

SERFF Tracking Number: ELCC-126480366 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 44748
Company Tracking Number: MICROSITE-MS
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement
Project Name/Number: Microsite-MS/Microsite-MS

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: ELCC-126480366 State: Arkansas
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed- State Tr Num: 44748
Closed

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: MICROSITE-MS State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Mark Banks, Kathy Foster, Disposition Date: 03/11/2010
John Neville

Date Submitted: 01/29/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Microsite-MS
Project Number: Microsite-MS
Requested Filing Mode:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Domicile state (UT)
does not require the filing of Medicare
Supplement advertisements

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/11/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 03/11/2010

Deemer Date:
Submitted By: Mark Banks
Filing Description:

Created By: Mark Banks
Corresponding Filing Tracking Number:

Submitted for your review is Equitable Life & Casualty Insurance Company's Medicare Supplement internet microsite screen prints (#3MS-W). This is being submitted as an invitation to inquire advertisement. This is a new filing and does not replace any previously filed advertisement.

The microsite is a limited website that allows individuals to request information regarding our Medicare supplement policies available in their state. The microsite contains very basic information about Medicare supplement insurance

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and Equitable Life & Casualty. Should an individual wish to receive additional information about our plans, he or she can request that information by entering their contact information in microsite form. This contact information will be provided to a licensed and appointed agent in the individual's area, who will then provide the individual with the product information.

Company and Contact

Filing Contact Information

Mark Banks, Manager of Regulatory Compliance
 3 Triad Center Suite 200
 Salt Lake City, UT 84180
 Mark.Banks@Equilife.com
 800-352-5150 [Phone] 3756 [Ext]
 801-579-3781 [FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company
 3 Triad Center Suite 200
 Salt Lake City, UT 84180
 (801) 579-3400 ext. [Phone]

 CoCode: 62952
 Group Code: -99
 Group Name:
 FEIN Number: 87-0129771
 State of Domicile: Utah
 Company Type: Life and Health
 State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$0.00	01/29/2010	
Equitable Life & Casualty Insurance Company	\$25.00	02/03/2010	33969157

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/11/2010	03/11/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	02/04/2010	02/04/2010	Mark Banks	03/10/2010	03/10/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing set to be disapproved and closed	Note To Filer	Stephanie Fowler	03/10/2010	03/10/2010

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Disposition

Disposition Date: 03/11/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Microsite Screen Prints	Filed	Yes
Form	Microsite Screen Prints	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/04/2010
Submitted Date 02/04/2010
Respond By Date 03/04/2010

Dear Mark Banks,

This will acknowledge receipt of the captioned filing.

Objection 1

- Microsite Screen Prints, 3MS-W (Form)

Comment: Equitable's 3-way Guarantee - AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being stated, please remove the second sentence under the "Guaranteed Premium Protection" paragraph; premiums are not increased due to age in Arkansas

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/10/2010
Submitted Date 03/10/2010

Dear Stephanie Fowler,

Comments:

I am in receipt of your 2/4/10 objection letter. In response:

Response 1

Comments: The second sentence of the "Guaranteed Premium Protection" paragraph has been deleted. Attached is a revised microsite. Please note that the form number has been changed from 3MS-W to 4MS-W.

Related Objection 1

Applies To:

- Microsite Screen Prints, 3MS-W (Form)

Comment:

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Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Microsite Screen Prints	4MS-W		Advertising	Initial			4MS-W.pdf
Previous Version							
Microsite Screen Prints	3MS-W		Advertising	Initial			Med Supp Microsite - 3MS-W.pdf

No Rate/Rule Schedule items changed.

Please feel free to contact me at 800-352-5150, ext 3756, if you have any questions or concerns.

Thanks,
 Mark

Sincerely,
 John Neville, Kathy Foster, Mark Banks

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Note To Filer

Created By:

Stephanie Fowler on 03/10/2010 04:12 PM

Last Edited By:

Stephanie Fowler

Submitted On:

03/11/2010 10:10 AM

Subject:

Filing set to be disapproved and closed

Comments:

This filing is set to be disapproved and closed if there is no response by March 17.

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/11/2010	4MS-W	Advertising	Microsite Screen Prints	Initial			4MS-W.pdf



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EQUITABLE'S 3-WAY GUARANTEE

Guaranteed Renewable
You can renew this policy as long as you live by paying the premium on time - no matter what your future health may be.

Guaranteed Premium Protection
Premiums are guaranteed for one full year. We will never change premiums unless we do so for all policies like yours in your state on a class basis. We will notify in advance of any change in premium.

Guaranteed Free Look
You have the right to a 30 day "free look" and a full refund if you are not completely satisfied for any reason.

Medicare Supplement is Insurance Designed to Supplement Costs Left by Medicare

Protect your Retirement Savings. Medicare doesn't cover all medical costs, such as:

- Co-payments
- Deductibles
- Charges above Medicare "allowable" amount
- Routine physical examinations

Coverage That's Easy to Get and Easy to Keep

- Your acceptance can be guaranteed with our simple "Yes/No" application, and you have immediate coverage with no waiting period for all plans. Even your current health conditions are covered immediately.
- We guarantee issue all plans we offer, to qualified Open Enrollees.
- You can choose the premium payment plan that is best for you, plus a way to make sure once you have your coverage, you won't lose it. Ask your Equitable agent about our "Alternate Payor" feature and our "15 Day Extension To Pay".

The policies described above are not available in all states. Policies contain limitations and exclusions, which may vary by state.



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The products and personalized service that we provide policyowners are second to none. We deliver the service that exceeds your expectations.

"In 1935, a young doctor had the idea to start a business with the notion that it would be successful as long as people were treated fairly and equally. That entrepreneur was my grandfather. With vision and good, old-fashioned hard work, his "idea" became Equitable Life & Casualty."

"We've come a long way from those humble beginnings during the Great Depression. Our world has changed in many, many ways. With advancements in medical science and changes in our lifestyles and habits, we have the ability to live longer and healthier lives - to celebrate our aging and share it with our families and loved ones."

-- E. Rod Ross, Chairman and CEO



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Proposed Insured's Information

* **Start Here** → Choose a state

* Age:

Contact Information

* First Name:

* Last Name:

* Address:

* City:

* State: * Zip Code:

* Phone:

* E-Mail Address:

* Best Time To Call:

Comments:

* Required Fields

Submit

We care, we listen...
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Whether we are responding to e-mail, in writing, or on the telephone, we take pride in every opportunity to serve our customers.



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Thank You!



Your request is important to us.
We will be in touch with you soon.

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/29/2010	Form	Microsite Screen Prints	03/10/2010	Med Supp Microsite - 3MS-W.pdf (Superseded)



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* City:

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* Phone:

* E-Mail Address:

* Best Time To Call:

Comments:

* Required Fields

Submit

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