

SERFF Tracking Number: *PHYS-126450848* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44531*
 Company Tracking Number: *PMA3244B*
 TOI: *MS09 Medicare Supplement - Other 2010* Sub-TOI: *MS09.000 Medicare Supplement Other 2010*
 Product Name: *Med Sup/LTC*
 Project Name/Number: *PMA3244B/PMA3244B*

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC SERFF Tr Num: PHYS-126450848 State: Arkansas
 TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed State Tr Num: 44531
 Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: PMA3244B State Status: Filed-Closed
 Other 2010
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 01/28/2010
 Date Submitted: 01/11/2010 Disposition Status: Filed
 Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA3244B Status of Filing in Domicile: Pending
 Project Number: PMA3244B Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed in Nebraska
 1-11-10.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 01/28/2010 Explanation for Other Group Market Type:
 State Status Changed: 01/28/2010
 Deemer Date: Created By: Sonya Dickey
 Submitted By: Sonya Dickey Corresponding Filing Tracking Number:
 Filing Description:
 RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisement
 Institutional Brochure: PMA3244B, Institutional Letter: PMA3242, Institutional Carrier: PMA3241

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your State in face-to-face situations as well as via direct marketing to provide an educational kit regarding Medicare and the possible need for insurance in general. It will also be used to create an interest in our Company in general and in the following Medicare Supplement policies/rider:
 Policies/Rider Medicare Supplement Plans Approval Dates

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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

This material will be used by licensed agents in your state to create an interest in our Company in general and in the following Long Term Care policies:

Policies Approval Dates

P145AR 8-11-04
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

It will also be used to create an interest in any of our other approved policies. This material is similar to advertising approved on January 21, 2009 under Serff Tracking Number PHYS-125974387 and State Tracking Number 41229.

If you have any questions concerning the material, please contact 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 the 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: \$150.00

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Retaliatory? *No*
Fee Explanation: *\$50 per form 3 forms*
Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$150.00	01/11/2010	33435332

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/28/2010	01/28/2010

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Disposition

Disposition Date: 01/28/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3244B	Filed	Yes
Form	PMA3242	Filed	Yes
Form	PMA3241	Filed	Yes

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Form Schedule

Lead Form Number: PMA3244B

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/28/2010	PMA3244B	Advertising	PMA3244B	Initial			PMA3244B.pdf
Filed 01/28/2010	PMA3242	Advertising	PMA3242	Initial			PMA3242.pdf
Filed 01/28/2010	PMA3241	Advertising	PMA3241	Initial			PMA3241.pdf

Important Contacts

The Physicians Mutual Family

For answers about Medicare from us, or to find an insurance agent or producer near you ...

call [X-XXX-XXX-XXXX] or visit

PhysiciansMutual.com.

Medicare

For answers about how Medicare and Medicare Part D work ...

call 1-800-MEDICARE or visit www.Medicare.gov.

Social Security Administration

For answers about eligibility and enrollment in Medicare, and/or Social Security retirement benefits ...

call 1-800-772-1213 or visit www.ssa.gov.

Your State's Health Insurance Assistance Program

For answers about buying insurance, choosing a health insurance plan, and your rights and protections under Medicare ...

call 1-800-MEDICARE

and ask for the number of your state's Health Insurance Assistance Program.

Insurance for all of us.™

Physicians Mutual Insurance Company first opened its doors in 1902 and today provides Medicare Supplement, dental, cancer and long-term care insurance to customers all across the nation.

In 1970, Physicians Life Insurance Company was formed to offer life insurance, as well as annuities.

Both companies are members of the Physicians Mutual family where we believe you deserve simple answers from a straightforward company — not flashy slogans or gimmicks. You deserve to be listened to ... to be offered products that make sense for you.

The Physicians Mutual family is for **all of us** who have felt overlooked. For **all of us** who work hard for a living. For **all of us** who want to be truly listened to — the way a valued customer should be.

When you buy insurance from us, you become part of a community that is listened to and treated with respect. We have local insurance agents and producers in your neighborhood who are trained specifically in insurance planning for seniors. With the Physicians Mutual family you get simple answers from a straightforward company. That's ...

Insurance for all of us.™

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program.

Physicians Mutual Insurance Company and Physicians Life Insurance Company are not financially responsible for each others' products.

This is used in the solicitation of insurance and your agent/producer may contact you. AR residents: Your insurance producer will provide you with his/her business card containing his/her license number.

Insurance policy form numbers: P020/P025/P026/P027; P145/P146/ P147/P148; P176; L762; AP111; C250A/P150 [OK: P020OK/P025OK; P026OK/P027OK; P145OK/ P146OK/P147OK/P148OK; P176OK; L762OK; AP111X; P150OK; TX: P020TX (Plan A)/P025TX (Plan F)/ P026TX (Plan G)/P027TX (High Deductible Plan F); P145/P146/ P147/P148 (P145CC is intended to be non-tax qualified; P146CC/ P147CC/P148CC are intended to be tax-qualified); Form P176TX (Rev.05/07; L762TX; AP111; P150TX)]. All products are not available in all states.

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Straight Talk About Medicare

... and answers you've been looking for



Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.™

Answers to your questions ...

What is Medicare?

Medicare is a health insurance program from the Federal government. It is managed by the Centers for Medicare & Medicaid Services (CMS), which is a part of the U.S. Department of Health and Human Services. Medicare has four parts: Part A (hospital coverage); Part B (medical coverage); Part C (Medicare Advantage Plans, like HMOs and PPOs); and Part D (prescription drug coverage).

What does Medicare Part A cover?

Part A helps pay for some (but not all) inpatient hospital services and includes benefits for skilled nursing facilities, hospice care and some home health care. Long-term care (also known as custodial care) is not covered.

What does Medicare Part B cover?

Part B helps pay for some (but not all) medically-necessary doctors' services, outpatient care, durable medical equipment, physical and occupational therapy, home health care and preventive care.

Do I have to pay for Medicare?

Medicare Part A is usually yours at no charge because you (or your spouse) paid Medicare taxes while working. If you don't qualify for premium-free Part A coverage, you may be able to buy it for a monthly cost.

Medicare Part B and Part D are optional and do charge a monthly premium. Medicare Part C is handled by private insurance companies, so you may be charged a monthly premium (the price will vary depending on the plan you choose).

Who is eligible for Medicare?

Medicare is available to people age 65 and older, younger people with disabilities and those who have End-Stage Renal Disease (kidney failure that requires kidney dialysis or transplant).

What happens if I miss my initial enrollment period?

If you don't enroll when you are first eligible, you may have to pay higher premiums. Most folks find it's generally a good idea to sign up during the initial period. However, there may be special situations that allow you to sign up without paying a premium penalty. That's why it's important to understand your rights, options and entitlements. We can help you with your questions.

Can I have other kinds of health insurance?

Yes, you can have other types of health insurance in addition to Medicare that work to enhance your Medicare benefits, like employer coverage or Medicare Supplement (Medigap) insurance. If you have coverage through your employer, make sure you check to see how it will interact with Medicare.

What is Medicare Supplement insurance?

Medicare Supplement (Medigap) insurance is a health plan to help cover the costs Medicare may or may not pay. As good as Medicare is, it was never intended to pay all your medical expenses. Most states have standardized Medicare Supplement plans with the option to approve new and innovative ones.

From the desk of Melissa Crawford, Senior Vice President

Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.™

Changes to your health coverage can be confusing ... and if you're nearing retirement, losing employer coverage or have increasing premiums, then you may be worried about what this means for your budget and lifestyle.

That's why we have put together this kit — so you have reliable information to help make smart decisions. You'll find:

- Important Medicare highlights to give you a quick overview of how all the pieces work together
- Easy-to-understand answers to basic Medicare questions and valuable resources of where to learn more
- Straight talk on what you should do when you become eligible for Medicare

Keep in mind, this kit is just the first step in helping to plan your future. The next steps can be outlined by one of our licensed insurance professionals who can explain all the Medicare rules and options you may not already know.

To make things easy for you, we have local agents and producers who are experts in insurance planning for people just like you. Their services are free of charge — so you can get personal help that fits your needs.

We can also help with more than just Medicare information; see the *Straight Talk About Medicare* brochure for other coverage options.

Remember, there are many options to consider and knowing your choices now can save you from problems down the road.

Please contact us today — we're here to help you so you can make informed choices. No gimmicks, just straight answers. We promise.

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



I have friends and family who are facing some of the same choices you are.

That's why I understand how hard it can be to learn about all your options.

We created this kit to help you — so you can get answers to make the right choices about your future.

In addition, we have local experts who can answer any questions you may have. Just let us know how we can help!

Sincerely,

For information contact us at 1-XXX-XXX-XXXX or PhysiciansMutual.com

Inside: Your **FREE** "Preparing for Medicare" Kit

BONUS! Includes:
Medicare Supplement Insurance Information

Free Information Enclosed

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2600 Dodge Street
Omaha, NE 68131-2671

Insurance for all of us.™

Please Open Immediately

