

SERFF Tracking Number: PHYS-126488337 State: Arkansas  
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 44780  
 Company Tracking Number: PMA3249  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
 Standard Plans 2010  
 Product Name: Med Sup/LTC  
 Project Name/Number: PMA3249/PMA3249

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC SERFF Tr Num: PHYS-126488337 State: Arkansas  
 TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 44780  
 Standard Plans 2010 Closed  
 Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: PMA3249 State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Disposition Date: 03/10/2010  
 Authors: Sonya Dickey, Sara Magee-Garcia  
 Date Submitted: 02/05/2010 Disposition Status: Filed-Closed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: PMA3249 Status of Filing in Domicile: Pending  
 Project Number: PMA3249 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: 03/10/2010 Explanation for Other Group Market Type:  
 State Status Changed: 03/10/2010  
 Deemer Date: Created By: Sonya Dickey  
 Submitted By: Sara Magee-Garcia Corresponding Filing Tracking Number:  
 PMA3249

Filing Description:

RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisements

Invitations to Inquire:

Booklet: PMA3249, Trifold brochure: PMA3251, Letter: PMA3250AR & Reply Card: PMA3550AAR

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 Policies/Rider:

Policies/Rider Medicare Supplement Plans Approval Dates

SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44780*  
 Company Tracking Number: *PMA3249*  
 TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.001 Plan A 2010*  
 Product Name: *Med Sup/LTC*  
 Project Name/Number: *PMA3249/PMA3249*

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 also create an interest 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

The material could also be used to create an interest in any of our other approved policies. The agent contact information is variable and has been indicated with brackets. For PMA3249 the right hand column on page one is variable and could be more personalized to include the agents photo and contact information instead of the picture of our Company. This column has been included in brackets and the variable information for this column has been attached to the Supporting Documentation Tab.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may 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](mailto: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	

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SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44780*  
Company Tracking Number: *PMA3249*  
TOI: *MS081 Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS081.001 Plan A 2010*  
Product Name: *Med Sup/LTC*  
Project Name/Number: *PMA3249/PMA3249*

## Filing Fees

Fee Required? Yes  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form 4 forms  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$200.00	02/05/2010	34016397

SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44780*  
Company Tracking Number: *PMA3249*  
TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.001 Plan A 2010*  
Product Name: *Med Sup/LTC*  
Project Name/Number: *PMA3249/PMA3249*

## **Correspondence Summary**

### **Dispositions**

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	03/10/2010	03/10/2010



SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Variable information for form PMA3249	Filed	Yes
<b>Form</b>	PMA3249	Filed	Yes
<b>Form</b>	PMA3251	Filed	Yes
<b>Form</b>	PMA3250AR	Filed	Yes
<b>Form</b>	PMA3250AAR	Filed	Yes

SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44780*  
 Company Tracking Number: *PMA3249*  
 TOI: *MS081 Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS081.001 Plan A 2010*  
 Product Name: *Med Sup/LTC*  
 Project Name/Number: *PMA3249/PMA3249*

## Form Schedule

### Lead Form Number: PMA3249

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/10/2010	PMA3249	Advertising	PMA3249	Initial			PMA3249.pdf
Filed 03/10/2010	PMA3251	Advertising	PMA3251	Initial			PMA3251.pdf
Filed 03/10/2010 R	PMA3250A	Advertising	PMA3250AR	Initial			PMA3250AR.pdf
Filed 03/10/2010 AR	PMA3250A	Advertising	PMA3250AAR	Initial			PMA3250AR.pdf

# Making Insurance Simple

A guide to your coverage options

Here's what some of our customers say ...

"I've always received excellent service from the Physicians Mutual family! I'm very pleased with your Company and all that you do."

– Manuel L., Tennessee

"I consider the Physicians Mutual® customer service representatives and agents to be very courteous, helpful and professional. They go beyond the call of duty."

– Rosalind S., Missouri



2600 Dodge Street  
Omaha, NE 68131-2671

Customer Service:  
800-228-9100

[www.PhysiciansMutual.com](http://www.PhysiciansMutual.com)

Please ask your agent/producer for complete details (including benefits, costs and limitations) about these valuable insurance options. Product availability varies by state.

Insurance Producer license # \_\_\_\_\_

© Physicians Mutual®, 2009

Your insurance solutions from  
Physicians Mutual Insurance Company®  
Physicians Life Insurance Company®



PMA3249

# Straightforward Answers to Your Needs

I work for you

You have a lot of choices when it comes to picking an insurance company. But how do you know which one is right for you, much less which products best fit your needs?

That's where I can help. I'm here to explain your options — in simple terms — so you **get the right coverage at the right price**. That's my job, to put your needs first, and the reason why I work for you.

And you can rest assured I'll be here when you need me. And, not only do you have my continuous support, you are also backed by one of the strongest insurance companies in the industry.

In fact, we are not publicly owned or traded, so it is **your interests that will come first** — not those of Wall Street. Our history goes back over 107 years to when Physicians Mutual Insurance Company first opened its doors in 1902 and later expanded to include Physicians Life Insurance Company in 1970.

In 2008 alone, Physicians Mutual Insurance Company paid more than \$249 million on all insurance benefits combined, and Physicians Life Insurance Company paid more than \$297 million on all life and annuity benefits combined ... that's an average of over \$2 million paid every working day!

Plus, Physicians Mutual Insurance Company has over \$1.3 billion in invested assets, and Physicians Life Insurance Company has over \$1.2 billion. That means, we have the financial strength to ensure your claims can be paid.

When you buy our insurance, you become a member of our family, so we can help you take care of yours. Remember, **we'll be here when you need us** ... now and for years to come.



Please, never hesitate to contact us if you have questions or need help ... that is why we're here.

[PhysiciansMutual.com](http://PhysiciansMutual.com)



# Protection for Loved Ones

Coverage through all the stages of your life

## Life

If you change jobs or retire, you may not be able to take your life insurance with you ... or perhaps you don't have any coverage at all.

That's why we offer a variety of life insurance options — so you can have coverage that **travels with you through every stage of life**.

Keep in mind, the national average for how much a funeral can cost is \$7,318.\*

Will your current coverage pay for that whole amount, as well as the rest of your final expenses? What about your credit card bills, mortgage and other debt? Do you have enough coverage for those as well?

Plus, as time goes on, the cost of living often goes up. So the benefits you planned on leaving to your loved ones may not pay for everything you intend them to cover.

Our life insurance is an ideal way to help ensure your loved ones receive the protection they deserve ... so you can **leave dollars, not debts**.

\* Based upon cost figures compiled by the National Funeral Directors Association (NFDA), 2006

Coverages offered by Physicians Life Insurance Company (L708, L712, L726, L730, L732, L762, L728, L729; OK: L726K, L7300K, L7320K, L7620K, L728L, L729L)



## Taking Time to Remember

The Physicians Mutual family is committed to sustaining, improving and restoring our world.

The Trees in Memory program, carried out in cooperation with the Arbor Day Foundation, is one way we work to fulfill that commitment.

In memory of each of our life insurance customers who passes on, we plant a tree in a national forest that has been damaged by natural disasters.

Now in its fifth year, our program has planted over 126,000 trees. In fact, we have already filled a forest in Florida and are now helping to restore one in Michigan.

As these trees grow, they provide lasting memories of loved ones — while enhancing and beautifying our world.

# Planning for the Future

Solutions for living a long life

## Long-Term Care

Many people don't want to be a burden to family and friends, particularly when it comes to extended care.

And when you consider the need for extended care can arise at any time in your life (perhaps due to an unexpected illness, injury or car accident), it's important to plan ahead now.

Long-term care insurance can help make sure **you have help getting care ... and paying for it.**

Remember, extended care can be very expensive. Simply having help in your home can cost almost \$30 an hour and staying in a semi-private room at a nursing home costs \$68,000 a year.\*

Do you have money to help pay for these costs that won't interfere with your retirement savings?

That's where our long-term care insurance can help ... so you can **keep your independence and not burden your loved ones** with your care or medical bills.

\* "2008 Cost of Care Survey," Genworth Financial and CareScout, April 2008

Coverages offered by Physicians Mutual Insurance Company (P145, P146, P147, P148; OK: P145OK, P146OK, P147OK, P148OK)

Ohio residents, please note: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call toll-free 1-800-686-1526.

## Annuities

Lately, there seems to be fewer options available to **plan securely for the future ...** and people who have invested in the stock market have seen their share of surprises.

Plus, people are living longer today than ever before. In fact, a 65-year-old person today can expect to live another 17 to 20 years.\*

This means people are spending more time in retirement and their income, therefore, has to last longer. So, it is probably a good idea to look for ways to save that help ensure you **won't run out of money** in retirement.

Luckily, there is a safe, secure way to **build your retirement savings** and help ensure you don't outlive your money — annuities.

Our annuities offer safe, steady growth of your funds as well as a guaranteed income stream.

They can help **bring you peace of mind** knowing your retirement savings will be there when you need them.

\* United States Life Tables, 2004," National Vital Statistics Reports, National Center for Health Statistics, December 28, 2007

Annuities offered by Physicians Life Insurance Company (API00, API14, API16, API10, API11, API12; OK: API14X, API16X, API10X, API11X, API12X)

# Insurance for all of us.™

Because good coverage shouldn't be hard to understand



The Physicians Mutual family ...

- Protects thousands of customers all across the country
- Consistently receives some of the highest financial strength ratings in the nation
- Pays an average of over [\$2]million in claims every working day
- Remains strong with over [\$2.5]billion in assets

You deserve straightforward answers from straightforward companies — not flashy slogans or gimmicks.

That's why we take the time to sit down and listen to your needs ... talk to you person to person ... and help give the right answers to your insurance problems.

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 treated the way a valued customer should be — with kindness and respect.

And isn't it about time a company actually listens and stands up for you?

When you purchase insurance from us, you become part of a community that is listened to and treated with respect.

There's no beating around the bush, just saying things as they are ... simple answers from an honest company.

Isn't that the way it should be? That's ...

**Insurance for all of us.™**

# Protection from Rising Medical Costs

When traditional insurance just isn't enough

## Medicare Supplement

Medicare alone may not be enough to cover your medical bills. That's because, as good as it is, **Medicare was never intended to pay all your expenses.**

In fact, just a little over 50% of health care costs for seniors are actually paid by Medicare, and the average Medicare recipient, age 65 and over, has more than \$13,000 in health care costs each year.\*

This can leave you paying medical expenses out of your own pocket, including things like coinsurance, co-pays and deductibles.

That's where our Medicare Supplement insurance can help.

Medicare Supplement insurance works together with Medicare to help offer **more insurance coverage** and help reduce the amount of money you spend out of your own pocket.

Basically, Medicare Supplement insurance can **help pay your medical expenses!**

\* Costs include medical and long-term care services, prescription drugs, hospice care and more; information is from "Medicare Current Beneficiary Survey," Centers for Medicare and Medicaid Services, 2004 (released in March 2008)

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program; coverages offered by Physicians Mutual Insurance Company (P020, P025, P026, P027, B345; OK: P0200K, P0250K, P0260K, P0270K)

## Dental

Did you know research shows a link between how you take care of your teeth and things like heart disease, stroke and even diabetes ... and that warning signs for more than 90% of all bodily diseases can appear in your mouth?\*

That's why our dental insurance is important.

It **pays for more than 300 covered dental services** — from preventive care to major procedures — so you can help keep your mouth (and body) healthy.

And, having a **\$0 deductible** helps ensure more money stays in your pocket!

Remember, standard health insurance usually doesn't cover dental care (even Medicare can only provide limited benefits), so you'll probably want to look somewhere else for dental coverage that can help you save money.

Our dental insurance can make it easier (and more affordable) to see your dentist and **receive the care you need** to stay healthy.

\* "The Importance of Oral Health to Overall Health," Oral Health Resources, The Academy of General Dentistry, updated October 2008

Coverages offered by Physicians Mutual Insurance Company (C250A, P150; OK: P1500K)

# Protection from Rising Medical Costs

Additional answers to your health insurance needs

## Cancer

While the odds of surviving cancer are higher than ever, its treatment can be extensive and expensive. Unfortunately, many of the costs are not covered by traditional medical insurance.

That's where our cancer insurance comes in.

It can help **cover the high costs of cancer** and reduce the amount you spend out of your own pocket ... so you can **worry less about bills** and focus more on enjoying life.

Consider this ... cancer patients who have no insurance, or not enough health insurance, have higher medical costs, poorer outcomes and higher rates of death.\*

And, 1 in 5 cancer patients with just regular health insurance use all or most of their savings paying for costs related to cancer.\*

Our cancer insurance can help ease the burden of medical bills ... so **you don't have to pay everything by yourself.**

\* "Cancer Facts and Figures," American Cancer Society, 2008

Coverages offered by Physicians Mutual Insurance Company (P176; OK: P1760K)



## Supplemental Health

Sometimes your insurance may not cover all your expenses. With rising co-pays, deductibles and health care costs, you may look for alternative ways to help pay medical bills.

Luckily, our supplemental health insurance can help **fill gaps in other health coverage** and pay for the services you'll likely use most.

Just think about it ... unexpected medical bills can quickly push a person into bankruptcy. In fact, getting sick is a factor in 62% of personal bankruptcies.\* Our coverage is a great solution to help **keep up with the high cost of medical bills** ... and keep out of debt.

\* "Medical Bankruptcy in the United States, 2007: Results of a National Study," The American Journal of Medicine, 2009

Coverages offered by Physicians Mutual Insurance Company (P210A; OK: P210T)

## Long-Term Care

The need for extended care can arise at any time in your life (perhaps due to a sudden illness, injury or car accident), so it's important to plan now.

Long-term care insurance can help make sure you have help getting care ... and paying for it.

"You are the best insurance company I have ever dealt with. No matter how small the claim, you come through promptly and with no excuses. I am very happy to be one of your customers! Again, thank you so much!"

— Dot U., Idaho

Remember, extended care can be expensive. That's where our long-term care insurance can help ... so you can **keep your independence and not burden your loved ones** with your care or medical bills.

Coverages offered by Physicians Mutual Insurance Company (P145, P146, P147, P148; OK: P145OK, P146OK, P147OK, P148OK)

Ohio residents, please note: You can obtain free information about long-term care insurance from the Ohio Department of Insurance. Call toll-free 1-800-686-1526.

## Annuities

Lately, there seems to be fewer options available to **plan securely for the future** ... and people who have invested in the stock market have seen their share of surprises.

Luckily, there is a secure way to **build your retirement savings** and help ensure you don't outlive your money — annuities.

Our annuities can help **bring you peace of mind** knowing your retirement savings will be there when you need them.

Annuities offered by Physicians Life Insurance Company (AP100, AP114, AP116, AP110, AP111, AP112; OK: P114X, AP116X, AP110X, AP111X, AP112X)

## Life

If you change jobs or retire, you may not be able to take your life insurance with you ... or perhaps you don't have any coverage at all.

That's why we offer a variety of life insurance options — so you can have coverage that **travels with you through every stage of life**.

Our life insurance is an ideal way to help ensure your loved ones receive the protection they deserve ... so you can **leave dollars, not debts**.

Coverages offered by Physicians Life Insurance Company (L708, L712, L726, L730, L732, L762, L728, L729; OK: L726K, L7300K, L7320K, L7620K, L728L, L729L)

## Insurance for all of us.™

Remember, when you purchase insurance from us, you become **part of a community** that is listened to and treated with respect.

So you should never hesitate to contact us if you have questions or need help ... it is why we're here.

[agent /  
producer  
photo]

[Physicians Mutual® ]  
[ 2600 Dodge Street ]  
[ Omaha, NE 68131 ]

[ PhysiciansMutual.com ]

Product availability varies by state. An insurance agent/producer will contact you with more details for this solicitation of insurance.

Insurance Producer License # \_\_\_\_\_

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## Making Insurance Simple

A guide to your coverage options



Your insurance solutions from  
Physicians Mutual Insurance Company®  
Physicians Life Insurance Company®



Physicians  
Mutual®

Insurance for all of us.™

PMA3251

# Straightforward Answers to Your Needs

I work for you

You have a lot of choices when it comes to picking an insurance policy. But how do you know which one is right for you?

That's where I can help. Here's a brief list of the **protection we offer**, as well as a description of how each one can help you. Please feel free to ask me for their complete details (including benefits, costs and limitations) at any time.

Remember, I'm here to explain your options — in simple terms — so you **get the right coverage at the right price**. That's my job, to put your needs first, and the reason why I work for you.

And, you not only have my continuous support, you are also backed by one of the strongest insurance companies in the industry.

In [2008] alone, Physicians Mutual Insurance Company paid more than [\$249] million on all insurance benefits combined, and Physicians Life Insurance Company paid more than [\$297] million on all life and annuity benefits combined ... that's an average of **over [\$2] million paid every working day!**

Plus, Physicians Mutual Insurance Company has over [\$1.3] billion in invested assets, and Physicians Life Insurance Company has over [\$1.2] billion. That means, we have the financial strength to ensure your claims can be paid.

Please never hesitate to contact me. I'm here to serve your insurance needs — now and for years to come.

## Medicare Supplement

As good as it is, Medicare alone was never intended to pay all your medical expenses.

This can leave you paying medical expenses out of your own pocket, including things like coinsurance, co-pays and deductibles.

That's where our Medicare Supplement insurance can help. It works with Medicare to help offer **more insurance coverage** and help reduce the amount of money you spend out of your own pocket.

Basically, Medicare Supplement insurance can help **pay your medical expenses!**

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program; coverages offered by Physicians Mutual Insurance Company (P020, P025, P026, P027, B345; OK: P0200K, P0250K, P0260K, P0270K)

## Dental

We all know how important it is to see the dentist regularly. After all, how we take care of our teeth is connected to the health of our whole body.

However, dental procedures can be expensive. Since, standard health insurance usually doesn't include coverage for dental care (even Medicare can only provide limited benefits), you'll probably want to look somewhere else for dental coverage that can help you save money.

Our dental insurance can make it easier (and more affordable) to see your dentist and **receive the care you need** to stay healthy.

Coverages offered by Physicians Mutual Insurance Company (C250A, P150; OK: P1500K)

## Cancer

While the odds of surviving cancer are higher than ever, its treatment can be extensive and expensive. Unfortunately, many of the costs are not covered by traditional medical insurance.

That's where our cancer insurance comes in.

It can help **cover the high costs of cancer** and reduce the amount you spend out of your own pocket ... so you can **worry less about bills** and focus more on enjoying life.

Coverages offered by Physicians Mutual Insurance Company (P176; OK: P1760K)



## Supplemental Health

Sometimes your insurance may not cover all your expenses. With rising co-pays, deductibles and health care costs, you may look for alternative ways to help pay medical bills.

Luckily, our supplemental health insurance can help **fill gaps in other health coverage** and pay for the services you'll likely use most.

Coverages offered by Physicians Mutual Insurance Company (P210A; OK: P210T)

**YES!...** I want to learn about my insurance options from the Physicians Mutual family.

I want to learn more about (please list the products you are interested in):

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Name: 

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Address: 

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City: 

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State: 

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 ZIP: 

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County: 

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Email Address: 

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Phone Number: ( 

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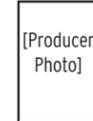
[Producer #: XXXXXXX]

PMA3250AAR A producer will contact you. Lead ID #: [XXXXXXX]

Answers to your insurance concerns are here! For more information about your coverage options, please call: **[Producer Name at 999-999-9999]**



[XXXXXXXXX Address Line1]  
[XXXXXXXXX Address Line2]



Sample A. Sample  
Address  
Address  
Anytown, XX 99999-9999



PMA3250AR

**[First Name],**

**Insurance shouldn't  
be hard to  
understand ...**



# Making Insurance Simple

Straightforward answers to your insurance needs ...

Think all insurance companies are the same?  
**Think again!**

You deserve straightforward answers from straightforward companies — not flashy words or gimmicks. That's why, as a member of the Physicians Mutual family, I take the time to sit down and listen to your needs ... talk to you person to person ... and help explain your options — in simple terms. That's my job, to put your needs first, and the reason why I work for you.

## I can offer you:

- A variety of insurance options — so you get the right coverage at the right price
- Personalized, one-on-one service — contact me at any time because I'm here to help meet your needs
- The security and backing of financially-sound companies that consistently receive some of the highest financial strength ratings in the nation

"I consider the Physicians Mutual" customer service representatives and agents to be very courteous, helpful and professional. They go beyond the call of duty."

— Rosalind S., Missouri

## Choose the insurance that helps meet your needs and budget

### Protection from medical costs ...

When traditional insurance isn't enough, you may need additional answers to your health insurance needs:

- Medicare Supplement Insurance
- Cancer Insurance
- Dental Insurance
- Supplemental Health Insurance

### Solutions for living a long life ...

Have peace of mind knowing you've helped protect your family and retirement savings:

- Long-Term Care Insurance
- Annuities

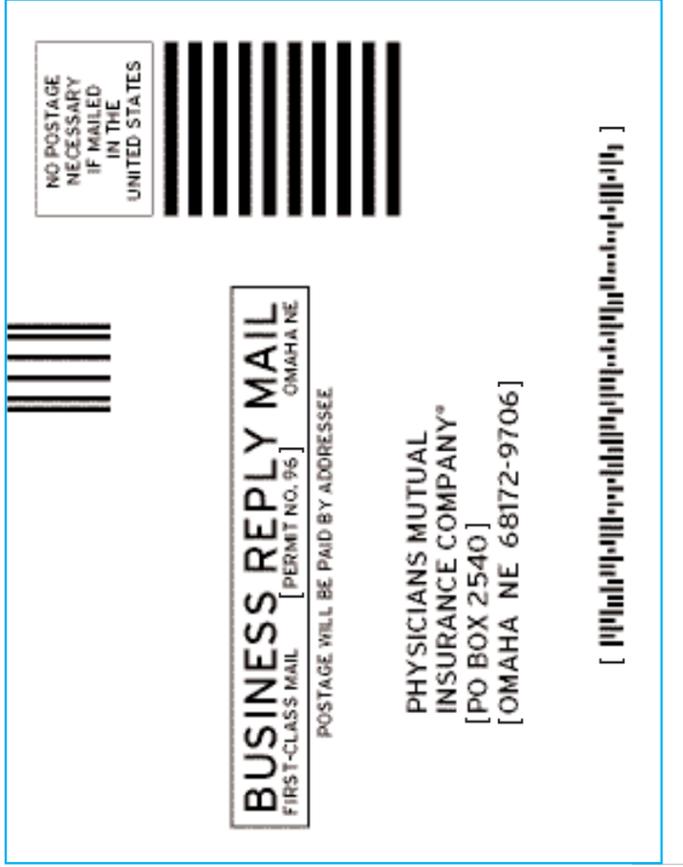
### Security for your loved ones ...

Help protect your family's financial future, so you can leave dollars instead of debts:

- Whole Life Insurance
- Term Life Insurance

Physicians Mutual Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Medicare Supplement, dental, cancer, supplemental health and long-term care insurance offered by Physicians Mutual Insurance Company. Annuities and whole and term life insurance offered by Physicians Life Insurance Company. Please ask me for full details (including costs and limitations) about these valuable coverages. (P020; P025; P026; P027; B345; C250A; P150; P176; P210A; P145; P146; P147; P148; AP100; AP114; AP116; AP110; AP111; AP112; L708; L712; L726; L730; L732; L762; L728)

Return the attached  
postcard for free, no  
obligation information.



**YES!...** I want to learn about my insurance options from the Physicians Mutual family.

I want to learn more about (please list the products you are interested in):

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---

Name: 

---

Address: 

---

City: 

---

State: 

---

 ZIP: 

---

County: 

---

Email Address: 

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Phone Number: ( 

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 ) 

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[Producer #: XXXXXXX]

PMA3250AAR A producer will contact you. Lead ID #: [XXXXXXX]

Answers to your insurance concerns are here! For more information about your coverage options, please call: **[Producer Name at 999-999-9999]**



[XXXXXXXXX Address Line1]  
[XXXXXXXXX Address Line2]



Sample A. Sample  
Address  
Address  
Anytown, XX 99999-9999



PMA3250AR

**[First Name],**  
  
**Insurance shouldn't  
be hard to  
understand ...**



# Making Insurance Simple

Straightforward answers to your insurance needs ...

Think all insurance companies are the same?  
**Think again!**

You deserve straightforward answers from straightforward companies — not flashy words or gimmicks. That's why, as a member of the Physicians Mutual family, I take the time to sit down and listen to your needs ... talk to you person to person ... and help explain your options — in simple terms. That's my job, to put your needs first, and the reason why I work for you.

## I can offer you:

- A variety of insurance options — so you get the right coverage at the right price
- Personalized, one-on-one service — contact me at any time because I'm here to help meet your needs
- The security and backing of financially-sound companies that consistently receive some of the highest financial strength ratings in the nation

"I consider the Physicians Mutual" customer service representatives and agents to be very courteous, helpful and professional. They go beyond the call of duty."

— Rosalind S., Missouri

## Choose the insurance that helps meet your needs and budget

### Protection from medical costs ...

When traditional insurance isn't enough, you may need additional answers to your health insurance needs:

- Medicare Supplement Insurance
- Cancer Insurance
- Dental Insurance
- Supplemental Health Insurance

### Solutions for living a long life ...

Have peace of mind knowing you've helped protect your family and retirement savings:

- Long-Term Care Insurance
- Annuities

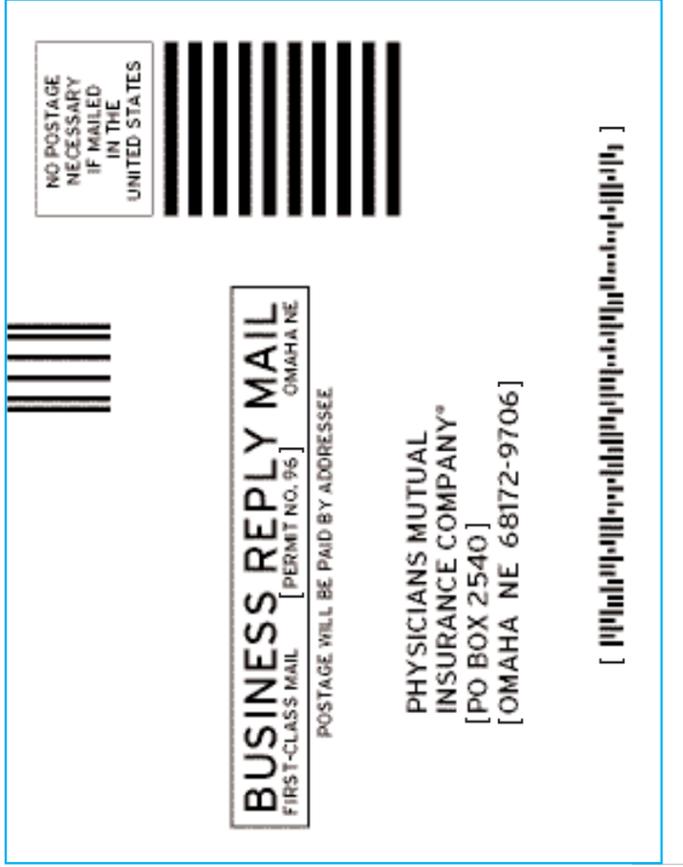
### Security for your loved ones ...

Help protect your family's financial future, so you can leave dollars instead of debts:

- Whole Life Insurance
- Term Life Insurance

Physicians Mutual Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Medicare Supplement, dental, cancer, supplemental health and long-term care insurance offered by Physicians Mutual Insurance Company. Annuities and whole and term life insurance offered by Physicians Life Insurance Company. Please ask me for full details (including costs and limitations) about these valuable coverages. (P020; P025; P026; P027; B345; C250A; P150; P176; P210A; P145; P146; P147; P148; AP100; AP114; AP116; AP110; AP111; AP112; L708; L712; L726; L730; L732; L762; L728)

Return the attached  
postcard for free, no  
obligation information.



SERFF Tracking Number: *PHYS-126488337* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *44780*  
Company Tracking Number: *PMA3249*  
TOI: *MS081 Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS081.001 Plan A 2010*  
Product Name: *Med Sup/LTC*  
Project Name/Number: *PMA3249/PMA3249*

## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Variable information for form PMA3249	Filed	<b>Date:</b> 03/10/2010
<b>Comments:</b>		
<b>Attachment:</b> B_personal_pg 1.pdf		

# Straightforward Answers to Your Needs

I work for you



Please, never hesitate to call me if you have questions or need help ... that is why I'm here.

[LongSample A. LongSample]  
[Insurance Agent/Producer]

[800-XXX-XXXX]  
[402-XXX-XXXX]

PhysiciansMutual.com



Physicians  
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Insurance for all of us.™