

SERFF Tracking Number: PHYS-126405115 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 44226
Company Tracking Number: PMA3198
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: Med Supp
Project Name/Number: PMA3198/PMA3198

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Supp SERFF Tr Num: PHYS-126405115 State: Arkansas
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 44226
Standard Plans 2010
Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: PMA3198 State Status: FEES PAID
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Disposition Date: 01/04/2010
Authors: Sonya Dickey, Sara Magee-Garcia
Date Submitted: 12/02/2009 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA3198
Project Number: PMA3198
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/04/2010

Deemer Date:
Submitted By: Sonya Dickey
Filing Description:
RE: Medicare Supplement Advertising
PMA3198 – Claims Example

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Filed in Nebraska on 12-2-09.
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 12/03/2009
Created By: Sonya Dickey
Corresponding Filing Tracking Number:

The above referenced claims example will always be used in face-to-face situations along with our previously approved brochure by licensed agents to solicit our approved Medicare Supplement policies and rider:

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Policies/Rider Medicare Plans Approval Dates
 P025AR F 8-12-09
 P027AR High Ded F 8-12-09
 High Deductible Premium Discount Rider B345 8-12-09

The brochure and claims example will always be used along with the previously approved Cover Page and Outline of Coverage as an invitation to contract.

This claims example is similar to PMA3131 previously approved on May 4, 2009 under Serff Tracking Number PHYS-126124675 and State Tracking Number 42203.

If I can be of any further assistance, please contact me at the above address or call me at 1-800-228-9100, option 1, option 6, extension 1663. You can also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting this material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
 2600 Dodge Street 800-228-9100 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$40.00	12/02/2009	32421236

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/04/2010	01/04/2010

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	PMA3198	Filed	Yes

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Form Schedule

Lead Form Number: PMA3198

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/04/2010	PMA3198	Advertising	PMA3198	Initial			PMA3198.pdf



What Makes Sense For You?

See How Medicare and Our Medicare Supplement Work Together

This shows how a deductible on a Medicare Supplement insurance policy acts like an out-of-pocket maximum for the customer. Benefits are based on covered services shown in this hypothetical example.

John experienced two medical events in a year. In Event 1, John had dizziness and nausea, so he saw his doctor and was referred to a specialist. In Event 2, he returned to his doctor and learned he needed surgery and hospitalization.

Services Received	Medicare		Plan F with out-of-pocket maximum*		Plan F	
	Approved	Pays	Policy Pays	John Pays	Policy Pays	John Pays
► Event 1 –						
Doctor	[\$80]	[\$0]	[\$0]	[\$80]	[\$80]	[\$0]
Specialist	[\$200]	[\$100]	[\$0]	[\$100]	[\$100]	[\$0]
Total for Event 1	[\$280]	[\$100]	[\$0]	[\$180]	[\$180]	[\$0]
► Event 2 –						
Doctor	[\$80]	[\$64]	[\$0]	[\$16]	[\$16]	[\$0]
Lab	[\$1,500]	[\$1,200]	[\$0]	[\$300]	[\$300]	[\$0]
Hospital Medicare Part A	[\$10,000]	[\$8,900]	[\$0]	[\$1,100]	[\$1,100]	[\$0]
Hospital Medicare Part B	[\$10,000]	[\$8,000]	[\$1,596]	[\$404]	[\$2,000]	[\$0]
Total for Event 2	[\$21,580]	[\$18,164]	[\$1,596]	[\$1,820]	[\$3,416]	[\$0]
Total for Calendar Year	[\$21,860]	[\$18,264]	[\$1,596]	[\$2,000]	[\$3,596]	[\$0]

*Both the High Deductible Plan F and the Standard Plan F with the Innovative Discount Rider† have high deductibles that act as an out-of-pocket maximum; for [2010] it is \$2,000.

► Event 1:

If John had Plan F with an out-of-pocket maximum: He would pay **[\$180]**

If John had Plan F: He would have no out-of-pocket costs **[\$0]**.

► Event 2:

If John had Plan F with an out-of-pocket maximum: He would pay **[\$1,820]** in addition to the **[\$180]** he paid for Event 1.

He has now met his annual out-of-pocket maximum and his policy will pay the same as Plan F for the remainder of the year.

If John had Plan F: He would have no out-of-pocket costs **[\$0]**.

Choosing coverage that best meets your needs depends on your unique situation. That's why it's important to work with your Physicians Mutual Insurance Company agent/producer to find the protection that best fits your needs.

Neither Physicians Mutual Insurance Company nor its agents are connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program.

Insurance Policy/Rider Form Number: P025, P027, B345; OK: P025OK, P027OK; TX: P025TX (Plan F), P027TX (High Deductible Plan F), B345B. B345 is not available in AZ.

†OH: High Deductible Premium Discount Rider