

SERFF Tracking Number: MUTM-126279252 State: Arkansas  
Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
Company Tracking Number: SHELLY KAIPUST  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Advertising - T03\_239  
Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

## Filing at a Glance

Company: Gerber Life Insurance Company

Product Name: Individual Medicare Supplement SERFF Tr Num: MUTM-126279252 State: Arkansas  
Advertising - T03\_239

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 43326  
Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: SHELLY KAIPUST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Shelly Kaipust

Disposition Date: 09/25/2009

Date Submitted: 08/25/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Individual Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: T03\_239

Date Approved in Domicile:

Requested Filing Mode:

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: 09/25/2009

Explanation for Other Group Market Type:

State Status Changed: 09/25/2009

Deemer Date:

Created By: Shelly Kaipust

Submitted By: Shelly Kaipust

Corresponding Filing Tracking Number:

Filing Description:

August 25, 2009

Arkansas Department of Insurance

Attn: Compliance - Life & Health

1200 West Third Street

Little Rock, AR 72201-1904

SERFF Tracking Number: MUTM-126279252 State: Arkansas  
Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
Company Tracking Number: SHELLY KAIPUST  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Advertising - T03\_239  
Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

NAIC #: 4483-70939

FEIN #: 13-2611847

Gerber Life Insurance Company

Medicare Supplement Advertising

Newspaper Ad: T03\_239

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This is an ad that will be used to advertise a sample monthly premium. The ad contains a grid with variable fields (see the Memorandum of Variability) that apply to the rating structure for your state. The agent/independent producer would choose which sample rate they would like to advertise by selecting a plan and any other corresponding variable information. The agent/producer would contact the administrative office to request the ad be set up and printed. The administrative office will be responsible for assuring that the correct and current rates and disclosures are used.

This ad will be used as a prospecting piece to generate potential sales leads.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole

Product and Advertising Compliance Consultant

Regulatory Affairs

Phone: 402-351-2476

Fax: 402-351-5298

E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

SK

## Company and Contact

### Filing Contact Information

Michelle Kaipust, Senior Policy Drafting and Regulatory Assistant [shelly.kaipust@mutualofomaha.com](mailto:shelly.kaipust@mutualofomaha.com)

Regulatory Affairs

Regulatory Affairs 402-351-8391 [Phone]

SERFF Tracking Number: MUTM-126279252 State: Arkansas  
 Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
 Company Tracking Number: SHELLY KAIPUST  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: Individual Medicare Supplement Advertising - T03\_239  
 Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

Mutual of Omaha Plaza 402-351-5298 [FAX]  
 Omaha, NE 68175

**Filing Company Information**

Gerber Life Insurance Company CoCode: 70939 State of Domicile: New York  
 1311 Mamaroneck Avenue Group Code: 4483 Company Type: Life & Health  
 White Plains, NY 10605 Group Name: State ID Number:  
 (914) 272-4000 ext. [Phone] FEIN Number: 13-2611847

-----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Gerber Life Insurance Company	\$25.00	08/25/2009	30096124

SERFF Tracking Number: MUTM-126279252 State: Arkansas  
Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
Company Tracking Number: SHELLY KAIPUST  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Advertising - T03\_239  
Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/25/2009	09/25/2009

*SERFF Tracking Number:* MUTM-126279252      *State:* Arkansas  
*Filing Company:* Gerber Life Insurance Company      *State Tracking Number:* 43326  
*Company Tracking Number:* SHELLY KAIPUST  
*TOI:* MS051 Individual Medicare Supplement -      *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* Individual Medicare Supplement Advertising - T03\_239  
*Project Name/Number:* Individual Medicare Supplement Advertising/T03\_239

## **Disposition**

Disposition Date: 09/25/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: MUTM-126279252 State: Arkansas  
 Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
 Company Tracking Number: SHELLY KAIPUST  
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
 Standard Plans  
 Product Name: Individual Medicare Supplement Advertising - T03\_239  
 Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

## Form Schedule

Lead Form Number: T03\_239

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/25/2009	T03_239	Advertising	Newspaper Ad	Initial		0.000	T03_239.pdf

# *Low* **Medicare Supplement Rates** *Where You Live*

A Medicare supplement insurance policy from Gerber Life Insurance Company can help you pay Medicare's deductibles and copayments.

## **M E D I C A R E   S U P P L E M E N T   R A T E S**

<b>[State, ZIP Codes or ZIP Codes beginning with]</b>	<b>Monthly Premium*</b>		
	<b>Age</b>	<b>Plan [name]</b>	<b>Plan [name]</b>
	[age]	[\$rate]	[\$rate]
	[age]	[\$rate]	[\$rate]
[age]	[\$rate]	[\$rate]	

\*[sex specific rate disclosure][appropriate state rate disclosure]

For Your Rate Quote, Call:

[Agent's Agency Name]

[Agent's Name]

[Agent's Phone Number]



**Gerber Life  
Insurance Company**

**This is a solicitation of insurance and an insurance agent may contact you by telephone.**

Neither Gerber Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

Medicare supplement insurance policies MTG1, MTG4 and MTG5 are underwritten by Gerber Life Insurance Company, 1311 Mamaroneck Avenue, White Plains, NY 10605.

These policies have exclusions, reductions and limitations.

T03\_239

SERFF Tracking Number: MUTM-126279252 State: Arkansas  
Filing Company: Gerber Life Insurance Company State Tracking Number: 43326  
Company Tracking Number: SHELLY KAIPUST  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Individual Medicare Supplement Advertising - T03\_239  
Project Name/Number: Individual Medicare Supplement Advertising/T03\_239

## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Memorandum of Variable Material	Accepted for Informational Purposes	<b>Date:</b> 09/25/2009
<b>Comments:</b>		
<b>Attachment:</b> T03_239 (MoV).pdf		

# VARIABLE MATERIAL FOR ADVERTISING FORM T03\_239

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section	Explanation
<p><b>Rate Chart</b></p> <p><i>* The rate chart is "overprinted" on to each piece. The "Age" column will be removed from the states that are not age rated.</i></p>	<p>Header Rows:</p> <ol style="list-style-type: none"> <li>1. Column 1 – Input State, ZIP code(s) where plans are approved.</li> <li>2. Columns 3 and 4 – Input plans to be solicited.</li> </ol> <p>Bottom Rows:</p> <ol style="list-style-type: none"> <li>1. Column 2 – Input Age 65 or older*</li> <li>2. Columns 3 and 4 – Input corresponding rate for plans chosen.</li> </ol>
<p><b>Rate Disclosure**</b></p> <p><b>* [sex specific rate disclosure]</b></p> <p><i>** Neither option will be printed on states that are not gender rated.</i></p>	<p>If female rates are used, the disclosure will read "Female rates (male rates may be higher)."</p> <p>If male rates are used, the disclosure will read "Male rates (female rates generally lower)."</p>
<p><b>State Rate Disclosure</b></p>	<p><b>AR</b> - Rates are subject to change and vary by ZIP code.</p> <p><b>AL, CA, GA, IA, IN, IL, KY, MS, NE, NM, NV, OH, TN, VA</b> - Nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change and vary by ZIP code.</p> <p><b>DE, ND, NJ, SD, UT, WV, WY</b> - Nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change.</p> <p><b>MT</b> - Nontobacco-user rates (tobacco-user rates may be higher); rates are subject to change.</p> <p><b>SC</b> - Preferred rates (standard rates may be higher); rates are subject to change and vary by ZIP code.</p> <p><b>WA</b> - Rates are subject to change.</p>

**PLEASE NOTE:** The overprint section of this form is set-up by the administrative office to assure that the correct and current rates and disclosures are used.