

SERFF Tracking Number: STLG-126472609 State: Arkansas  
 Filing Company: Sterling Life Insurance Company State Tracking Number: 44752  
 Company Tracking Number:  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: AR3.01.10  
 Project Name/Number: Plan Comparison Chart/

## Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR3.01.10

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Filing Type: Advertisement

SERFF Tr Num: STLG-126472609 State: Arkansas

SERFF Status: Closed-Filed-Closed State Tr Num: 44752

Co Tr Num: State Status: Filed-Closed

Authors: Jennifer Marinas, Mary Garcia

Date Submitted: 01/29/2010

Reviewer(s): Stephanie Fowler

Disposition Date: 02/04/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Plan Comparison Chart

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/04/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/04/2010

Created By: Jennifer Marinas

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Marinas

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing Filing - NAIC#77399

Sterling Advertising

AR3.01.10 - Plan Comparison Chart ----- Initial filing

Dear Sir/Madam:

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Attached please find the above referenced advertisement for your review.

This filing is an advertisement filing for Sterling's Standard Medicare Supplement Insurance policies filed and approved by the Department.

AR3.01.10

This Medicare Supplement grid will not be the initial contact with the prospect. This will be used to sell the new 2010 Medicare Supplement plans. This will not be the initial contact with the prospect. This will be used with the POS Brochures (1.19.08, 1.20.08, 1.21.08, 1.22.08, 1.25.08, 1.26.08, 2.68.08, 2.69.08, 2.70.08, 2.71.08, 2.72.08, 2.74.08) that have already been approved with your department.

If you have any questions, please do not hesitate to contact me at (360) 392-9201 or email [jennifer.marin@sterlingplans.com](mailto:jennifer.marin@sterlingplans.com)

Sincerely,  
Jennifer Marinas  
Legal Assistant  
Compliance & Regulatory Affairs  
Sterling Life Insurance Company

## Company and Contact

### Filing Contact Information

Jennifer Marinas, Legal Assistant  
2219 Rimland Drive  
P.O. Box 5348  
Bellingham, WA 98227

[jennifer.marin@sterlingplans.com](mailto:jennifer.marin@sterlingplans.com)  
360-392-9201 [Phone]  
360-647-8632 [FAX]

### Filing Company Information

Sterling Life Insurance Company  
P.O. Box 5348

CoCode: 77399  
Group Code: 361

State of Domicile: Illinois  
Company Type: Insurance  
Company - Life, Accident & Health  
State ID Number:

Bellingham, WA 98227  
(360) 647-9080 ext. [Phone]

Group Name:  
FEIN Number: 13-1867829

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## Filing Fees

SERFF Tracking Number: STLG-126472609 State: Arkansas  
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Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: IL Domicile Fee: \$50 per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	01/29/2010	33887930

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/04/2010	02/04/2010

*SERFF Tracking Number:*      *STLG-126472609*                      *State:*                      *Arkansas*  
*Filing Company:*              *Sterling Life Insurance Company*                      *State Tracking Number:*      *44752*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*                      *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *AR3.01.10*  
*Project Name/Number:*      *Plan Comparison Chart/*

## **Disposition**

Disposition Date: 02/04/2010

Implementation Date:

Status: Filed-Closed

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>
	Plan Comparison Chart	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/04/2010	AR3.01.10	Advertising	Plan Comparison Chart	Initial			AR3.01.10_Plan_Comparison_Chart.pdf

# Medicare Supplement Plan Comparison

New Benefits effective June 1, 2010

	<b>A</b>	<b>B</b>	<b>C</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>N</b>
Basic Benefit*	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
Part A Deductible		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
Part B Deductible			<b>X</b>	<b>X</b>			
Copay/Coinsurance						<b>50%</b>	<b>copays**</b>
Skilled Nursing Facility Coinsurance			<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
Part B Excess Charges				<b>100%</b>	<b>100%</b>		
Foreign Travel Benefit			<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>
Preventive Care							
Out of Pocket Maximum						<b>[\$4,620]</b>	

\*Hospice coverage now included in Basic Benefit. \*\*Part B benefits subject to copays: Office Visit up to [\$20] and Emergency Room visit up to [\$50] (waived if admitted).

Toll-free: **[1-800-688-0010]**

## STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

TTY line: **[1-888-858-8567]**

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Please contact Sterling for complete details on other insurance plans that may be available. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent. Not all plans available in all areas.