

SERFF Tracking Number: PHYS-126439370 State: Arkansas
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 44466
 Company Tracking Number: PMA3229AR
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Med Sup
 Project Name/Number: PMA3229AR/PMA3229AR

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-126439370 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 44466
 Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: PMA3229AR State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 01/27/2010
 Date Submitted: 01/04/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: PMA3229AR Status of Filing in Domicile: Pending
 Project Number: PMA3229AR Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed in Nebraska on 1/4/2010.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 01/27/2010 Explanation for Other Group Market Type:
 State Status Changed: 01/27/2010
 Deemer Date: Created By: Sara Magee-Garcia
 Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number:
 PMA3229AR

Filing Description:

RE: Medicare Supplement Insurance Advertisements
 Invitations to Inquire with Reply Cards: PMA3229AR & PMA3229AAR,
 PMA3204AR & PMA3204AAR,
 PMA3205AR & PMA3205AAR
 Invitations to Inquire: PMA3203AR, PMA3206AR, PMA3207AR, PMA3208AR, PMA3209AR, PMA3210AR

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 Product Name: Med Sup
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Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to create an interest in the following Medicare Supplement policies/rider:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

P027AR High Ded F 8-12-09

High Deductible Premium Discount Rider B345 8-12-09

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You can also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, sara.magee-garcia@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: \$600.00
 Retaliatory? No
 Fee Explanation: \$50 per form, 12 forms included
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$600.00	01/04/2010	33234096

SERFF Tracking Number: *PHYS-126439370* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44466*
Company Tracking Number: *PMA3229AR*
TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.001 Plan A 2010*
Product Name: *Med Sup*
Project Name/Number: *PMA3229AR/PMA3229AR*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/27/2010	01/27/2010

SERFF Tracking Number: PHYS-126439370

State: Arkansas

Filing Company: Physicians Mutual Insurance Company

State Tracking Number: 44466

Company Tracking Number: PMA3229AR

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Product Name: Med Sup

Project Name/Number: PMA3229AR/PMA3229AR

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3229AR	Filed	Yes
Form	PMA3229AAR	Filed	Yes
Form	PMA3204AR	Filed	Yes
Form	PMA3204AAR	Filed	Yes
Form	PMA3205AR	Filed	Yes
Form	PMA3205AAR	Filed	Yes
Form	PMA3203AR	Filed	Yes
Form	PMA3206AR	Filed	Yes
Form	PMA3207AR	Filed	Yes
Form	PMA3208AR	Filed	Yes
Form	PMA3209AR	Filed	Yes
Form	PMA3210AR	Filed	Yes

SERFF Tracking Number: PHYS-126439370 State: Arkansas
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Form Schedule

Lead Form Number: PMA3229AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/27/2010	PMA3229A	Advertising	PMA3229AR	Initial			PMA3229AR.pdf
Filed 01/27/2010	PMA3229A	Advertising	PMA3229AAR	Initial			PMA3229AR.pdf
Filed 01/27/2010	PMA3204A	Advertising	PMA3204AR	Initial			PMA3204AR.pdf
Filed 01/27/2010	PMA3204A	Advertising	PMA3204AAR	Initial			PMA3204AR.pdf
Filed 01/27/2010	PMA3205A	Advertising	PMA3205AR	Initial			PMA3205AR.pdf
Filed 01/27/2010	PMA3205A	Advertising	PMA3205AAR	Initial			PMA3205AR.pdf
Filed 01/27/2010	PMA3203A	Advertising	PMA3203AR	Initial			PMA3203AR.pdf
Filed 01/27/2010	PMA3206A	Advertising	PMA3206AR	Initial			PMA3206AR.pdf
Filed 01/27/2010	PMA3207A	Advertising	PMA3207AR	Initial			PMA3207AR.pdf
Filed 01/27/2010	PMA3208A	Advertising	PMA3208AR	Initial			PMA3208AR.pdf
Filed 01/27/2010	PMA3209A	Advertising	PMA3209AR	Initial			PMA3209AR.pdf
Filed 01/27/2010	PMA3210A	Advertising	PMA3210AR	Initial			PMA3210AR.pdf

PM3229AR



Offering Today's Seniors *money-saving options!*



Call [Producer name],
today at
[XXX-XXX-XXXX]
[Producer
PHOTO]

Finally! Something New in
Medicare Supplement Insurance.

Insurance for all of us.™

[XXXXXX]
[XXXXXX]
[XXXXXX]

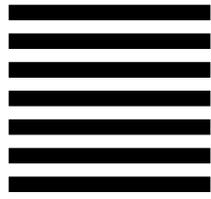
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An ALL-NEW Option
from Physicians Mutual
Insurance Company!

Finally! An All-New, money-saving option – *unlike anything you've seen!*

Think all Medicare Supplement plans are the same? Think again! Physicians Mutual Insurance Company brings you a unique, patent-pending option that's designed to help save you money.

We believe you should *always* have the right to make your own decisions — and the right to get the best options for your budget.

Introducing our ALL-NEW Innovative option

Our latest option gives you flexibility with lower premiums *for life!**

With *all* of our Medicare Supplement Policies you have:

- Freedom to go to any doctor or Medicare-approved hospital.
- Protection that renews as long as you pay your premiums.
- No claim forms.

Plus! You can save even more with multi-policy discounts!

Choose the coverage that best fits your needs and budget!

*If you drop the Innovative Option before year four, your premium amount becomes the Plan F premium amount.

Insurance Policy Limitations: We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force nor, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy. Ask your producer to provide you with complete details about these valuable options including costs and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, B345.

PMA3229AR

Yes! I would like more information about the ALL-NEW Medicare Supplement insurance option that's available at lower rates! I understand there's no obligation of any kind!

Name _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____ Birth date _____

PMA3229AAR

A producer will contact you.

[Lead ID XXXX]



Strength, Stability and Quality Service Work For You

At Physicians Mutual Insurance Company we work hard for hardworking people. Since our beginning in 1902, we have prided ourselves on our financial strength, stability and friendly, top-notch service to our customers.

While we are not connected with, nor endorsed by, the U.S. government or the Federal Medicare program, Physicians Mutual Insurance Company is recognized as an industry leader in Medicare Supplement insurance.

Our producers strive to give you everything you need, nothing you don't. That's just one reason we have developed an innovative option to work hand-in-hand with Standard Medicare Supplement Plan F.



Physicians
Mutual®

Insurance for all of us.™

PM3229AR



Offering Today's Seniors *money-saving options!*



Call [Producer name],
today at
[XXX-XXX-XXXX]

Finally! Something New in
Medicare Supplement Insurance.

Insurance for all of us.™

[XXXXXX]
[XXXXXX]
[XXXXXX]

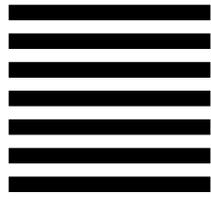
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Introducing our ALL-NEW Innovative option

Our latest option gives you flexibility with lower premiums *for life!**

With *all* of our Medicare Supplement Policies you have:

- Freedom to go to any doctor or Medicare-approved hospital.
- Protection that renews as long as you pay your premiums.
- No claim forms.

Plus! You can save even more with multi-policy discounts!

Choose the coverage that best fits your needs and budget!

*If you drop the Innovative Option before year four, your premium amount becomes the Plan F premium amount.

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PMA3229AR

Yes! I would like more information about the ALL-NEW Medicare Supplement insurance option that's available at lower rates! I understand there's no obligation of any kind!

Name _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____ Birth date _____

PMA3229AAR

A producer will contact you.

[Lead ID XXXX]



Strength, Stability and Quality Service Work For You

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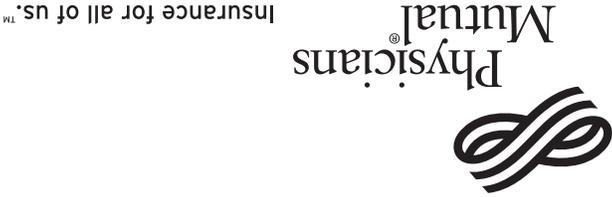
While we are not connected with, nor endorsed by, the U.S. government or the Federal Medicare program, Physicians Mutual Insurance Company is recognized as an industry leader in Medicare Supplement insurance.

Our producers strive to give you everything you need, nothing you don't. That's just one reason we have developed an innovative option to work hand-in-hand with Standard Medicare Supplement Plan F.



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Don't Open – Unless You Want Help Saving Money!



[Name]
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[City, State, ZIP]

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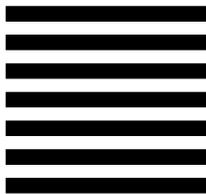
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Medicare Supplement Insurance To Help You Save Money

Medicare Supplement insurance helps you pay Medicare-approved services that are not fully covered by Medicare. With Physicians Mutual, you have a choice of Medicare Supplement insurance policies, providing you different types and amounts of protection. When you buy insurance from the Physicians Mutual family, you become part of a community that is listened to and treated with respect. That's what **Insurance for all of us™** is all about.

See some of our rates for your state and note the features we offer:

Monthly*	Age 65	Age 68	Age 70
[Plan F]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]
[Plan F w/ Innovative Discount rider]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]
[High-deductible Plan F]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]

- Local service from a trained insurance professional
- No restrictions on physicians and providers
- No Paperwork - Automatic claims filing on Medicare Part A and Part B charges.
- No waiting period for pre-existing conditions (old health problems)

Save even more with multi-policy discounts. Call Today!

[Producer Photo]

**[Producer Name],
Insurance Producer
[XXX-XXX-XXXX]**

Physicians Mutual Insurance Company®



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* Premium rates for a non-smoker, based on community ratings for [zip codes: XXX-XXX] and if insurance policy is on automatic bank withdrawal.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs and an outline of coverage. Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy. Policy/Rider Kinds: P020, P025, P026, P027, B345.

**Help Get the Savings
you deserve!**

Learn more about
Medicare Supplement
insurance policies from
Physicians Mutual.

**Return this
card today!**



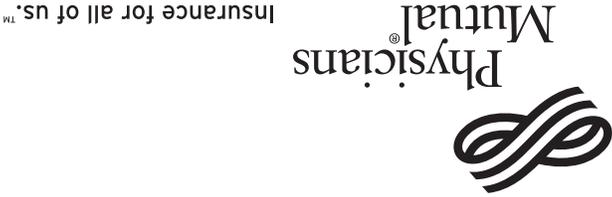
YES, I'd like a Physicians Mutual Insurance Company
producer to contact me with information about Medicare
Supplement Insurance!

Name _____ Birth date ____ / ____ / ____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____



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[Name]
[Address]
[City, State, ZIP]

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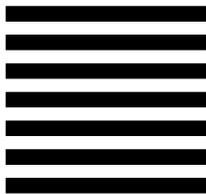
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Medicare Supplement Insurance To Help You Save Money

Medicare Supplement insurance helps you pay Medicare-approved services that are not fully covered by Medicare. With Physicians Mutual, you have a choice of Medicare Supplement insurance policies, providing you different types and amounts of protection. When you buy insurance from the Physicians Mutual family, you become part of a community that is listened to and treated with respect. That's what **Insurance for all of us™** is all about.

See some of our rates for your state and note the features we offer:

Monthly*	Age 65	Age 68	Age 70
[Plan F]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]
[Plan F w/ Innovative Discount rider]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]
[High-deductible Plan F]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]

- Local service from a trained insurance professional
- No restrictions on physicians and providers
- No Paperwork - Automatic claims filing on Medicare Part A and Part B charges.
- No waiting period for pre-existing conditions (old health problems)

Save even more with multi-policy discounts. Call Today!

[Producer Photo]

**[Producer Name],
Insurance Producer
[XXX-XXX-XXXX]**

Physicians Mutual Insurance Company®



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* Premium rates for a non-smoker, based on community ratings for [zip codes: XXX-XXX] and if insurance policy is on automatic bank withdrawal.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs and an outline of coverage. Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy. Policy/Rider Kinds: P020, P025, P026, P027, B345.

**Help Get the Savings
you deserve!**

Learn more about
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insurance policies from
Physicians Mutual.

**Return this
card today!**



YES, I'd like a Physicians Mutual Insurance Company producer to contact me with information about Medicare Supplement Insurance!

Name _____ Birth date ____ / ____ / ____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____

Insurance for all of us.™



Want Help Saving Some Money?



[Name]
[Address]
[City, State, ZIP]

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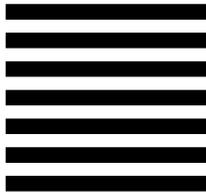
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Insurance for all of us.™

Medicare Supplement Insurance To Help You Save Money

With Physicians Mutual, you have a variety of insurance policies from which to choose. These insurance policies offer different types and amounts of coverage, with **rates as low as [\$XX.xx]** per month*. When you buy insurance from the Physicians Mutual family, you become part of a community that is listened to and treated with respect.

That's what **Insurance for all of us™** is all about.

Look at some of the important features you'll enjoy:

- Local service from a trained insurance professional
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Save even more with multi-policy discounts ...

Please fill out the attached card and return it or call today!

[Producer
Photo]

**[Producer Name],
Insurance Producer
[XXX-XXX-XXXX]**

* Premium rates for a [65-year old] non-smoker, based on community ratings, [Plan X] for zip codes: [XXX-XXX] and if insurance policy is on automatic bank withdrawal.

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Help Get the Savings you deserve!

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Return this card today!



YES, I'd like a Physicians Mutual Insurance Company producer to contact me with information about Medicare Supplement Insurance!

Name _____ Birth date ____ / ____ / ____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____

Insurance for all of us.™



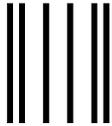
Want Help Saving Some Money?



[Name]
[Address]
[City, State, ZIP]

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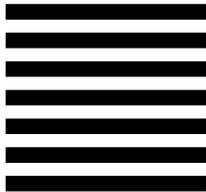
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Save even more with multi-policy discounts ...

Please fill out the attached card and return it or **call today!**

[Producer
Photo]

[Producer Name],
Insurance Producer
[XXX-XXX-XXXX]

* Premium rates for a [65-year old] non-smoker, based on community ratings, [Plan X] for zip codes: [XXX-XXX] and if insurance policy is on automatic bank withdrawal.

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Return this card today!



YES, I'd like a Physicians Mutual Insurance Company producer to contact me with information about Medicare Supplement Insurance!

Name _____ Birth date ____ / ____ / ____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____

[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

A Little Change Can Mean More Money In Your Pocket! Now, get Medicare Supplement premiums starting as low as \$[XX.XX]* a month!

Dear [Sample A. Sample],

At Physicians Mutual Insurance Company, we believe everyone should have the health coverage they need at a price they can afford. That's why we offer a variety of Medicare Supplement insurance options ... with premiums as low as \$[XX.XX] a month!

We treat our customers the same way we want to be treated — with kindness and respect. We provide straightforward answers to your questions. No beating around the bush. When you buy our insurance, you become part of a community that is listened to and treated with respect. That's what **Insurance for all of us™** is all about.

We offer a Medicare Supplement insurance policy with:

- **No paperwork**
Automatic claims filing on Medicare Part A and Part B charges.
- **No restrictions on physicians and providers**
You choose a doctor — your doctor, your choice!
- **A guarantee to be renewed when premiums are paid on time**
- **No waiting period for pre-existing conditions (old health problems)**

Plus, you can save even more with multi-policy discounts!

We're known for our financial strength, stability and friendly service. To learn more about our inexpensive coverage options, call me today at [1-XXX-XXX-XXXX] [or return the enclosed card]. [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

[Variable
Producer Photo]

Sincerely,

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. We have Medicare Supplement coverage to fit your needs and budget. Learn more today!

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*Premium rate for a [65-year old] non-smoker, based on community ratings, [Plan X], ZIP CODE[S XXXXX-XXXX] and payment by Automatic Bank Withdrawal.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

Are you looking for the peace of mind a Medicare Supplement insurance policy can help provide?

[Dear Sample A. Sample,]

Physicians Mutual Insurance Company offers a Medicare Supplement insurance policy with:

- **Local reliable service from a trained insurance professional**
- **No restrictions on physicians and providers**
You choose a doctor — your doctor, your choice!
- **No paperwork**
Automatic claims filing on Medicare Part A and Part B charges.
- **Guaranteed renewable with timely payment — that means only you can cancel your coverage**
- **Innovative option available**
Helps save money on your premiums!

I have **straight** answers to help you understand your choices!

Plus, we have **all-new options** with **lower rates**. For more information and personal service from a Physicians Mutual insurance producer, contact me today at [XXX-XXX-XXXX] [or return the enclosed card]! [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.] You'll be glad you did!

Sincerely,

[Variable
Producer Photo]

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. Get the straight answers you deserve from Physicians Mutual. And get the Medicare Supplement coverage that's best for you. Call me today.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, B345.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

Happy Early Birthday!

[Dear Sample A. Sample,]

Your 65th birthday is coming up! Like many, you'll probably be making some important choices about Medicare and Medicare Supplement coverage. It's a decision that could cost more money than you think, unless you have all the facts.

As a licensed insurance producer with Physicians Mutual Insurance Company, my focus is helping you make these important decisions.

Physicians Mutual offers a variety of Medicare Supplement insurance policies, and we offer you important features that make choosing the right coverage easier. You'll enjoy:

- **Freedom to choose your own doctor** — it's your doctor, your choice
- **No waiting period** — use your benefits as soon as your policy is in force
- **Electronic claim filing** — means there's no paperwork
- **Excellent customer service** — our friendly customer service staff strive to make every experience with us great
- **Innovative option available** — helps save you money

At Physicians Mutual, we're committed to giving you everything you need, nothing you don't. When you insure with us, you can relax knowing you're protected by a solid, financially strong, secure company.

I'd like to meet with you to tell you about our **money-saving discounts!** [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission.] Please call me at [1-XXX-XXX-XXXX] [or return the enclosed card] and find out more about our Medicare Supplement coverage. You'll be glad you did!

Sincerely,

[Variable
Producer Photo]

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. Celebrate your birthday in style! And get the straight answers you need on Medicare and Medicare Supplement coverage. Call me today.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, B345.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

Finally! Something New —

[Dear Sample A. Sample,]

At Physicians Mutual Insurance Company we focus on helping you and other seniors make some of the most important decisions you'll ever make.

Medicare is a great program, but it was never intended to pay all your medical expenses. In fact, today just a little over 50% of health care costs for seniors are actually paid by Medicare*. (These costs include medical and long-term care services, prescription drugs, hospice care and more.)

Physicians Mutual has developed an **INNOVATIVE, [ALL-NEW]** option featuring lower premium rates — and it's only available from us!

Our **INNOVATIVE, [ALL-NEW]** option offers you:

- **Lower premium costs FOR LIFE** — enjoy a lifetime of savings**
- A deductible that **automatically goes away** January 1st after the third policy anniversary
- **CONTROL** of your coverage and premiums
- **PERSONAL** service from a local, trained insurance professional to assistance you with important choices
- **Your CHOICE** of physicians and providers — and you never need a referral

At Physicians Mutual, we are committed to giving you products that make sense for your needs. We care about you and we'll provide you honest and straightforward answers. We listen before recommending a product. That's what **Insurance for all of us™** is all about.

Call me at [xxx-xxx-xxx] [or return the enclosed card] and learn more today! [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

Sincerely,

[Variable
Producer Photo]

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

*"Medicare Current Beneficiary Survey," Centers for Medicare and Medicaid Services, 2004 (released in March 2008).

** If you drop the Innovative Discount Option before year four, your premium amount becomes the Plan F premium amount.

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[AddressLine1xxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

We still make house calls

[Dear Sample A. Sample,]

Like me, you've probably made some big decisions over a cup of coffee at the kitchen table. Seems like it helps life go a bit smoother ... and make a little more sense.

As you near [65], you may have questions about Medicare and Medicare Supplement coverage. Many seniors worry because:

- Medicare may not cover all expenses
- Medicare Supplement premiums change
- Choosing the "right" premium rate structure can be difficult

I can answer your questions about medical coverage, premiums, pre-existing conditions (old health problems), doctor choice and claim filing so you can get back to doing the things you love. As an experienced, licensed insurance producer with Physicians Mutual, I understand your concerns and I have straight answers to help you understand your choices.

Physicians Mutual Insurance Company has been helping hardworking people like you with dependable insurance coverage since our beginning in 1902. We truly care about our customers and it shows in their satisfaction with us.

I'd like to share my experience — and a cup of coffee — with you soon, so please call me at [1-XXX-XXX-XXXX] [or return the enclosed card] to find out more about our Medicare Supplement coverage and how I can help you build an entire lifetime plan. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Variable
Producer Photo]

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. At Physicians Mutual, we treat our customers the same way we want to be treated — with kindness and respect. When you buy our insurance, you become a member of our family. That's what **Insurance for all of us™** is all about. We promise.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, B345.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

Just think: You have more knowledge today than you did 30 years ago.

[Dear Sample A. Sample,]

From the British Invasion to the Berlin Wall, there's not much you haven't experienced. And just as you're a great resource for the younger generation, Physicians Mutual is a great resource for you.

As you near [65], **you may have questions about Medicare and Medicare Supplement coverage.** That's where I can help: As a licensed insurance producer with Physicians Mutual Insurance Company, **I guide people just like you through the ins and outs of coverage choices.**

Many people share these concerns with you:

- Medicare may not cover all expenses
- Medicare Supplement premiums change

Physicians Mutual Insurance Company has been helping hardworking people like you with dependable insurance coverage since our beginning in 1902. We care about our customers and it shows in our friendly, dependable customer service.

Please call me today at [1-XXX-XXX-XXXX] [or return the enclosed card] to find out more about our Medicare Supplement coverage. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Variable
Producer Photo]

[Producer Name]
Insurance Producer
[emailaddress@emailaddress.com]

*Why wait?
Call me today!*

P.S. We offer insurance that works for hardworking people. That's what **Insurance for all of us™** is all about. You have our word on it.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, B345.

