

SERFF Tracking Number: STLG-126058711 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number: 41704
 Company Tracking Number:
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: AR 3.40.08
 Project Name/Number: Sales Presentation Manual/

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR 3.40.08

SERFF Tr Num: STLG-126058711 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
 Standard Plans

SERFF Status: Closed

State Tr Num: 41704

Sub-TOI: MS051.001 Plan A

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Jennifer Marinas, Emily
 Chartier

Disposition Date: 04/09/2009

Date Submitted: 03/03/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Sales Presentation Manual

Status of Filing in Domicile: Pending

Project Number:

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: 04/09/2009

Explanation for Other Group Market Type:

State Status Changed: 03/03/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement

Filing - NAIC#77399

Sterling Sales Presentation Manual Replaces

AR 3.40.08-----H5006_2908 (9/07) AR

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-----SPMMS-AR.08 (9/07)

Dear Sir/Madam:

Please find the above referenced advertisement 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. This piece has been filed in Illinois, Sterling's state of domicile.

Please note we would like to replace the Seminar Presentation Manuals (H5006_2908 (9/07) AR and (SPMMS-AR.08 (9/07)), which were approved on February 20, 2008.

AR 3.40.08

This piece is used to present Medicare Supplement to prospects. The presentation explains Medicare, Medicare Supplement, Medicare Select, and Sterling's available plans.

If you have any questions, please do not hesitate to contact me at (360) 392-9385 or email emily.chartier@sterlingplans.com.

Sincerely,

Emily Chartier
Administrative Assistant
Compliance & Regulatory Affairs

Company and Contact

Filing Contact Information

Emily Chartier, Administrative Assistant
2219 Rimland Drive
Bellingham, WA 98226

emily.chartier@sterlingplans.com
(360) 392-9385 [Phone]
(360) 647-8632[FAX]

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Filing Company Information

Sterling Life Insurance Company
P.O. Box 5348

Bellingham, WA 98227
(360) 647-9080 ext. [Phone]

CoCode: 77399
Group Code: 361

Group Name:
FEIN Number: 13-1867829

State of Domicile: Illinois
Company Type: Insurance
Company - Life, Accident & Health
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Fee is according to our State of Domicile which is Illinois. (\$50 per form).
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	03/03/2009	26085762

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/09/2009	04/09/2009
Filed	Stephanie Fowler	03/03/2009	03/03/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Medicare Supplement and Select Sales Presentation Manual	Form	Jennifer Marinas	04/07/2009	04/09/2009

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Amendment Letter

Amendment Date:
 Submitted Date: 04/09/2009

Comments:

We made a few minor changes by adding a disclaimer on page 9 ("These policies may have exclusions, limitations and reduction of benefits. For costs and complete details of coverage contact your Sterling agent." Plus we removed the two pages which contained the testimonials.

These were the only changes made.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AR 3.40.08	Advertising	Medicare Supplement and Select Sales Presentation Manual	Revised			H5006_2908 (9/07) AR, SPMMS-AR.08 (9/07)		AR 3.40.08 Med.Supp SPM.pdf

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Form Schedule

Lead Form Number: AR 3.40.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AR 3.40.08	Advertising Medicare Supplement and Select Sales Presentation Manual		Revised	Replaced Form #: H5006_2908(9/07) AR, SPMMS-AR.08 (9/07) Previous Filing #:		AR 3.40.08 Med.Supp SPM.pdf

Medicare Supplement Insurance

Underwritten by Sterling Life Insurance Company



[Photos throughout
may change]

STERLING HEALTH PLANS

Real People. Wise Choices.®

Real People.

- Sterling Life Insurance Company established in 1958
- Sterling is rated ["A-" (Excellent) 2007] by A.M. Best
- Live Customer Service
- Local Office
- Local Agents

*"We're all over the country
and right around the corner."*



Understanding Medicare

- What does Medicare alone cover?
- More importantly what does it NOT cover?
- What solutions are available?
- How can Sterling fill your insurance needs?



Medicare Supplement Choices

A	B	C	D	E	F	High Deductible* F	G	H	I	J	High Deductible* J	K**	L**
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance 50%	Skilled Nursing Coinsurance 75%				
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible 50%	Part A Deductible 75%
		Part B Deductible			Part B Deductible	Part B Deductible				Part B Deductible	Part B Deductible		
					Part B Excess (100%)	Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)		
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency						
			At Home Recovery				At Home Recovery		At Home Recovery	At Home Recovery	At Home Recovery		
				Preventive Care						Preventive Care	Preventive Care		

Plan letters in red available in Arkansas.

* For High Deductible Plans F and J, these expenses will be covered once you have incurred [\$2,000] in covered services.

** Basic Benefits for Plans K and L include similar services as Plans A-J, but cost-sharing for basic benefits is at different levels.

Part A

Hospital Insurance

[2009] Original Medicare

Covers: costs associated with stays in a hospital or Skilled Nursing Facility

When you are hospitalized for:	Medicare covers:	You pay:
Days 1-60	Most hospitalization costs after the required Medicare deductible	[\$1,068] deductible
Days 61-90	All eligible expenses, after you pay a per-day copayment	[\$267] per-day copayment as much as: [\$8,010]
Days 91-150	All eligible expenses, after you pay a per-day copayment (These are Lifetime Reserve Days which may never be used again)	[\$534] per-day copayment as much as: [\$32,040]
Each day beyond 150 days	Nothing	You pay all costs
Skilled Nursing Facility: When you are hospitalized for at least 3 days and enter a Medicare-approved Skilled Nursing Facility within 30 days after hospital discharge and are receiving skilled nursing care	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, after you pay a per-day copayment Nothing after day 100	After 20 days [\$133.50] per-day copayment as much as: [\$10,800] All costs after day 100

The amounts listed are for the [2009] calendar year and may change every year.

Part B

Medical Insurance

[2009] Original Medicare

Covers: physician services, outpatient care, tests and supplies

On expenses incurred for:	Medicare covers:	You pay [\$135] annual deductible PLUS:
Medical expenses Physician's services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests	Generally 80% of approved amount	20% of Medicare-approved amount
Clinical laboratory service Blood tests, urinalysis	Generally 100% of approved amount	Nothing for Medicare-approved services
Home health care Part-time or intermittent skilled care, home health aide services, durable medical supplies and other services	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for Medicare-approved services; 20% of approved amount for durable medical equipment
Outpatient hospital treatment Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital, based on outpatient procedure payment rates	Copayment based on outpatient procedure payment rates
Blood	After first three pints of blood, 80% of approved amount	First three pints plus 20% of approved amount for additional pints

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In [2009], the most a physician can charge for services covered by Medicare is [115%] of the fee schedule amount for non-participating physicians.

The amounts listed are for the [2009] calendar year and may change every year.

Medicare Supplement Policies

Secondary coverage to Medicare Parts A & B

Depending on the supplemental plan you choose, Sterling may pay:

- Some or all of your deductibles and copayments
- Some or all of your Medicare Part B excess charges
- Emergency healthcare while traveling outside the U.S.



Coverage is conditional on Medicare approval of Medicare eligible expenses.
Services eligible for coverage must therefore be deemed as medically necessary by Medicare.

Eligibility for Medicare Supplement

- You must be enrolled in Medicare Part A and Part B
- You will continue to pay your Part B premium
- Open enrollment begins with enrollment in Medicare Part B



These policies may have exclusions, limitations and reduction of benefits. For costs and complete details of coverage, contact your Sterling agent.

Sterling Medicare Supplement Plans

STERLING Premier®

- Standard Supplement Plan
- Provides the most flexibility
- Choose your own doctors and specialists
- Choose your own hospitals and other providers
- No referrals required
- **No waiting** period for prior health conditions

For details see...

Sterling Premier® & Sterling Medicare Select
Outlines of Coverage

STERLING Medicare Select

- Network hospital must be used for scheduled procedures
- Necessary procedures not available at network hospital will be covered at a non-network hospital
- Generally lower premiums than the same Standard Supplement plan
- **No waiting** period for prior health conditions
- Choose any physician*
- Must reside in Select service area

*For scheduled inpatient surgical procedures, please make sure your physician has admitting privileges at a Sterling network facility.

Make the Wise Choice

With Sterling you can count on:

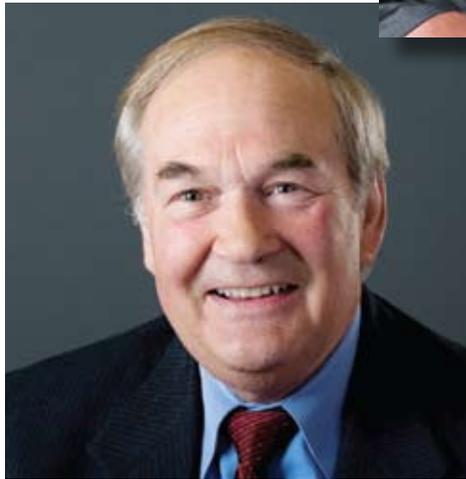
- Your choice of physician and other providers*
- Real people to answer your questions and be there to meet your needs
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- Automated claims processing
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- Outstanding customer service
- **Local office with a national presence, and featuring our local agents—the heart and soul of our company and an important part of your community**



*For Sterling Medicare Select, Network Hospital restrictions apply. When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges. [^]A.M. Best rating information is available at <http://www.ambest.com/ratings/guide.asp>

Choose Sterling Today

Our people make all the difference.



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“It’s just the one-on-one relationship that you get with Sterling.
The feeling that there’s somebody I can trust.”

*- Sterling Customer,
Jon Vognild*



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Choose Sterling Today

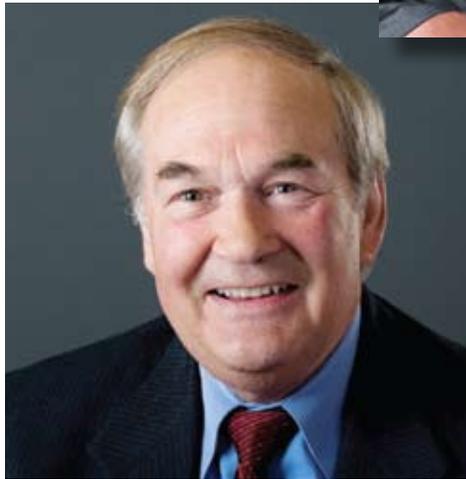
Our people make all the difference.

“My agent cares... she is proud to be a Sterling agent, and I'm proud to say she's also my friend.”

- *Sterling Customer,*
Jean Nelson



Real People. Wise Choices.®



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