

SERFF Tracking Number: BNLA-126837268 State: Arkansas  
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 46921  
Company Tracking Number: CPL-3968  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
Project Name/Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

## Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04) SERFF Tr Num: BNLA-126837268 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 46921

Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: CPL-3968 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Lucy Sutton, Janice Fron, Sue Novotny Disposition Date: 10/13/2010

Date Submitted: 09/29/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04) Status of Filing in Domicile: Pending

Project Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04) Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 10/13/2010

Explanation for Other Group Market Type:

State Status Changed: 10/13/2010

Deemer Date:

Created By: Lucy Sutton

Submitted By: Lucy Sutton

Corresponding Filing Tracking Number:

Filing Description:

NAIC: 233-62065 FEIN: 23-1628836

RE: MEDICARE SUPPLEMENT ADVERTISING

Lead Generating Device

Pre-approach Letter Form CPL-3968

SERFF Tracking Number: BNLA-126837268 State: Arkansas  
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 46921  
Company Tracking Number: CPL-3968  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
Project Name/Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

Reply Card CPL-3968-1  
Envelope CPL-BE-3968 (5/10)  
Envelope BE-513B (11/04)

Dear Insurance Department Personnel:

As required by Federal Legislation and your state's Medicare Supplement advertising rules, we are filing the above-referenced forms for your review.

These forms are designed to be used by our licensed agents as a prospecting opportunity in the sale of our Medicare Supplement Policy Plans that were previously approved by your department.

When the reply card is received, we will send a copy of the previously approved booklet, "Medicare and Active American". Our agent will then contact the consumer to go over his or her coverage. The response card does note that an agent may contact those who reply.

The variable information has been bracketed to allow us to easily update the form, which include the name and address of the prospective customer, the agent and the current name of the booklet that we will be providing.

Your consideration of this filing is appreciated.

Sincerely,

Lucy Sutton

Enclosure

## Company and Contact

### Filing Contact Information

Lucy Sutton, Information Coordinator I.sutton@banklife.com  
600 West Chicago Ave 312-396-6122 [Phone]  
Location: CH-4B042 312-396-5907 [FAX]  
Chicago, IL 60654-2800

### Filing Company Information

Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania  
Adm. Address: 600 West Chicago Ave Group Code: 233 Company Type:  
Chicago, IL 60654-2800 Group Name: State ID Number:

SERFF Tracking Number: BNLA-126837268 State: Arkansas  
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 46921  
 Company Tracking Number: CPL-3968  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
 Project Name/Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
 (312) 396-6000 ext. [Phone] FEIN Number: 23-1628836

-----  
**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: AR charges \$50 per form. \$50 \* 4 = \$200.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$200.00	09/29/2010	39989471

SERFF Tracking Number: BNLA-126837268 State: Arkansas  
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 46921  
Company Tracking Number: CPL-3968  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
Project Name/Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/13/2010	10/13/2010

*SERFF Tracking Number:* BNLA-126837268      *State:* Arkansas  
*Filing Company:* Colonial Penn Life Insurance Company      *State Tracking Number:* 46921  
*Company Tracking Number:* CPL-3968  
*TOI:* MS09 Medicare Supplement - Other 2010      *Sub-TOI:* MS09.000 Medicare Supplement Other 2010  
*Product Name:* CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
*Project Name/Number:* CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

## **Disposition**

Disposition Date: 10/13/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* BNLA-126837268      *State:* Arkansas  
*Filing Company:* Colonial Penn Life Insurance Company      *State Tracking Number:* 46921  
*Company Tracking Number:* CPL-3968  
*TOI:* MS09 Medicare Supplement - Other 2010      *Sub-TOI:* MS09.000 Medicare Supplement Other 2010  
*Product Name:* CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
*Project Name/Number:* CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

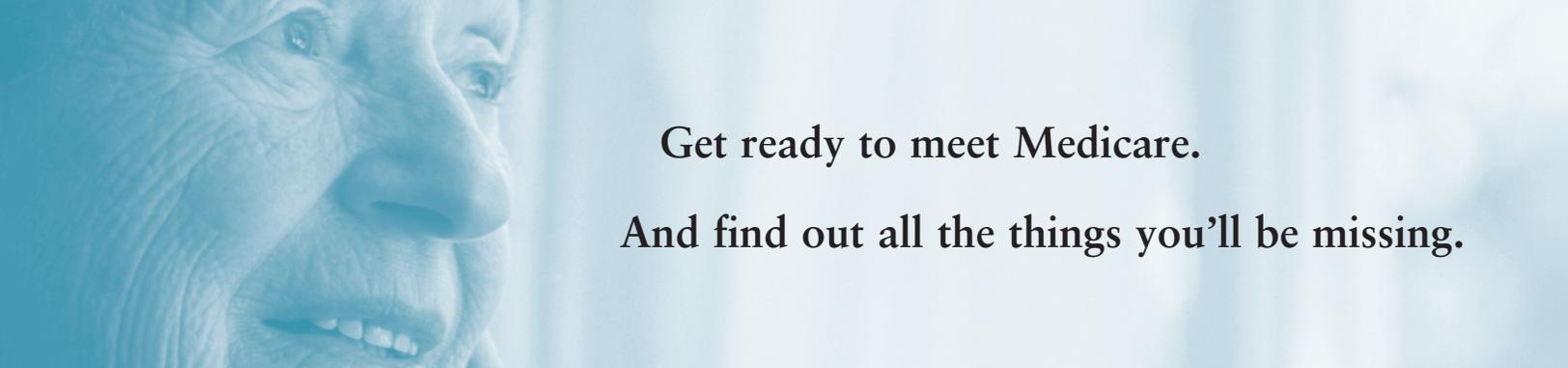
<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	Letter with Reply Card	Filed	Yes
<b>Form</b>	Envelope	Filed	Yes
<b>Form</b>	Envelope	Filed	Yes

SERFF Tracking Number: BNLA-126837268 State: Arkansas  
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 46921  
 Company Tracking Number: CPL-3968  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)  
 Project Name/Number: CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)/CPL-3968,CPL-3968-1, CPL-BE-3968 (5/10), BE-513B (11/04)

## Form Schedule

### Lead Form Number: CPL-3968

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/13/2010	CPL-3968 with Reply Card CPL-3968-1	Advertising Letter with Reply Card		Initial		0.000	CPL-3968.pdf
Filed 10/13/2010	CPL-BE-3968 (5/10)	Advertising Envelope		Initial		0.000	CPL-BE-3968 (5-10).pdf
Filed 10/13/2010	BE-513B (11/04)	Advertising Envelope		Initial		0.000	BE-513B (11-04).pdf



# Get ready to meet Medicare. And find out all the things you'll be missing.

## COLONIAL PENN LIFE INSURANCE COMPANY

An affiliate of Bankers Life and Casualty Company



For the life of  
your retirement

[Jane Senior]  
[123 Anytown Blvd.]  
[Anytown, US 09876-1234]

Dear [Jane],

As someone who will be turning age 65 soon, chances are good that you're starting to get acquainted with Medicare. Chances are also good that you may be confused by many of Medicare's plan definitions, premiums and enrollment periods, guidelines and limitations. Not to mention the issues raised by HMOs, Medicare+Choice, prescription drug coverage, or the range of important supplement policies available.

Guess what – you're not alone! The truth is, many Americans reaching Medicare eligibility age don't have a basic understanding of how Medicare works, what it covers – and what it doesn't. A strong knowledge can help you protect your quality of healthcare in the coming years – as well as the health of your bank account.

Ask yourself these typical questions about Medicare:

- **What's the difference** between Medicare Part A and Part B?
- Will I automatically be **enrolled in Medicare** when I'm 65?
- If I do not have Medicare Part A, **should I sign up for Part B?**
- What if I now have **employer or union** healthcare coverage?
- Does Medicare pay for **prescription drugs?**
- What is the Medicare coverage for routine **eye exams and eyeglasses?**
- Does Medicare cover me when I travel **outside the United States?**
- Does Medicare cover **dental services?**
- **How does Medicare decide** if a service is covered?
- What **preventive services** does Medicare cover?
- What is Medicare's policy on **colorectal cancer** screening?
- Does Medicare cover **screening mammograms?**

Over, please...

CPL-3968

3968(2) (5/10)

### INFORMATION REQUEST FORM

Detach here and mail in the enclosed postage-paid envelope.

**YES**, I want the facts on Medicare and information about my health insurance coverage options, including supplemental insurance coverage. Please send my **FREE** informative booklet, [*Medicare and Active Americans*], immediately. I understand there is no obligation involved.

Phone #: \_\_\_\_\_

[Jane Senior]  
[123 Anytown Blvd.]  
[Anytown, US 09876-1234]

Please make any necessary changes to your address or the spelling of your name. Thank you!

[Steven R. Salesman]  
[The Bankers Life and Casualty Company]  
[666 Good Intentions Road]  
[Anytown, US 09876-1111]

Safe area for Bar Coding

At Bankers Life and Casualty Company, we know how confusing these Medicare issues can be – especially if you're just becoming aware of them. What's worse is the surprise of learning what Medicare doesn't cover, while at the same time not knowing what you can do about it to fill in the difference.

***Get the information you need from someone you can trust.***

Bankers has more than 120 years of experience in providing straightforward, factual answers to important insurance questions about protecting yourself and your loved ones. And for decades, Bankers has specialized in senior insurance; in fact, **we were among the very first to provide important coverage for people over 65 years old**. You're not likely to find anyone else around with more expertise than Bankers Life and Casualty Company and its informed, caring representatives.

You should know that even though Medicare is a great program, it was never designed to take care of all your healthcare needs. And that makes it all the more important for you to know all the facts about Medicare coverage and your other healthcare options before you can make the right decisions for your future well-being.

That's why we've prepared a fact-filled booklet for you called [*Medicare and Active Americans*]. In it, you'll find a wealth of information about how Medicare can work for you – as well as what Medicare doesn't cover and what you can do about it.

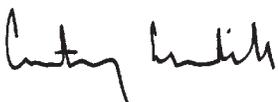
***[Medicare and Active Americans] is absolutely FREE to you with no obligation.***

It's yours for the asking. We're giving away this free information-filled booklet because we want you to be educated and informed about the wide and often bewildering variety of healthcare coverage issues.

There's no denying that protecting your health and lifestyle can be difficult – and potentially expensive if you make wrong choices. Which is all the more reason to be as knowledgeable as you can about what coverage options are best for you. To that end, I urge you to call the Information Request Line, toll-free: [1-XXX-XXXXXXX] OR detach and mail the Information Request Form below for your free booklet, [*Medicare and Active Americans*]. When your booklet arrives, read it cover to cover. Make notes about questions you have. Then discuss them freely with the well-informed Bankers agent who will contact you to go over your individual insurance needs and your concerns.

Reply today and get ready to take control of your healthcare – it's too important to leave to chance.

Sincerely,



Courtney Condill  
Manager  
Bankers Life and Casualty Company

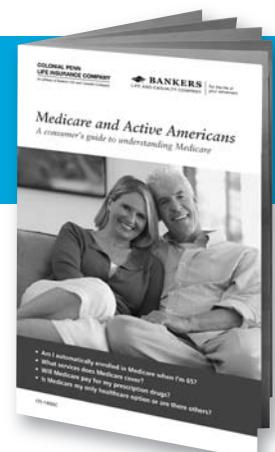
PS. Remember, the booklet [*Medicare and Active Americans*] is completely free and without any obligation. But we can't send it to you until you ask for it. So please, mail the attached Request Form now, while it's in your hands.

*Medicare Supplement Plans are available through Colonial Penn Life Insurance Company. Colonial Penn Life Insurance Company, Bankers Life and Casualty Company and their licensed agents are not affiliated with or sponsored by the Federal Medicare Program. An insurance agent may contact you.*

## So much valuable information about Medicare and you – and so easy to get!

Full of easy-to-understand information, good suggestions and potential solutions to serious Medicare coverage issues, [***Medicare and Active Americans***] is a FREE booklet that every Medicare recipient should read.

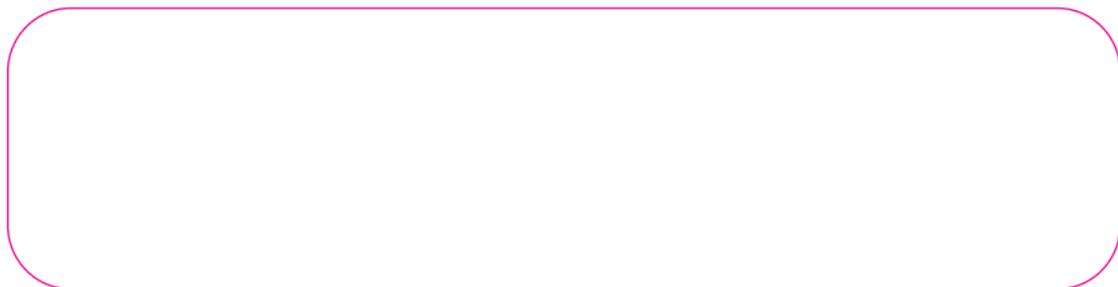
It's simple to get the free copy that's been reserved for you: simply check **"YES"** on the other side of this convenient form, then detach at the perforated line above and mail it today in the enclosed postage-paid envelope. That's all there is to it!



BANKERS LIFE AND CASUALTY COMPANY  
600 WEST CHICAGO AVE  
CHICAGO, IL 60654-2800

PRSR STD  
U.S. POSTAGE  
**PAID**  
Bankers Life  
and Casualty  
Company

**TURNING 65?**



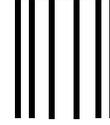
CPL-BE-3968 (5/10)

**Important FREE information inside.**

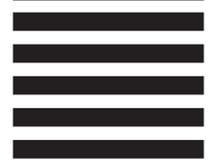
**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 63265 CHICAGO IL

POSTAGE WILL BE PAID BY ADDRESSEE  
**Bankers Life and Casualty Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



BE-513B (11/04)

Make sure the RETURN ADDRESS is showing through the window.