

SERFF Tracking Number: MDIC-126311706 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 43541
Company Tracking Number: A10LETTERS092009
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: A10letters092009
Project Name/Number: A10letters092009/A10letters092009

Filing at a Glance

Company: Medico Insurance Company

Product Name: A10letters092009

TOI: MS051 Individual Medicare Supplement -
Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Advertisement

SERFF Tr Num: MDIC-126311706 State: Arkansas

SERFF Status: Closed-Withdrawn State Tr Num: 43541

Co Tr Num: A10LETTERS092009 State Status: Withdrawn

Author: Karl Hug

Date Submitted: 09/21/2009

Reviewer(s): Stephanie Fowler

Disposition Date: 09/22/2009

Disposition Status: Withdrawn

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: A10letters092009

Project Number: A10letters092009

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/22/2009

Deemer Date:

Submitted By: Karl Hug

Filing Description:

MEDICO INSURANCE COMPANY

NAIC # 31119

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We did not market
the A10 series Med Supp in our domicile state
of Nebraska.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/22/2009

Created By: Karl Hug

Corresponding Filing Tracking Number:

RE: Individual Medicare Supplement Insurance Advertising

Invitation to Inquire

MI11F-514– letter, mailer (NEW)

MI11F-515– letter, mailer (NEW)

<i>SERFF Tracking Number:</i>	<i>MDIC-126311706</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>43541</i>
<i>Company Tracking Number:</i>	<i>A10LETTERS092009</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>A10letters092009</i>		
<i>Project Name/Number:</i>	<i>A10letters092009/A10letters092009</i>		

Policy forms: MI-MSA10A(AR),
MI-MSA10D(AR) and MI-MSA10F(AR)
Policy forms approved on July 1, 2009

Pursuant to State requirements, the above referenced Medicare Supplement advertising material is intended for use in Arkansas and should be considered an invitation to inquire.

Producers will be able to insert their names, phone numbers, their number of years in the business and e-mail addresses in selected areas which are bracketed to indicate variability. Approved premium rates will also be added to these mailers - and we are filing the rates areas in these ads with brackets to indicate them as variable, to avoid the need to re-file these ads after we may receive a rate increase in the future.

This filing does not contain any unusual or potentially controversial items.

Thank you for your review and approval of this filing.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst	khug@gomedico.com
1515 S. 75th Street	800-695-5976 [Phone] 251 [Ext]
Omaha, NE 68124	402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	two ads @ \$25.00 per ad = \$50.00

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	09/21/2009	30690685

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Stephanie Fowler	09/22/2009	09/22/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Mailer for Plans A, D and F	Karl Hug	09/22/2009	09/22/2009
Form	Mailer for Plans A, D and F	Karl Hug	09/22/2009	09/22/2009

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Disposition

Disposition Date: 09/22/2009

Implementation Date:

Status: Withdrawn

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification	Withdrawn	Yes
Form (revised)	Mailer for Plans A, D and F	Withdrawn	Yes
Form	Mailer for Plans A, D and F	Withdrawn	Yes
Form (revised)	Mailer for Plans A, D and F	Withdrawn	Yes
Form	Mailer for Plans A, D and F	Withdrawn	Yes

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Amendment Letter

Submitted Date: 09/22/2009

Comments:

We have found that these forms will require further editing. We wish to withdraw this filing at this time.

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
MI11F-514	Advertising	Mailer for Plans A, D and F	Initial					
MI11F-515	Advertising	Mailer for Plans A, D and F	Initial					

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Form Schedule

Lead Form Number: MI11F-514

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn 09/22/2009	MI11F-514	Advertising	Mailer for Plans A, D and F	Initial			
Withdrawn 09/22/2009	MI11F-515	Advertising	Mailer for Plans A, D and F	Initial			

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Certification	Withdrawn	Date: 09/22/2009
Comments:		
Attachment:		
AR-Cert 09212009.pdf		

ARKANSAS CERTIFICATION

_____ hereby
Insurer

certifies that this filing complies with the requirements of Arkansas Insurance Rule and Regulation 19 as well as all other requirements of the Arkansas Insurance Department.

Nesiree Buckley

Signature

Officer's name and title

Date

[Agent Name]
[Agency Name]
[Address]
[phone, email, website, fax]

You have been a Medicare recipient for a while now and maybe you have purchased a Medicare supplement insurance policy. If your premium is higher than you think it should be, or if you are not getting the service you deserve, please call me.

I have been an independent health and life insurance agent for more than [] years. My primary Medicare Supplement company is Medico Insurance Company of Omaha, Nebraska. Medico is a conservative, safe and secure company that has been in business since 1930. Medico offers various insurance products and is responsible for a lot of Medicare Supplement business. The company's customers keep paying their premiums year after year because of the prompt, paperless, electronic claims service and very competitive premiums. Here are examples:

[state] – Standardized Plan F, Non-Tobacco
Monthly Bank Draft

AGE	MALE	FEMALE
65	\$()	\$()
70	\$()	\$()
75	\$()	\$()
80	\$()	\$()

(Attained age policy, rates increase each year due to age)
(Above rates were approved in [state] on [date])

For further information and a no-obligation rate quote, contact [name] [phone, fax, email].

Best regards,

[Agent Name]
Licensed Insurance Agent



Medicare Supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10F, or state equivalent, Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent. **Please Note: Those policies/certificates have exclusions, reductions and limitations.** Medico Insurance Company and its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. This mailing is used in solicitation of insurance. An outline of coverage is available upon request.

[Agent Name]
[Agency Name]
[Address]
[phone, email, website, fax]

[Agency Logo Placeholder]



Dear Friend;

You are about to join the millions of Americans who are currently Medicare recipients.

Many people purchase a Medicare Supplement insurance policy about one month before their Medicare Part B becomes effective. In many cases, this is the first day of the month of your 65th birthday. Remember that you have a guaranteed right to purchase a Medicare supplement plan during the six month open enrollment period, which means that no health questions are asked.

Here are a few more facts:

- 1- In [state], Medicare supplements are *standardized* which means that they must meet the requirements for standardized Plans A-L. I have found that Plan [] has been the most popular.
- 2- All Medicare supplements are *guaranteed renewable*, subject to our limited right to change premiums. This means that you can never be canceled as long as your premiums are paid when due.
- 3- There is no physical required nor can any insurance company put a rider on any condition, for any reason. There is no waiting period on pre-existing conditions.
- 4- All plans with the same letter (like "F") have the exact same coverage.
- 5- With a *standardized* supplement, you have complete freedom to see any doctor, and go to any hospital that accepts Medicare patients in the United States.

The company that I place my Medicare Supplement business with is Medico Insurance Company of Omaha, NE. Medico is a stock company that has been in business since 1930. Medico Insurance Company has been marketing Medicare Supplement Insurance since 1973. For your convenience, the company features automatic, electronic claims filing.

Monthly bank draft rates for age 65, non-tobacco, Plan F, [state]:

Female: \$[] Male: \$[]
(Rates were approved in [state] on [date])

For further information, please [call, fax, email, visit our website, send reply card]
[at, to] [phone number, fax, email website, agent name].

Best regards,

[Agent Name]
Licensed Insurance Agent

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