

SERFF Tracking Number: STLG-126062929 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 41752
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: AR - 1.18.08etal
Project Name/Number: Rack and Insert Brochures/

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - 1.18.08etal

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Advertisement

SERFF Tr Num: STLG-126062929 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41752

Co Tr Num:

State Status: Under Review

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Mary Garcia, Jennifer Marinas

Disposition Date: 03/11/2009

Date Submitted: 03/05/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Rack and Insert Brochures

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/11/2009

Status of Filing in Domicile:

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: 03/11/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

March 5, 2009

Arkansas Department of Insurance

1200 West Third St.

Little Rock, AR 72201

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Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement
Filing - NAIC#77399

Sterling Advertisements

1.18.08

M0010_S4802_13609 (8/08)

Dear Sir/Madam:

Please find the above referenced advertisements for your review and approval. This filing is an advertisement filing for Sterling's Standard Medicare Supplement and Select Insurance policies filed and approved by the Department on March 16, 2000.

1.18.08

Sterling Plan K - This piece may be used as an Ad, Poster or Flyer. There is also a place to add in seminar dates and locations if applicable.

M0010_S4902_13609 (8/08)

Choice & Mobility Brochure - This is a brochure that shows that a person can switch between our plans during certain predetermined dates. May be given to prospect.

If you have any questions, please do not hesitate to contact me at (360) 647-9080 or email jennifer.marin@sterlingplans.com

Sincerely,

Jennifer L. Marinas
Legal Assistant
Compliance & Regulatory Affairs
Sterling Life Insurance Company

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Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant jennifer.marinas@sterlingplans.com
 2219 Rimland Drive (360) 392-9201 [Phone]
 Bellingham, WA 98227 (360) 647-8632[FAX]

Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
 P.O. Box 5348 Group Code: 361 Company Type: Insurance
 Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
 (360) 647-9080 ext. [Phone] FEIN Number: 13-1867829 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: Sterling's Domiciliary State is Illinois. Their fee for advertisement filings is \$50.00 per piece x 2 pieces = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$100.00	03/05/2009	26177446

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/11/2009	03/11/2009

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Disposition

Disposition Date: 03/11/2009

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	Sterling Plan K	Filed	Yes
Form	Choice and Mobility Brochure	Filed	Yes

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Form Schedule

Lead Form Number: 1.18.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	1.18.08	Advertising	Sterling Plan K	Initial			1.18.08 Plan K Ad Seminar Generic.pdf
Filed	M0010_S4 802_13609 (8/08)	Advertising	Choice and Mobility Brochure	Initial			M0010_S480 2_13609(8.08) .pdf



[Photos and quotes may change]

“I like the one to one service I get at Sterling.”

Sterling Customer, Annie Hampson

Are you paying too much for your Medicare Supplement?

Sterling now offers an affordable alternative — Sterling Medicare Supplement Plan K.

- Low Premiums
- No Copayments
- Choose Any Hospital
- Choose Any Doctor or Specialist
- Has an “Out-of-Pocket Cap”

You can enroll today! Plan K and other Medicare Supplements secondary to your primary Medicare can be purchased year round.

[Call now for more information./To find out more, attend one of our seminars or call today!]

Date(s) Time	Date(s) Time	Date(s) Time
Location	Location	Location
Address 1, City, State	Address 1, City, State	Address 1, City, State
Refreshments	Refreshments	Refreshments

STERLING HEALTH PLANS

[Real People. Wise Choices.®]

Underwritten by Sterling Life Insurance Company

Call: [(000) 000-0000]
[Toll-free:] [1-000-000-0000]
[TTY: 1-888-858-8567]

[address]

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Please contact Sterling for complete details on other plans that may be available.

Available from your Sterling Agent: [Health, Life, Prescription Drug Plans, Long Term Care and Critical Condition or Cancer Plans].

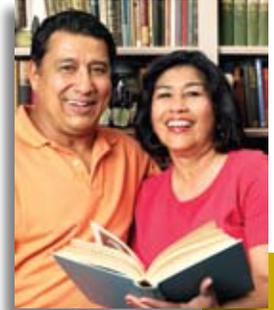
Choice & Mobility*

*Once enrolled in a Sterling Medicare plan, unless prohibited by state or federal law, Sterling offers its policyholders and enrollees the ability to move between its Medicare Advantage and Medicare Supplement or Medicare Select plans A, B or C without additional underwriting as such plans are available where you live. Federal law limits changes with Medicare Advantage and Prescription Drug plans for most Medicare eligibles for certain times of the year. Not all plans are available in all areas.

Sterling Life Insurance Company is a Medicare Advantage organization contracting with the federal government. Anyone entitled to Medicare Part A or enrolled in Medicare Part B may apply. You must continue to pay your Medicare Part B premium.

A Medicare Advantage Private Fee For Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: www.sterlingplans.com.

*Limitations and/or cost sharing apply.



STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

M0010_S4802_13609 (8/08)

Choice & Mobility*

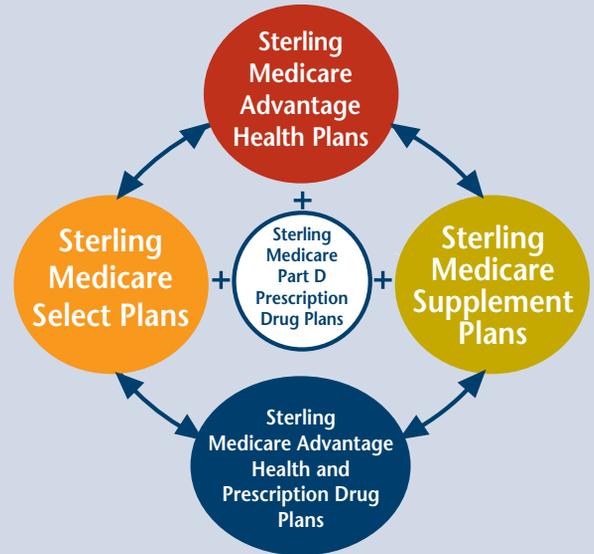
The Sterling family of plans offers maximum flexibility by enabling you to move from one health plan to another (as federal law allows), as your needs, circumstances, or financial situation changes. We call this very important and unique feature **Choice and Mobility**.

With Choice and Mobility, Sterling enrollees may move between Medicare Advantage and Medicare Supplement plans A, B and C without additional underwriting, if such plans are available where you live and unless prohibited by federal law. Our goal is to retain our enrollees no matter what their circumstances. To do that, we offer insurance with the flexibility life-changes may demand.

Today it is your choice!

- The right plan
- At the right time
- For the right reason

*Federal law limits changes with Medicare Advantage and Prescription Drug plans for most Medicare eligibles for certain times of the year. Not all plans are available in all areas.



*You can always
make the right choice
with Sterling!*

**STERLING
HEALTH PLANS**

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

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Rate Information

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