

SERFF Tracking Number: STLG-126140430 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 42337
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: M0010_S4802_29909(3/09) et al
Project Name/Number: 2009 Lead Generation Card/

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: M0010_S4802_29909(3/09) et al SERFF Tr Num: STLG-126140430 State: ArkansasLH

al

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 42337

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Filed-Closed

Other

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Jennifer Marinas

Disposition Date: 05/20/2009

Date Submitted: 05/08/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Lead Generation Card

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: 05/20/2009

Explanation for Other Group Market Type:

State Status Changed: 05/20/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

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

Initial Advertisement Pieces – No Replacements

M0010_S4802_29909(3/09) – Lead Generation Card

AR 3.43.09 – Lead Generation Card – Rate Reduction

AR 3.45.09 – Lead Generation Card – Rate Reduction

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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: \$200.00
 Retaliatory? Yes
 Fee Explanation: IL is state of domicile - \$50 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$200.00	05/08/2009	27740401

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	05/20/2009	05/20/2009

SERFF Tracking Number: *STLG-126140430* *State:* *Arkansas*
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Disposition

Disposition Date: 05/20/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Lead Generation Card	Filed	Yes
Form	Lead Generation Card - Rate Reduction	Filed	Yes
Form	Lead Generation Card - Rate Reduction	Filed	Yes
Form	Lead Generation Card - Rate Reduction	Filed	Yes

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State: Arkansas

Filing Company: Sterling Life Insurance Company

State Tracking Number: 42337

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TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: M0010_S4802_29909(3/09) et al

Project Name/Number: 2009 Lead Generation Card/

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	M0010_S4802_29909(3/09)	Advertising	Lead Generation Card	Initial		0	M0010_S4802_29909_Business Reply Card_GENERIC.pdf
Filed	AR 3.43.09	Advertising	Lead Generation Card - Rate Reduction	Initial		0	AR 3.43.09 SL01.pdf
Filed	AR 3.45.09	Advertising	Lead Generation Card - Rate Reduction	Initial		0	AR 3.45.09 SL03.pdf
Filed	AR 3.48.09	Advertising	Lead Generation Card - Rate Reduction	Initial		0	AR 3.48.09.pdf



BELLINGHAM WA 98227-9933
PO BOX 1917
STERLING LIFE INSURANCE

POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 81 BELLINGHAM WA



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



Office ID _____
Agent ID _____

“My clients here
at Sterling really enjoy
the fact that
we are local.”

Sterling Agent, Sylvia O’Leary

STERLING HEALTH PLANS

Real People. Wise Choices.®

Underwritten by
Sterling Life Insurance Company

M0010_S4802_29909(3/09)



Sterling Life Insurance Company is a Medicare Advantage organization contracting with the federal government. Anyone entitled to Medicare Part A and 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. Not all plans are available in all areas. Limitations and/or cost sharing apply.

If you'd like to learn more about Sterling's insurance plans, please return this card today.

Select the [2009] products you would like to discuss:

- Medicare Advantage Plans
- Medicare Prescription Drug Plans (Part D)
- Medicare Supplement Plans]
- Life Insurance Plans]
- Long Term Care Insurance]
- Critical Condition/Cancer Plans]
- Other _____

Yes, I'm interested in speaking with someone about Sterling Life Insurance Company's insurance products. I understand that a licensed agent will call.

*[*Mail in this reply card today and receive a **FREE** [insert approved incentive]]*

Please fold and tape for privacy

Please call me at phone: () _____

Name (please print): _____

Address: _____

Signature: _____

Your Signature is required by Medicare, in order for a Sterling Agent to contact you about Sterling Medicare products.

[*This return signature response card program is not insurance and does not provide insurance coverage. You are under no obligation to purchase any product.]

Fold

Which of your family and friends would you like Sterling to help with their insurance needs?

Name: _____

Age:

- Under 50
- 50-64
- 65-75
- 76 +

Address: _____

Phone: _____

Name: _____

Age:

- Under 50
- 50-64
- 65-75
- 76 +

Address: _____

Phone: _____

**Important New [2009] Medicare Information
MEDICARE SUPPLEMENT RATES SIGNIFICANTLY REDUCED**

Please give me a free *Medicare Consumer Guide*, plus information on the following:

- Medicare Supplement Insurance Plans Long-Term Care coverage Final Expense/Burial coverage

PLEASE CORRECT ADDRESS AND INCLUDE PHONE NUMBER

Name: _____

Date of Birth: ____/____/____

Phone: (____) _____

Spouse Date of Birth: ____/____/____

Area code and phone ensure proper routing

SAR1

(tear here)

**IMPORTANT MONEY-SAVING MEDICARE NEWS FOR
[FIRST_NAME] [MIDDLE_NAME] [LAST_NAME]**

Sterling Life Insurance Company has **significantly reduced their Medicare Supplement rates in Arkansas at a time when many companies are raising theirs.** *This could mean hundreds of dollars in out-of-pocket savings to you every year.*

Return the attached card today in the enclosed pre-paid privacy envelope to learn more about this good news for people on Medicare. We will compare our new low rates to what you are currently paying, and help you better understand how this valuable coverage improves your traditional Medicare benefits. For immediate service, please call [1-888-839-9050].

A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.

**IMPORTANT MONEY-SAVING MEDICARE NEWS FOR
[FIRST_NAME] [MIDDLE_NAME] [LAST_NAME]**

Sterling Life Insurance Company has **significantly reduced Medicare Supplement Insurance rates in Arkansas at a time when many companies are raising theirs.** This could mean hundreds of dollars in out-of-pocket savings every year for you. To learn more about our new, lower Medicare Supplement Insurance rates just return this pre-paid card today. For immediate service please call **[1-888-839-9050]**.

Name: _____

Phone: (____) _____

Date of Birth: ____/____/____

Spouse's Name: _____

Date of Birth: ____/____/____

Area code and phone ensure proper routing

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**IMPORTANT MONEY-SAVING
MEDICARE SUPPLEMENT INSURANCE NEWS FOR
[FIRST NAME] [MIDDLE INITIAL] [LAST NAME]**

This is *GOOD NEWS* for people with Medicare - Sterling Life Insurance Company has significantly reduced Medicare Supplement insurance rates in Arkansas at a time when many companies are raising theirs. *This could mean hundreds of dollars in out-of-pocket savings to you every year.*

We will compare our new low rates to what you are currently paying to help you save money. This is especially important at a time when many retirement incomes are falling.

We will also *help you better understand* how this valuable coverage can improve your original Medicare benefits.

For no-cost or obligation information, return the attached card today.

For immediate service, please call
[1-888-839-9050].

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IMPORTANT INFORMATION

Important New [2009] Medicare Information

NOTICE

PRST STD
US Postage Paid
Sheridan, IN
Permit No. 811

MSS
P.O. BOX 4
SHERIDAN, IN 46069

Important [2009] Medicare Information

MEDICARE SUPPLEMENT RATES SIGNIFICANTLY REDUCED

REQUEST FOR INFORMATION
Please give me a free *Medicare Consumer Guide*, plus information on the following:
 Medicare Supplement Insurance Plans
 Long-Term Care coverage
 Final Expense/Burial coverage
Name: _____ Date of Birth: ____/____/____
Phone: _____ Spouse Date of Birth: ____/____/____

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Rate Information

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