

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41836  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement  
Project Name/Number: Med Supp Lead Generation Mailers/3410

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Medicare Supplement

SERFF Tr Num: BNLA-126076450 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 41836

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Janice Fron

Disposition Date: 03/20/2009

Date Submitted: 03/16/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Med Supp Lead Generation Mailers

Status of Filing in Domicile: Not Filed

Project Number: 3410

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: 03/20/2009

Explanation for Other Group Market Type:

State Status Changed: 03/20/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

TO: Insurance Department Personnel

RE: MEDICARE SUPPLEMENT ADVERTISING

Invitation To Inquire

Medicare Supplement Lead Generation Mailers

Form Numbers: 3410; 3410-1; BE-3410; 3411; 3412; 3413; 3414; 3415

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
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Standard Plans  
Product Name: Medicare Supplement  
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Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned advertising forms for your review. These mailers will be sent to prospects over the age of 65. It will provide an opportunity for individuals who are interested to obtain more information concerning Medicare and their supplemental coverage options.

This advertising form will not be filed in our domicile state, Illinois.

Your consideration and approval of our filing is sincerely appreciated.

Very truly yours,  
Janice Fron  
Product Filing Analyst

## 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  
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## Filing Fees

Fee Required? Yes

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41836  
Company Tracking Number:  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement  
Project Name/Number: Med Supp Lead Generation Mailers/3410  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation: Arkansas requires \$25.00 per form for advertising.  
  
\$25.00 x 8 = \$200.00  
Per Company: No

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$200.00	03/16/2009	26448676

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 41836  
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Standard Plans  
Product Name: Medicare Supplement  
Project Name/Number: Med Supp Lead Generation Mailers/3410

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/20/2009	03/20/2009



SERFF Tracking Number: BNLA-126076450 State: Arkansas  
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 Company Tracking Number:  
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 Product Name: Medicare Supplement  
 Project Name/Number: Med Supp Lead Generation Mailers/3410

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Lead Generation Letter	Filed	Yes
<b>Form</b>	Reply Card	Filed	Yes
<b>Form</b>	Envelope	Filed	Yes
<b>Form</b>	Lead Generation Mailer 1	Filed	Yes
<b>Form</b>	Lead Generation Mailer 2	Filed	Yes
<b>Form</b>	Lead Generation Mailer 3	Filed	Yes
<b>Form</b>	Lead Generation Mailer 4	Filed	Yes
<b>Form</b>	Lead Generation Mailer 5	Filed	Yes

SERFF Tracking Number: BNLA-126076450 State: Arkansas  
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## Form Schedule

Lead Form Number: 3410

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	3410	Advertising	Lead Generation Letter	Initial		0	3410.pdf
Filed	3410-1	Advertising	Reply Card	Initial		0	3410.pdf
Filed	BE-3410	Advertising	Envelope	Initial		0	BE-3410.pdf
Filed	3411	Advertising	Lead Generation Mailer 1	Initial		0	3411.pdf
Filed	3412	Advertising	Lead Generation Mailer 2	Initial		0	3412.pdf
Filed	3413	Advertising	Lead Generation Mailer 3	Initial		0	3413.pdf
Filed	3414	Advertising	Lead Generation Mailer 4	Initial		0	3414.pdf
Filed	3415	Advertising	Lead Generation Mailer 5	Initial		0	3415.pdf

# NOTIFICATION ALERT FOR RESIDENTS: MEDICARE CHANGES

**FROM:** **ATTN: [STATE NAME] RESIDENTS**  
Bankers Life and Casualty Company  
600 West Chicago Ave  
Chicago, IL 60654-2800

**TO:** John Doe  
123 Main St.  
Anytown, US 12345-6789  
|||||

**POSTMARK DATE**  
Call or Mail request by:

**[JANUARY 04 2008]**

Dear [John Doe]:

Every year certain changes are made to **MEDICARE** deductibles and co-pay amounts that you should know about - because they may personally affect you.

Many people do not fully understand these changes in **MEDICARE** benefits and what expenses they are now required to pay out of their own pocket. It is very important that you know about these changes!

For more information, simply return the attached postage-paid card to receive a **FREE "MEDICARE & ACTIVE AMERICANS" PROTECTION GUIDE** from Bankers Life and Casualty Company.

## **THIS INFORMATION IS FREE TO ALL RESIDENTS WHO REQUEST IT.**

- Call the Information Request Line toll-free: [1-800-XXX-XXXX]
- Or detach and mail the form below (postage has been paid)

(over please)

3410

*Neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program. An insurance agent will contact you.*

3410



## **FREE INFORMATION REQUEST for RESIDENTS**



*Complete, detach & mail this request card to receive your free information*

*If address is NOT correct, please correct it on the back.*

### **[State] Resident:**

Mr. John Doe  
123 Main St.  
Anytown, US 12345-6789

Phone #: \_\_\_\_\_

**Information Request I.D. #**

**MEMBER NUMBER**

**Please mail on/before:**

**JAN 04 2008**

## **FREE "MEDICARE AND ACTIVE AMERICANS" PROTECTION GUIDE**

- Yes!** I want to receive my FREE information from Bankers Life and Casualty Company on supplemental plans available in my area and how the recent **MEDICARE** changes will affect me.

Line 1  
**BOOKLET FULFILLMENT CENTER**  
PO Box 224907  
Dallas, TX 75222-9729  
Postal Barcode

Barcode Here

3410-1

**This free planning guide is distributed as a service free of charge and with no obligation by Bankers Life and Casualty Company to state residents who request it by phone or by mail.**

*Correct any change in address here:*

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# NOTIFICATION ALERT FOR RESIDENTS: MEDICARE CHANGES

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Bankers Life and Casualty Company  
600 West Chicago Ave  
Chicago, IL 60654-2800

**TO:** John Doe  
123 Main St.  
Anytown, US 12345-6789  
|||||

**POSTMARK DATE**  
Call or Mail request by:

**[JANUARY 04 2008]**

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### **[State] Resident:**

Mr. John Doe  
123 Main St.  
Anytown, US 12345-6789

Phone #: \_\_\_\_\_

**Information Request I.D. #**

**MEMBER NUMBER**

**Please mail on/before:**

**JAN 04 2008**

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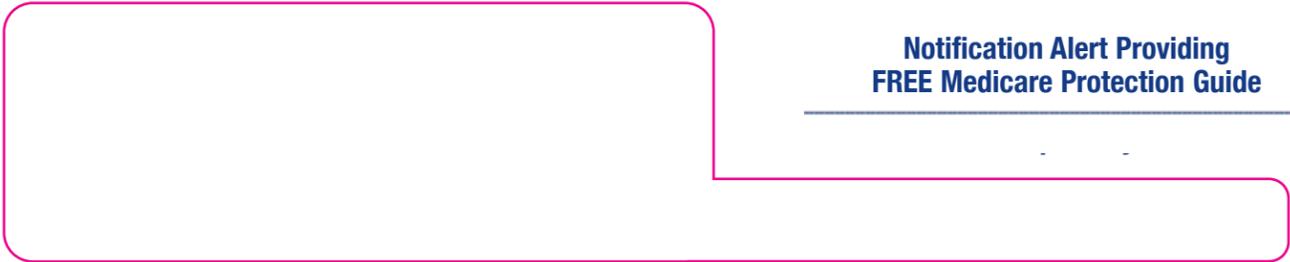
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Bankers Life  
and Casualty



**Notification Alert Providing  
FREE Medicare Protection Guide**

BE-3410

(60)

## 2009 MEDICARE UPDATE

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Bankers Life  
and Casualty

IMPORTANT NON-GOVERNMENTAL DOCUMENT ENCLOSED  
ON SUPPLEMENTAL INSURANCE BENEFITS  
**OPEN IMMEDIATELY – DO NOT DELAY**  
To Open This Side – Slide Finger Under This Edge

## 2009 MEDICARE UPDATE

Every year certain changes are made to MEDICARE deductibles and co-pay amounts that you should know about - because they may personally affect you.

These annual changes COULD INCREASE how much Medicare requires you to pay for HOSPITAL STAYS, SKILLED NURSING CARE, DOCTOR VISITS and PRESCRIPTION DRUGS.

Find out if your costs have been increased. Simply fill out and return this postage-paid card today to receive more information from Bankers Life and Casualty Company. No cost or obligation.

### AREAS OF INTEREST

- |  |   |
|--|---|
| <input type="checkbox"/> In-home and long-term care protection | <input type="checkbox"/> Prescription drug plan |
| <input type="checkbox"/> Medicare supplement protection        | <input type="checkbox"/> Funeral expenses       |

John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

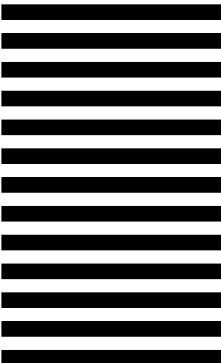


*Neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program. An insurance agent will contact you.*

# 2009 MEDICARE UPDATE



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. XX CITY ST

POSTAGE WILL BE PAID BY ADDRESSEE

BOOKLET FULFILLMENT CENTER  
PO BOX XXXX  
CITY STATE ZIPCODE



## FREE MEDICARE GUIDE FOR RESIDENTS

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Bankers Life  
and Casualty

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### FREE MEDICARE GUIDE FOR RESIDENTS

A FREE guidebook titled “MEDICARE AND ACTIVE AMERICANS” PROTECTION GUIDE is now available to [STATE] residents age 65 and over.

This important guide provides state residents and their families with critical information you need to know about:

- What Medicare covers for Doctor Services
- What Medicare covers for Outpatient Hospital Services
- What Medicare covers for Supplies and Other Services
- What Medicare DOES NOT cover and what you must pay per benefit period

#### **THIS IS RECOMMENDED READING FOR ALL RESIDENTS AGE 65 and OVER.**

**YES! Send me my FREE “MEDICARE AND ACTIVE AMERICANS” GUIDE from Bankers Life and Casualty Company.**

Eligible Residents (Check one):

Age 65 or over on Medicare     Age 65 or over NOT on Medicare     Under age 65

John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

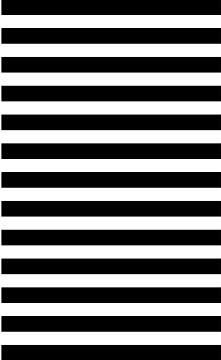


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# FREE MEDICARE GUIDE FOR RESIDENTS



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BOOKLET FULFILLMENT CENTER  
PO BOX XXXX  
CITY STATE ZIPCODE



**“MEDICARE AND ACTIVE AMERICANS”  
CERTIFICATE ENCLOSED**

PRSRT STD  
U.S. POSTAGE  
**PAID**  
Bankers Life  
and Casualty

IMPORTANT NON-GOVERNMENTAL DOCUMENT ENCLOSED  
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**2009 “MEDICARE AND ACTIVE AMERICANS” CERTIFICATE**

This certificate is important. It entitles you to a FREE COPY of an important booklet called **“Medicare and Active Americans,”** a guide to the latest information on Medicare’s HOSPITAL, MEDICAL and PRESCRIPTION DRUG BENEFITS.

This full-color booklet is FREE to residents age 65 and over. It contains up-to-the-minute facts and easy-to-read charts covering the benefits that you are now eligible to receive under Medicare.

**“Medicare and Active Americans”** from Bankers Life and Casualty Company can help answer your Medicare questions. Detach and mail this certificate today for your FREE COPY.

**YES! Please mail me the new edition of “Medicare and Active Americans.”**

John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

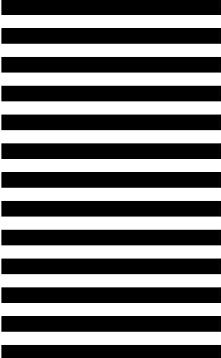


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**ENCLOSED  
CERTIFICATE  
IMPORTANT**



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POSTAGE WILL BE PAID BY ADDRESSEE

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# 2009 MEDICARE UPDATE

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Bankers Life  
and Casualty

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## 2009 MEDICARE UPDATE

Every year certain changes are made to MEDICARE deductibles and co-pay amounts that you should know about - because they may personally affect you.

These annual changes COULD INCREASE how much Medicare requires you to pay for HOSPITAL STAYS, SKILLED NURSING CARE, DOCTOR VISITS and PRESCRIPTION DRUGS.

Find out if your costs have been increased. Request more information from Bankers Life and Casualty Company. No cost or obligation.

**RESIDENTS MAY CALL the Toll-free Information Request Line:  
1-800-XXX-XXXX.**

Or detach and mail the form below (postage has been paid).

### Areas of Interest

- In-home and long-term care protection
- Prescription drug plan
- Medicare supplement protection
- Funeral expenses

MEMBER NUMBER

John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

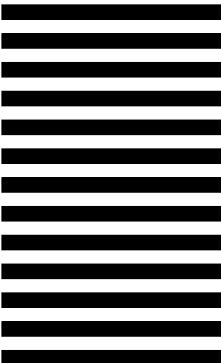


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# 2009 MEDICARE UPDATE



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POSTAGE WILL BE PAID BY ADDRESSEE

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IMPORTANT: [2009] MEDICARE UPDATE

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IMPORTANT: [2009] MEDICARE UPDATE

Dear Medicare Recipient:

Every year changes are made concerning MEDICARE that you should know about as they personally affect your deductibles and "Part A" co-insurance payments. Many people do not fully understand these changes in MEDICARE benefits and what expenses they must now pay. If you are on MEDICARE or will be eligible soon, it is very important that you know about these changes.

[ ] YES! I want to receive more FREE information on Medicare Supplement plans from Bankers Life and Casualty Company available in my area and how the annual MEDICARE changes will affect me.

John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_

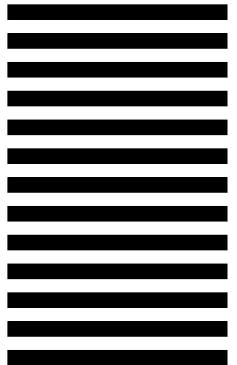
Phone: \_\_\_\_\_

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UPDATE  
MEDICARE  
[2009]



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UNITED STATES



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FIRST-CLASS MAIL PERMIT NO. XX CITY ST

POSTAGE WILL BE PAID BY ADDRESSEE

**Booklet Fulfillment Center**  
PO BOX XXXX  
CITY STATE ZIPCODE



