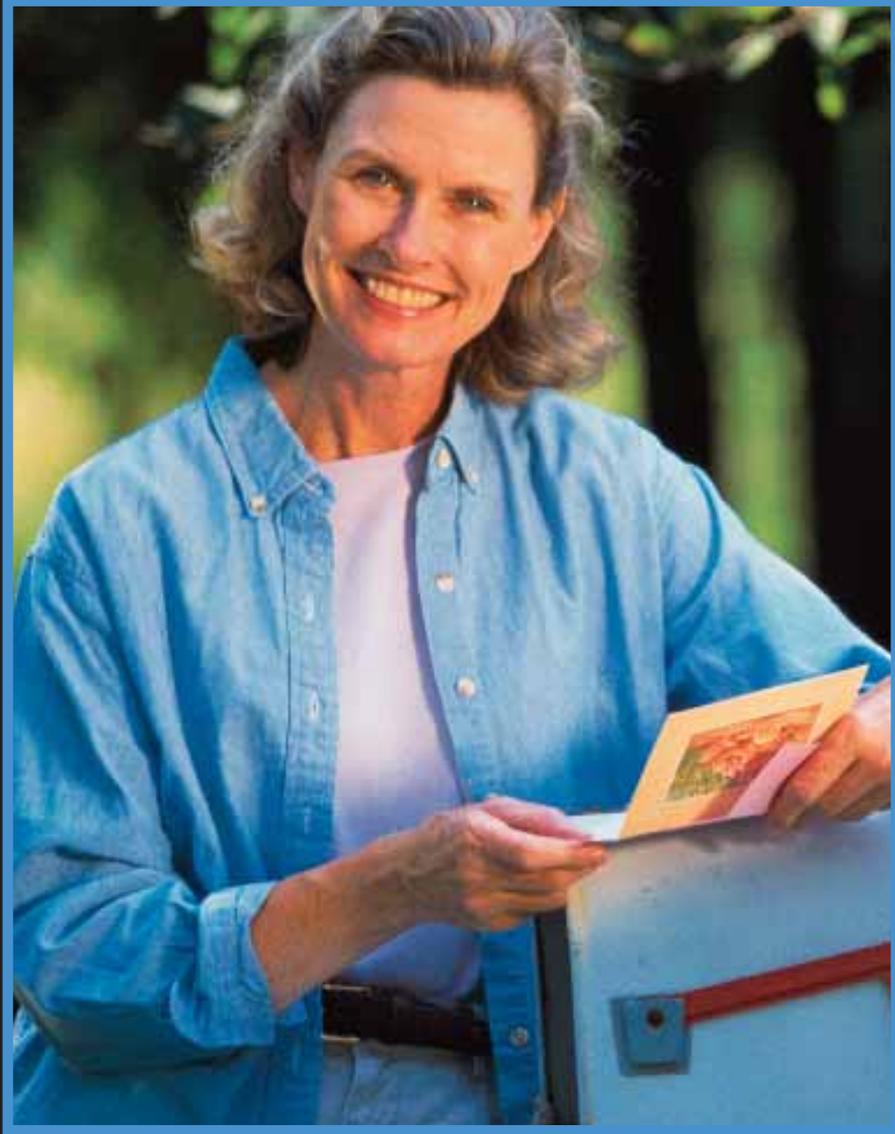
Form Schedule

Lead Form Number: B 2010 Ar

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	B 2010 AR	Advertising	Product Brochure	Initial			B 2010 AR.pdf

EquiChoice

The Ultimate Choice In Medicare Supplement Plans



**You Choose Your Own Doctors
And The Plan That's Best For You!**



Equitable & You

... Committed To Caring

DEPENDABILITY, QUALITY AND VALUE

... THE EQUICHOICE IS YOURS

Make your
EquiChoice
from 5 plans.

With Equitable
you choose
the alternative
that works
best for you!

CHOOSE FROM ALL 5 PLANS					
The Ultimate Choice	A	H	J	HDJ	L
Basic Benefits*	✓	✓	✓	✓	✓❖
Skilled Nursing Care		✓	✓	✓	✓❖
Part A Deductible		✓	✓	✓	✓❖
Part B Deductible			✓	✓	
Part B Excess (100%)			✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	
At-Home Recovery			✓	✓	
Preventive Care			✓	✓	
Out of Pocket Annual Limit					✓❖

* The Basic Benefits of Plan A are in all plans: they include the Medicare Part A hospital coinsurances plus 365 additional hospital days after Medicare benefits end, the Medicare, Part B coinsurance for doctor services plus the annual blood deductible. “Excess Charge” means the difference between the actual Medicare, Part B, billed charge, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare Approved, Part B, charge.

Ask your Equitable agent about the additional benefits in our other offered plans. With all plans, you have unlimited lifetime benefits and your coverage keeps up with the changing deductibles and coinsurance amounts whenever Medicare changes – it’s automatic. Your Outline of Coverage will describe each additional benefit in the plan you select.

Plan HDJ is a High Deductible plan you can choose. Each year you must satisfy the annual high deductible amount before benefits are payable under this plan. The high deductible amount does not apply to the separate deductible for foreign emergency care. The high deductible amount is subject to change each year.

❖ Plan L provides for different cost-sharing for items and services than all other plans. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest

BY CHOOSING EQUITABLE, YOU MAKE THE EQUICHOICE



of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges. The out-of-pocket annual limit will increase each year for inflation.

RECOGNIZED LEADERSHIP

Since 1935 Equitable has led the way with superior health care protection for America’s Seniors. We were in the forefront when Medicare began in 1965 and we still lead the way today, giving you the satisfaction of knowing you can count on us for quality, value and dependability.

PROMPT, PERSONAL, PROFESSIONAL SERVICE

It’s what Equitable is all about. Our service has a personal touch and your claims are paid fast! Ask us about our “under 5 day” claim service. We’re only a toll-free phone call away, and we don’t use computerized answering systems, just friendly people willing to help you.

EQUITABLE’S 3-WAY GUARANTEE

Guaranteed Renewable

You can renew this policy as long as you live by paying the premium on time – no matter what your future health may be.

Guaranteed Premium Protection

Your premium is guaranteed for one full year.

We will never change premiums unless we do so for all policies like yours in your state on a class basis.

We will notify you at least 31 days in advance of any change in premium.

Guaranteed Satisfaction

You have the right to a 30 day “free look” and a full refund if you are not completely satisfied for any reason.

WITH EQUITABLE & EQUICHOICE YOU HAVE:

EXPERIENCE!

Equitable has provided Medicare Supplement Plans since Medicare was enacted into Law.

Equitable is proud to sponsor "Profiles In Caring" and the Ambassadors Of Caring Award.

For more information on "Profiles In Caring" and the Ambassadors Of Caring Award, call 866-937-5820.



Together, we can make a world of difference.

COVERAGE THAT'S EASY TO GET AND EASY TO KEEP

- Your acceptance can be guaranteed with our simple "Yes/No" application, and you have immediate coverage with no waiting period for all plans. Even your current health conditions are covered immediately.
- We guarantee issue all plans we offer, to qualified Open Enrollees.
- You can choose the premium payment plan that is best for you, plus a way to make sure once you have your coverage, you won't lose it. Ask your Equitable agent about our "Alternate Payor" feature and our "15 Day Extension To Pay".

A CHOICE OF CLAIM PAYMENT METHODS

- We can pay you direct or automatically pay your provider. Ask your Equitable agent about it, it's your choice. Either way you receive a full, personalized explanation of the benefits paid.

The policy contains limitations and exclusions. We will not pay for any expenses not eligible for reimbursement under Medicare, unless otherwise covered in the policy you select; any expense you are not legally obligated to pay, or any expense you must satisfy under the high deductible amount if you selected that option in plan J. **Neither Equitable Life & Casualty nor its agents are connected with Medicare.**

 **Equitable & You**
... Committed To Caring

Equitable Life & Casualty Insurance Company

3 Triad Center, Salt Lake City, Utah 84180-1200 • 800-352-5170 • www.EquiLife.com

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