

SERFF Tracking Number: PHYS-126077728 State: Arkansas  
Filing Company: Physicians Life Insurance Company State Tracking Number: 41842  
Company Tracking Number: JS91-0409  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Med Sup  
Project Name/Number: JS91-0409/JS91-0409

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-126077728 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 41842

Sub-TOI: MS051.001 Plan A

Co Tr Num: JS91-0409

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sara Magee-Garcia,  
Sonya Dickey

Disposition Date: 03/20/2009

Date Submitted: 03/17/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: JS91-0409

Status of Filing in Domicile: Pending

Project Number: JS91-0409

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:

RE: Medicare Supplement Advertisements

Invitation to Inquire: JS91-0409

Home Page Banner: PM\_HOME\_MEDBANNER

Home Page Medicare Supplement Highlight Section: msp01

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Attached are copies of the above referenced Medicare Supplement material for your review and approval.  
This material will be used in your State to create an interest the following Medicare Supplement Policies/Rider:

POLICIES/RIDER	MEDICARE PLAN	APPROVAL DATE
L260AR	A	7-14-03
L261AR	B	7-14-03
L265AR	F	7-14-03
L266AR	G	7-14-03
L267AR	High Deductible Plan F	10-1-08
LR143	High Deductible Premium Discount Rider	9-29-08

Our home page contains previously approved Home Page Shell form number PM\_HOME (03/31/2008) and Home Page Dynamic Information form number PM\_HOME\_BDY (03/31/2008). The above referenced material will be displayed within the dynamic portion of the home page. The sections highlighted in yellow correspond to the above referenced Medicare Supplement banner and highlight section. These sections have also been bracketed since the content could change in the future. If the content is Medicare Supplement related, it would be filed as advertising material accordingly. The form number referenced above for the banner is an internal tracking number and does not display on the actual banner. The other sections within the dynamic portion of the home page which have been bracketed contain information which is currently institutional and not advertising material. In the future, should the material be considered advertising; we would file the appropriate information with the state.

The above referenced Medicare Supplement banner and highlight section will be used on our corporate website to direct the consumer to our Medicare Supplement product pages. Should the consumer choose to click on either the banner or the highlight section; they would be taken to our previously approved Find the Right Product web page which will require the consumer to enter his or her state. Once the state has been entered the consumer is able to view our previously approved product specific Medicare Supplement web pages.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may also contact me via email at Sony.Dicky@physiciansmutual.com. Your assistance is greatly appreciated.



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## **Correspondence Summary**

### **Dispositions**

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

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## **Disposition**

Disposition Date: 03/20/2009

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>	JS91-0409	Filed	Yes
<b>Form</b>	PM_HOME_MEDBANNER	Filed	Yes
<b>Form</b>	msp01	Filed	Yes

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## Form Schedule

Lead Form Number: JS91-0409

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	JS91-0409	Advertising	JS91-0409	Initial			JS91-0409.pdf
Filed	PM_HOME_MEDBAN_NER	Advertising	PM_HOME_MEDBAN_NER	Initial			msp01.pdf
Filed	msp01	Advertising	msp01	Initial			msp01.pdf

*Physicians Life Insurance Company  
Medicare Supplement Insurance*

## **Budget-Minded Options for Seniors**

If you're looking to help reduce your out-of-pocket expenses — look no further! Our exclusive Innovative High Deductible Premium Discount Rider can provide you with other choices for Medicare Supplement coverage ... it's an alternative you can't find anywhere else! Just return this postage-paid card or call [1-999-999-9999] for more information.

[Firstname Lastname]

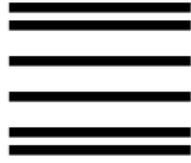
[Individual ID Number]

*Your email address (optional):*

*(allows you to receive online newsletters, account information and insurance opportunities)*

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Physicians Life Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Products not available in all states. For costs and further details of the coverage, including exclusions, reductions or limitations and terms under which the coverage may be kept in force, contact us. An agent will contact you with complete details for this solicitation of insurance. Insurance policy and rider form numbers: L260, L261, L265, L266, L267 (LA: L260LA, L261LA, L265LX, L266LA, L267LA; OK: L260OK, L261OK, L265OK, L266OK, L267OK; TN: L260TN, L261TN, L265TN, L266TN, L267TN; LR143 (TN: LR143C).



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 96 OMAHA NE

POSTAGE WILL BE PAID BY ADDRESSEE

BETWEEN FRIENDS  
PHYSICIANS LIFE INSURANCE COMPANY  
PO BOX 2540  
OMAHA NE 68172-9706

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



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## products

- ▶ health insurance
- ▶ long-term care insurance
- ▶ dental insurance
- ▶ annuities
- ▶ life insurance
- ▶ medicare supplement



## Questions about Medicare Supplement?

▶ We Can Help

## customer center

Use our quick links below to find the most common types of requests.

- ▶ change of address
- ▶ file a claim
- ▶ automatic bank withdrawal
- ▶ change your beneficiary

## the neighborhood

Our online newsletter ... giving you timely information on healthy living, new products, services and more!

**Sign Up Today**

## highlights

### Budget-Minded Medicare Supplement Options for Seniors

Physicians Life Insurance Company has options designed to help fit your needs and budget. Our choices can help you get the protection you want – at a reasonable price.

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### For Your Small Business

Learn about our **Answers at Work** program.

### Cover the Uninsured

It's all over the news — many Americans can't pay their medical expenses. Learn how Physicians Mutual® is helping educate about the need for proper insurance.

## we're here when you need us.

### Financial Strength

Physicians Mutual's® financial strength has become even more important in today's volatile financial markets. Rest assured that Physicians Mutual® is well positioned to weather the current challenging economic environment. Our conservative investment philosophy and capital surplus position enable us to proudly say, "We're here when you need us." Read about our **Financial Strength**.

## news & events

**[02.10.2009]**

IBM Recognizes Physicians Mutual® for Excellence in Innovation

**[11.17.2008]**

Physicians Life Insurance Company Launches Unique Standardized Medicare Supplement Option in Nebraska

PM\_HOME\_BDY (03/31/2008)



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Physicians Mutual Insurance Company • Physicians Life Insurance Company  
2600 Dodge Street, Omaha, Nebraska 68131

**Physicians Mutual Insurance Company** offers reliable health insurance, long-term care insurance and dental insurance coverage while **Physicians Life Insurance Company** provides important life and medicare supplement insurance, as well as annuities. Neither Physicians Life Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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