

SERFF Tracking Number: ETPF-126044206 State: Arkansas  
 Filing Company: Heartland National Life Insurance Company State Tracking Number: 41615  
 Company Tracking Number: B-90000 AR  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Medicare Supplement  
 Project Name/Number: B-90000 AR/B-90000 AR

## Filing at a Glance

Company: Heartland National Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: ETPF-126044206 State: ArkansasLH  
 TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 41615  
 Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: B-90000 AR State Status: FEES PAID

Filing Type: Advertisement Co Status: Submitted Reviewer(s): Stephanie Fowler  
 Authors: Mark Banks, Kathy Foster, Disposition Date: 02/23/2009  
 Jana Peterson  
 Date Submitted: 02/20/2009 Disposition Status: Filed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: B-90000 AR  
 Project Number: B-90000 AR  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 02/23/2009

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: 02/23/2009  
 Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

We submit the above referenced product brochure for filing by your department. This will be used in the marketing of our Medicare Supplement Policy Series, 90000-A AR, 90000-D AR, 90000-F AR, 90000-G AR. These were approved by your Department on February 13, 2009.

This brochure will be used at point of sale, and may be mailed to prospective clients who request information from the agent via mail.

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## Company and Contact

### Filing Contact Information

(This filing was made by a third party - equitablelifecasualtytpf)

Jana Peterson, Senior Compliance Specialist Jana.Peterson@Equilife.com  
 3 Triad Center Suite 200 (877) 579-3782 [Phone]  
 Salt Lake City, UT 84180 (801) 579-3471[FAX]

### Filing Company Information

Heartland National Life Insurance Company	CoCode: 1	State of Domicile: Indiana
P O Box 2878	Group Code:	Company Type: Life and Health
Salt Lake City , UT 84180	Group Name:	State ID Number:
(816) 478-0120 ext. [Phone]	FEIN Number: 64-0431935	
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## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Heartland National Life Insurance Company	\$25.00	02/20/2009	25851051

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/23/2009	02/23/2009

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## Disposition

Disposition Date: 02/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Product Brochure	Filed	Yes

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## Form Schedule

**Lead Form Number:** B-90000 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	B-90000 AR	Advertising	Product Brochure	Initial			B-90000 AR.pdf



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



# Freedom To Choose Your Own Doctor Or Hospital

There are no prior authorizations required and no need to ask us if you can see a specialist.



## Make Your Choice From Four 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.

## By Choosing Heartland, You Make The Choice

## Prompt, Personal, Professional Service

It's what Heartland 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.

## HEARTLAND'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.

### Satisfaction Guaranteed

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

## With Heartland, You Choose The Alternative That Works Best For You!

Medicare has deductibles and copayments that increase every year. Based on your need and budget, you can choose a plan to cover some or all of Medicare's deductibles and copayments. You can even choose a plan that will pay "excess" charges; the amount your doctor charges over and above what Medicare says is "reasonable".

Medicare Supplement Coverage Overview*					
	<b>What Medicare Leaves You To Pay</b> (Deductibles and Co-Insurance Increase Annually)	<b>Plan A Covers</b>	<b>Plan D Covers</b>	<b>Plan F Covers</b>	<b>Plan G Covers</b>
<b>Part A Hospital Care</b>	{\$1,068} first-day deductible		✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓	✓
	{\$267} per day for 61st – 90th day in the hospital	✓	✓	✓	✓
	{\$534} per day for 91st – 150th day in the hospital	✓	✓	✓	✓
	100% of bills after day 150 in the hospital for an additional 365 days	✓	✓	✓	✓
<b>Skilled Nursing Facility Care</b>	{\$133.50} per day for 21st – 100th day of a skilled nursing facility stay		✓	✓	✓
<b>Part B Physician Services And Supplies</b>	{\$135} yearly deductible			✓	
	Generally, 20% of the Medicare-eligible charges for physician services and supplies	✓	✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓	✓
	Physician charges in excess of Medicare-approved amounts			100%	80%
<b>Emergency Care In A Foreign Country</b>	100% of bills		✓	✓	✓
<b>At-Home Recovery</b>	100% of bills for at-home recovery following a hospital stay		✓		✓

\* Review the Outline of Coverage for benefit plan details.

## Heartland Can Trace It's Roots Back To Before Medicare Started.

**Portability** – Your Heartland policy provides coverage in all 50 states, no matter where you live or where you purchased your policy.



### **With Heartland, You Have:**

#### **Experience!**

- Heartland can trace it's roots back to before Medicare started.

#### **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 a way to make sure that once you have your coverage, you won't lose it. Ask your Heartland agent about our "15 Day Extension To Pay".

#### **A Choice Of Claim Payment Methods**

- We can pay you direct, or automatically pay your provider. Ask your Heartland 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, nor any expense you are not legally obligated to pay. Neither Heartland National Life Insurance Company nor its agents are connected with Medicare.



P.O. Box 2878, Salt Lake City, Utah 84110-2878

Medicare Supplement Insurance Plans administered by Equitable Life & Casualty Insurance Company, Salt Lake City, Utah.

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