

SERFF Tracking Number: UNAM-126261248 State: Arkansas  
Filing Company: Pennsylvania Life Insurance Company State Tracking Number: 43216  
Company Tracking Number: PL-MS-BRO 06 GN  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Med Supp Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Pennsylvania Life Insurance Company

Product Name: Med Supp Brochure

SERFF Tr Num: UNAM-126261248 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Filed

State Tr Num: 43216

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: PL-MS-BRO 06 GN

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Holly Parenti

Disposition Date: 09/14/2009

Date Submitted: 08/13/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

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: 09/14/2009

Explanation for Other Group Market Type:

State Status Changed: 09/14/2009

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

We submit the above form for your review and approval. This advertising material will be used for our Medicare Supplement forms approved by your state on December 29, 2005.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

We consider this advertisement an invitation to inquire and will use it to obtain leads for our Medicare Supplement approved by your Department.

If additional information is needed, please contact me at 800-538-1053 ext. 8531 or hparenti@uafc.com

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## Company and Contact

### Filing Contact Information

Holly Parenti, hparenti@uafc.com  
 P.O. Box 958465 407-628-1776 [Phone] 8531 [Ext]  
 Lake Mary, FL 32795-8465

### Filing Company Information

Pennsylvania Life Insurance Company CoCode: 67660 State of Domicile: Pennsylvania  
 1001 Heathrow Park Lane Group Code: 953 Company Type:  
 Suite 5001 Group Name: State ID Number:  
 Lake Mary, FL 32746 FEIN Number: 23-1305366  
 (407) 995-8000 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per ad (1 ad)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Life Insurance Company	\$25.00	08/13/2009	29822404

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/14/2009	09/14/2009

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## **Disposition**

Disposition Date: 09/14/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Medicare Supplement Brochure	Filed	Yes

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## Form Schedule

**Lead Form Number: PL-MS-BRO 06 GN**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/14/2009	PL-MS- BRO 06 GN	Advertising	Medicare Supplement Brochure	Initial			PL-MS-BRO 06 GN_rev8- 09.pdf



PENNSYLVANIA  
LIFE INSURANCE CO.



# Medicare Supplement Insurance

*from Pennsylvania Life Insurance Company,  
a member of the Universal American family of companies.*

# The affordable way to Supplement Medicare

**Medicare, the government-sponsored program, helps seniors pay healthcare costs. But Medicare was never designed to cover every facet of a retiree's healthcare...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.**

There's a way to offset these out-of-pocket costs. Many retirees have made Medicare Supplement insurance a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage.

Medicare Supplement insurance offered by Pennsylvania Life Insurance Company (PennLife) pays many of the out-of-pocket costs you would otherwise need to pay yourself. Most plans cover all or part of Medicare's coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).



## A Quick Comparison of Coverage Options

	Medicare Supplement	Medicare HMOs	Medicare SELECT
Restrictive physicians network?	No	Yes	No*
Restrictive hospital network?	No	Yes	Yes
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

*\*In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.*

### At a Glance

- Helps provide for expenses not covered under Medicare
- Freedom to choose your own doctors and hospitals
- Choice of plans
- Electronic claims processing
- Guaranteed renewable for life<sup>†</sup>

<sup>†</sup>Premium rates may be changed by class



# Advantages of a Medicare Supplement Policy

## Features

## What it means for you...

<b>No Restrictive Networks</b> .....	Visit any physician, specialist or hospital you wish; keep the healthcare providers you know and trust
<b>Flexible and Affordable</b> .....	Choose from a wide range of competitively-priced policies that best suit your budget and healthcare needs
<b>Simple Application Form</b> .....	Easy to apply
<b>Virtually No Paperwork</b> .....	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
<b>Guaranteed Renewable</b> .....	We can never cancel your policy as long as you pay your premiums on time
<b>Personal Service</b> .....	Policyholders receive the most courteous and friendly service available

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### *Exclusions and Limitations*

Pre-existing conditions are covered after the policy has been in-force for 6 months. (May vary by state.)



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**Administrative Office**  
Senior Health Service Center  
P.O. Box 13547  
Pensacola, FL 32591-3547

Policyholder Services & Claims:  
1-800-275-7366

[www.pennlife.com](http://www.pennlife.com)

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## A Healthy Collaboration<sup>SM</sup>

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration improves the health and well-being of over two million people with Medicare every day.

Pennsylvania Life is a member of the Universal American family of companies. Pennsylvania Life offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

[www.UniversalAmerican.com](http://www.UniversalAmerican.com)

**Policy Form Series PMSA or PMSI  
Plans A, B, C, D, E, F, G, High Deductible F**

NOT ALL PLANS AVAILABLE IN ALL STATES.

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL.

The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!*

**Not connected with or endorsed by the U.S. Government or the Federal Medicare program.**

A state licensed insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or PennLife.