

SERFF Tracking Number: THRV-126380989 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 44788
 Company Tracking Number:
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: Medicare Supplement 2010 Advertising
 Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans
 Product Name: Medicare Supplement 2010 Advertising SERFF Tr Num: THRV-126380989 State: Arkansas
 TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44788
 Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 03/11/2010
 Authors: Julie Panaro, Matt Holderness
 Date Submitted: 02/09/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: 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: 03/11/2010 Explanation for Other Group Market Type:
 State Status Changed: 03/11/2010
 Deemer Date: Created By: Matt Holderness
 Submitted By: Julie Panaro Corresponding Filing Tracking Number:
 Filing Description:
 Advertising for Individual Medicare Supplement Insurance

Included in this submission are the following new advertising forms for your review:

Form 24704 R1-10, Thrivent Financial Medicare Supplement Insurance print ad (can be used in both color and black & white. Both versions are attached.)

Form 32431 N1-10, Thrivent Financial Medicare Supplement Insurance brochure

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Form 33358 N1-10, Med Supp - Exploring Health Care Options in Retirement
Form 33359L N1-10, Medicare Supplement Marketing Letter (with attached reply card)
Form 33359LR N1-10, Marketing Letter Reply Card (attached to above letter)
Form 33360SM N1-10, Medicare Supplement Self-Mail Letter for FR (with attached reply card)
Form 33360SMR N1-10, Self-Mailer Reply Card (attached to above letter)
Form 33360SMA N1-10, Medicare Supplement Self-Mail Letter for Customer Service (with attached reply card)
Form 33360SMAR N1-10, Self-Mailer Reply Card (attached to above letter)
Form 33361 N1-10, Medicare Supplement Welcome Letter
*Form 200905180 1/10, Medicare Supplement Insurance web page
*Form 25925N 1/10, Plans Available web page

*Web pages will appear as one page when viewed on-line. For filing purposes, the pdf version appears as several pages for easier review.

These forms will be used in the marketing of our new 2010 Medicare Supplement Insurance contracts, forms M-MA-MSA (10), M-MB-MSB (10), M-MC-MSC (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10) and M-MM-MSM (10), that were approved by your Department on 01/22/2010 (State Tracking # 44313).

Our previously approved advertising forms will continue to be used in the marketing of our current Medicare Supplement product. Effective June 1, 2010, the following advertising forms will no longer be used:

Form 32074AR N11-08 (Medicare Supplement Insurance brochure) "Filed" by your Department on 01/22/2009 (State Tracking #41228)
Form 33066A N11-08 (Med Supp – Exploring Health Care Options in Retirement) "Filed" 11/07/2008 (State Tracking #40417)
Form 33065L N11-08 with attached Reply Card, form 33065LR N11-08 (Medicare Supplement Marketing Letter and Reply Card) "Filed" 11/07/2008 (State Tracking #40417)
Form 33065SM N11-08 with attached Reply Card, form 33065SMR N11-08 (Medicare Supplement Self-Mail Letter and Reply Card) "Filed" 11/07/2008 (State Tracking # 40417)
Form 33065 N11-08 (Medicare Supplement Welcome Letter) "Filed" 11/07/2008 (State Tracking #40417)
Form 20519WH R9/08 (Products web page) "Filed" 11/07/2008 (State Tracking #40417)

Thank you in advance for your review of our filing. Please feel free to contact me with any questions.

Company and Contact

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Filing Contact Information

Julie Panaro, Compliance Specialist II julie.panaro@thrivent.com
 625 Fourth Ave S 800-847-4836 [Phone] 36473 [Ext]
 Minneapolis, MN 55415 612-844-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans CoCode: 56014 State of Domicile: Wisconsin
 4321 North Ballard Road Group Code: 2938 Company Type: Fraternal
 Appleton, WI 54919-0001 Group Name: State ID Number:
 (800) 847-4836 ext. [Phone] FEIN Number: 39-0123480

Filing Fees

Fee Required? Yes
 Fee Amount: \$600.00
 Retaliatory? No
 Fee Explanation: \$50 per advertising form (X 12 forms)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$600.00	02/09/2010	34093570

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: *THR-126380989* *State:* *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* *State Tracking Number:* *44788*
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TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *Medicare Supplement 2010 Advertising*
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Disposition

Disposition Date: 03/11/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-126380989* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *44788*
 Company Tracking Number:
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 Product Name: *Medicare Supplement 2010 Advertising*
 Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Thrivent Financial Medicare Supplement Insurance print ad	Filed	Yes
Form	Thrivent Financial Medicare Supplement Insurance brochure	Filed	Yes
Form	Med Supp - Exploring Health Care Options in Retirement	Filed	Yes
Form	Medicare Supplement Marketing Letter (with attached reply card)	Filed	Yes
Form	Marketing Letter Reply Card (attached to abv letter)	Filed	Yes
Form	Medicare Supplement Self-Mail Letter for FR (with attached reply card)	Filed	Yes
Form	FR Self-Mailer Reply Card (attached to abv letter)	Filed	Yes
Form	Medicare Supplement Self-Mail Letter for Customer Service (with attached reply card)	Filed	Yes
Form	Customer Service Self-Mailer Reply Card (attached to abv letter)	Filed	Yes
Form	Medicare Supplement Welcome Letter	Filed	Yes
Form	Medicare Supplement Insurance web page	Filed	Yes
Form	Plan Available web page	Filed	Yes

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Form Schedule

Lead Form Number: 24704 R1-10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/11/2010	24704 R1-10	Advertising	Thrivent Financial Medicare Supplement Insurance print ad	Initial		0.000	Med Supp Print Ad 24704 R1-10.pdf
Filed 03/11/2010	32431 N1-10	Advertising	Thrivent Financial Medicare Supplement Insurance brochure	Initial		0.000	Med Supp Insurance brochure 32431 N1-10.pdf
Filed 03/11/2010	33358 N1-10	Advertising	Med Supp - Exploring Health Care Options in Retirement	Initial		0.000	Med Supp Exploring Health Care Options 33358 N1-10.pdf
Filed 03/11/2010	33359L N1-10	Advertising	Medicare Supplement Marketing Letter (with attached reply card)	Initial		0.000	Med Supp Marketing Letter 33359L N1-10 with attached reply card 33359LR N1-10.pdf
Filed 03/11/2010	33359LR N1-10	Advertising	Marketing Letter Reply Card (attached to abv letter)	Initial		0.000	
Filed 03/11/2010	33360SM N1-10	Advertising	Medicare Supplement Self-Mail Letter for FR (with attached reply card)	Initial		0.000	Med Supp Self Mail Letter for FR 33360SM N1-10 with attached reply

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						card 33360SMR N1-10.pdf
Filed	33360SMR Advertising FR Self-Mailer Reply Initial				0.000	
03/11/2010 N1-10	Card (attached to abv letter)					
Filed	33360SMA Advertising Medicare Initial				0.000	Med Supp Self Mail Letter for Customer Service 33360SMA N1-10 with attached reply card 33360SMAR N1-10.pdf
03/11/2010 N1-10	Supplement Self-Mail Letter for Customer Service (with attached reply card)					
Filed	33360SMA Advertising Customer Service Initial				0.000	
03/11/2010 R N1-10	Self-Mailer Reply Card (attached to abv letter)					
Filed	33361 N1- Advertising Medicare Initial				0.000	Med Supp Welcome Letter 33361 N1-10.pdf
03/11/2010 10	Supplement Welcome Letter					
Filed	200905180 Advertising Medicare Revised	Replaced Form #:			0.000	Medicare Supplement Insurance web page 200905180 1- 10.pdf
03/11/2010 1/10	Supplement Insurance web page	200803729 11/08 Previous Filing #: 40959				
Filed	25925N Advertising Plan Available web Initial				0.000	Med Supp Plans Available web page 25925N 1-10.pdf
03/11/2010 1/10	page					



Thrivent Financial Medicare Supplement Insurance

Added protection you deserve

Retirement means looking at life in a new way. It also means making some important decisions regarding your health care coverage.

Medicare won't cover all your costs; you're responsible for paying non-covered expenses and those that exceed Medicare's limits.

As a Thrivent Financial representative, I can help you identify your needs, review your options and assist you in choosing a plan.

Call me today at:

[Name Name]
[Title]
[CA Insurance ID #]
[Street Address]
[City, State, ZIP]
[Phone Number]

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B. Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare supplement insurance is not available in all states. Thrivent Financial representatives are licensed insurance agents. This is a solicitation for insurance.

Contract Form Series #: M-MA-MSA (10), M-MB-MSB (10), M-MC-MSC (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10), M-MM-MSM (10), M-MN-MSMNB (10), MR-CX-MSBX MN (05), MR-CA-MSAD MN (05), MR-CBMSBD MN (05), MR-CP-MSPC MN (10), M-MX-MSMNX (10), M-MW-MSWI (10), MR-CA-MSAD WI (05).



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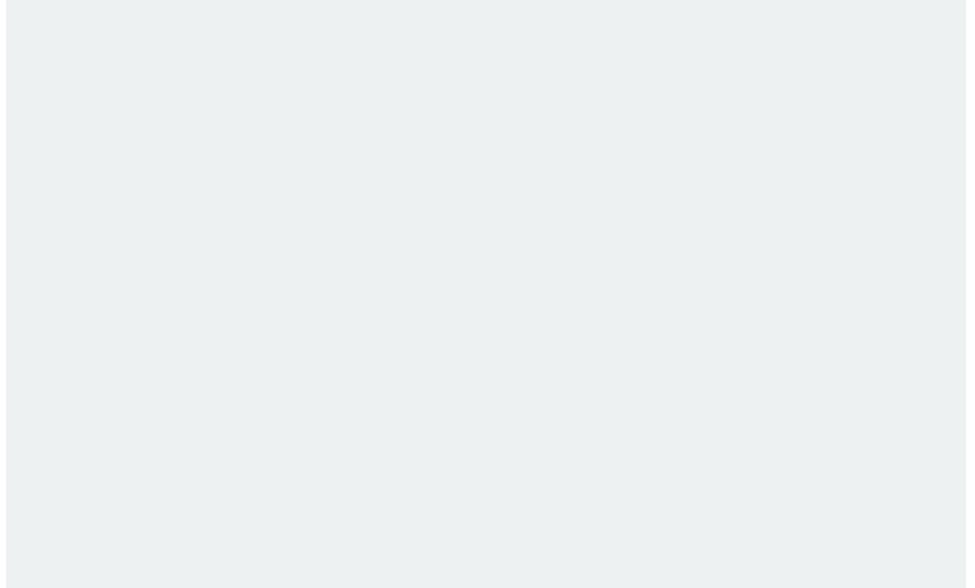
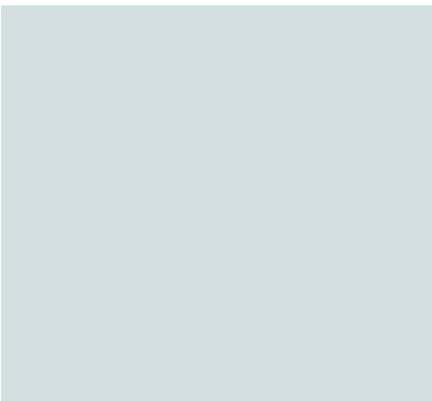
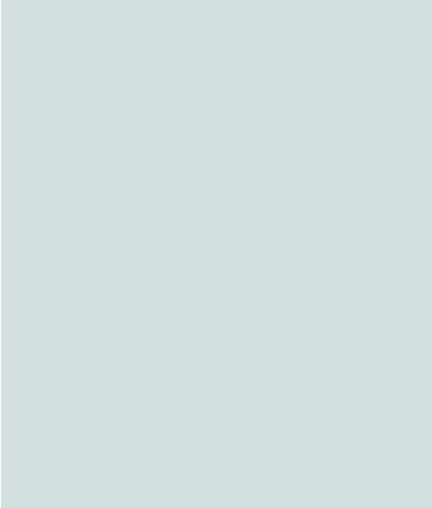
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 **Thrivent Financial for Lutherans®**
Let's thrive.®



Thrivent Financial Medicare Supplement Insurance

Added protection you deserve



Going beyond Medicare

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

It's likely that you're now entitled to Medicare, or will be very soon. But Medicare won't cover all your costs, which is why many people buy Medicare supplement insurance (also called Medigap) to help pay for unexpected health care costs—and provide added peace of mind.



Here's how it works

Medicare, the federal health insurance program for people age 65 and older and some disabled people under age 65, covers many—but not all—medical costs. As a result, you may still have out-of-pocket expenses to pay. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

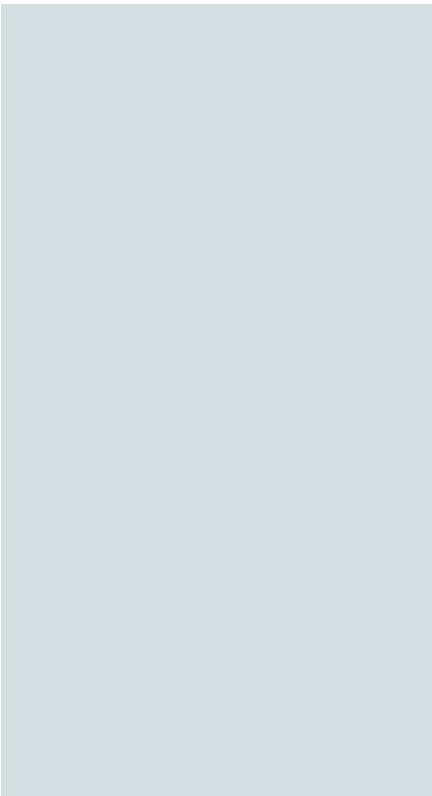
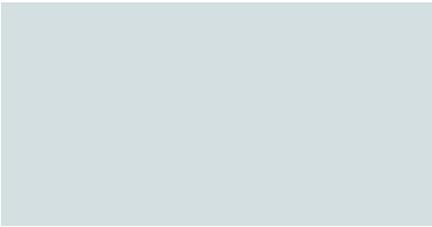
Medicare provides two major categories of coverage:

1. **Part A** is hospital insurance. Available to most people at no cost, it helps pay for:
 - Care in hospitals, skilled nursing facilities and hospices.
 - Home health services.
 - Blood transfusions starting with the fourth pint each year.
2. **Part B** is optional Medicare insurance. Paid for by most people with a monthly premium, it helps pay for:
 - Medically necessary doctor or outpatient hospital services.
 - Services to prevent or detect illnesses at an early stage (flu shots, mammograms, cancer and diabetes screenings, etc.).
 - Ambulance services.
 - Durable medical equipment such as oxygen tents and wheelchairs.
 - Some other medical services that Part A does not cover.

Medicare supplement insurance is designed to complement both Medicare Part A and Part B coverage and may help you reduce your out-of-pocket medical expenses. It pays eligible expenses not covered by Medicare such as deductibles, coinsurance and foreign travel emergency care.

Although Medicare supplement insurance will not cover all your medical expenses (you're still responsible for paying non-covered expenses), it can help you pay your out-of-pocket expenses.





Understanding your plan options

Companies that offer Medicare supplement insurance can offer up to 10 plans, plus one high-deductible plan. In accordance with federal law, all plans are standardized, which means that the basic benefits provided by a given plan are consistent from company to company. The plans are labeled A through N; each includes a different set of benefits. Plan A, a basic benefit plan, is offered by all Medicare supplement insurers.

Thrivent Financial offers the Medicare supplement insurance plans listed below. We can help you assess your needs and choose the plan that's right for you.

MEDICARE SUPPLEMENT INSURANCE PLANS OFFERED BY THRIVENT FINANCIAL								
	Plan A	Plan B	Plan C	Plan D	Plan F ¹	Plan G	Plan L ²	Plan M
Basic benefits								
Medicare Part A: Skilled nursing facility coinsurance							75%	
Medicare Part A: Inpatient hospital deductible							75%	50%
Medicare Part B: Deductible								
Medicare Part B: Excess charges								
Foreign travel emergency medical care								

¹Plan F also has a high-deductible option.

²Plan L basic benefits cover Part B coinsurance, copayments and blood at 75%.

Medicare supplement insurance benefits

Basic benefits (included with all plans)

- Pays Part A hospitalization coinsurance, plus eligible expenses for 365 additional days during your lifetime, once Medicare benefits end.
- Pays Medicare Part A expenses for hospice and respite care that are not covered by Medicare.
- Pays Part B coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare), or, in the case of hospital outpatient services, applicable copayments after you've met your annual deductible.
- Pays for the first three pints of blood each year.

Medicare Part A: Skilled nursing facility benefit

- Pays the daily copayment amount during each benefit period for days 21 through 100 in a skilled nursing facility following a three-day hospital stay and a confinement that began within 30 days after you left the hospital.

A *benefit period* begins the first day you receive inpatient hospital or skilled nursing care and ends when you've been out of the hospital or skilled nursing facility for 60 consecutive days.

Medicare Part A: Inpatient hospital deductible

- Pays the Part A deductible, or if less, the amount of Medicare Part A expenses you incur, when you are first admitted during each benefit period.
- Benefits may vary by plan selected and your state of residence.

Know your needs

Not everyone needs Medicare supplement insurance. If you have certain other types of health insurance, the gaps in your Medicare coverage may already be covered.

You probably don't need Medicare supplement insurance if:

- *You have group health insurance through a current or former employer.*
- *You belong to a Medicare Advantage plan.*
- *Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.*

Medicare Part B: Deductible

- Pays the Part B deductible amount or, if less, the amount of Part B expenses you incur for each calendar year.

Medicare Part B: Excess charges

- Pays 100% of the difference between your providers' actual charges and the Medicare-approved payment amount.

Foreign travel emergency medical care

- Pays 80% of Medicare-eligible expenses after you pay the annual deductible of \$250, if you need medically necessary care for an unexpected illness or injury that began during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000.



Buying Medicare supplement insurance

During open enrollment

The best time to buy a Medicare supplement insurance plan is during your federally mandated six-month open enrollment period. Your open enrollment period starts the first day of the month in which you are:

- Enrolled in Medicare Part B; **and**
- At least age 65.

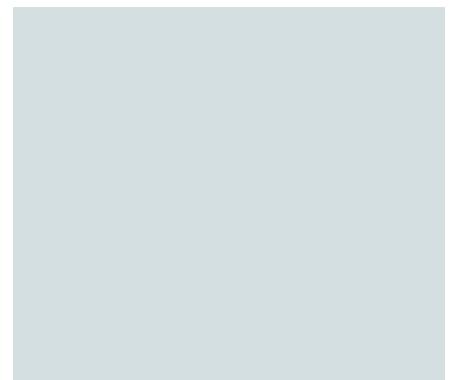
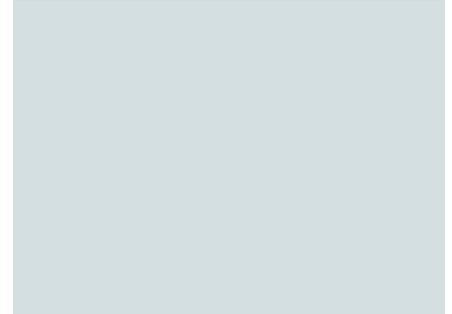
During your six-month open enrollment period, you cannot be denied Medicare supplement insurance coverage or be charged a higher premium because of past or present health problems.

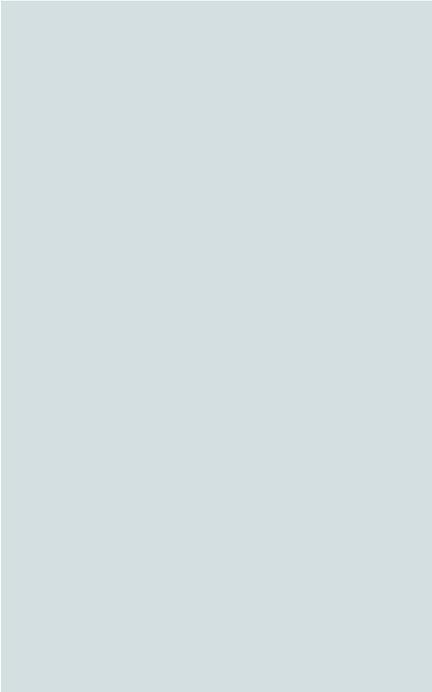
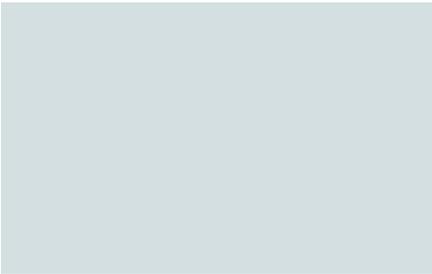
If you delay enrolling in Medicare Part B past age 65—for example, because you or your spouse are still working and have employer-provided health insurance—your open enrollment period will not start until your Medicare Part B effective date.

After open enrollment

After your open enrollment period has ended, you may still be able to purchase a Medicare supplement insurance plan without answering questions about your health, depending on your particular situation and state of residence. Regardless, you can always apply to purchase a Medicare supplement insurance plan by answering certain health questions.

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.



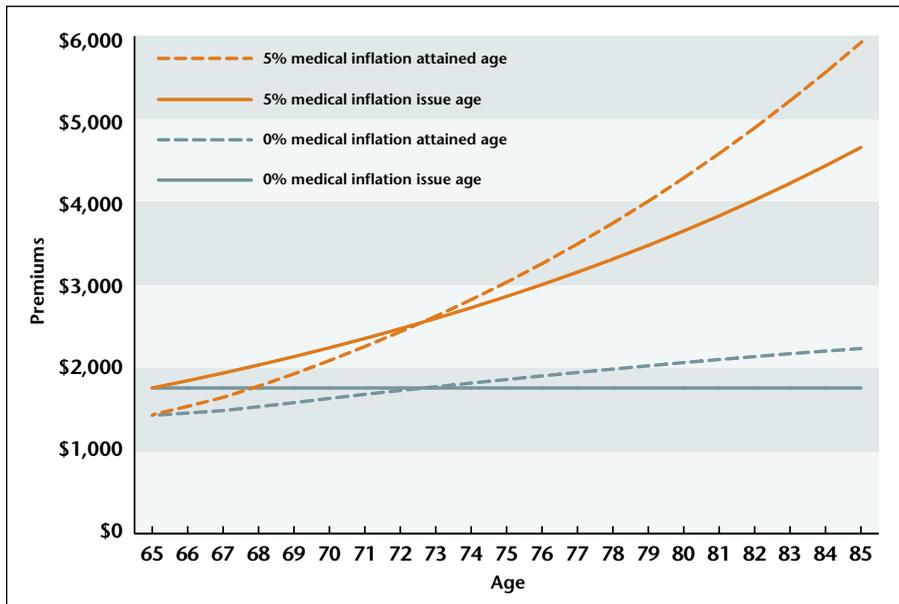


Pay now or pay later: it's your choice

When considering your Medicare supplement insurance options, you may see a difference in pricing. There are three methods used to determine pricing; each method affects premiums differently. The methods are:

- **Issue-age pricing:** Your premiums are—and will remain—based on your age when you purchased the contract; they will not automatically increase each time you celebrate a birthday. In other words, you won't be singled out for premium increases because you are getting older (although premium increases may be applied to groups of individuals).
- **Attained-age pricing:** Your premiums are based on your current age; they may increase each time you celebrate a birthday. In other words, your premiums increase as you get older.
- **Community-rated pricing:** Your premiums are the same no matter how old you are. Premiums may go up due to inflation and other factors, but not based on your age.

Although premiums based on issue-age pricing tend to be higher initially, these premiums tend to increase more modestly over time than do premiums based on attained-age pricing.



Refer to the Outline of Coverage for the pricing method(s) available in your state.

WHAT CAUSES PREMIUMS TO INCREASE?

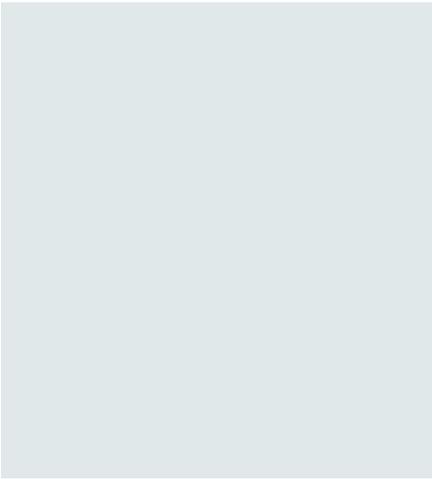
	Issue age	Attained age
Medicare changes	Yes	Yes
Medical inflation	Yes	Yes
Claims experience of the company issuing your policy	Yes	Yes
Your age	No	Yes
What effects do the above factors have on premiums?	Premiums are initially higher but increase less over time.	Premiums are initially lower but increase more over time.

Choosing a pricing method

When choosing which pricing method is right for you, ask yourself:

- Do I want to realize savings now or in the future?
- What is my budget and how much disposable income do I have?
- Am I on a fixed income?
- Will I be receiving income later?
If so, from where and in what amounts?
- What is my health history?





Facts you should know

30-day free look

You have 30 days from the date you receive your Medicare supplement insurance contract to review it. If you are not satisfied with the contract within this period, you may return it for a full premium refund.

Coverage for life

You have the right to continue coverage for life, provided you continue to pay the necessary premiums. Premiums may increase as Medicare benefits change and health care costs increase.

Suspending your contract

Your contract may be suspended upon your request or upon discovery by us that you have applied for and been determined to be entitled to Medicaid, provided you notify us within 90 days after entitlement begins.

The suspension period will continue for up to 24 months or until your entitlement to Medicaid ends, whichever is earlier. You can reinstate your contract by notifying us within 90 days after your entitlement ends and paying the required premiums.



WHY YOU SHOULD CONSIDER MEDICARE SUPPLEMENT INSURANCE

Purchasing Thrivent Financial Medicare Supplement Insurance may make sense if you:

- Are concerned about how you'll pay for medical costs not covered by Medicare.
- Want a choice between various plans to fit your needs.
- Plan to travel outside the U.S. during retirement.
- Want the freedom and flexibility to choose doctors, clinics and other health care providers.

This is a solicitation for insurance. A Thrivent Financial representative may contact you. Thrivent Financial representatives are licensed insurance agents.

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare Supplement Insurance is not available in all states.

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Thrivent Financial for Lutherans®

Appleton, Wisconsin • Minneapolis, Minnesota
Thrivent.com • 800-THRIVENT (800-847-4836)

Exploring health care options in retirement

When you retire and become Medicare-eligible, you may have several choices for health care. Many people choose one of these two options:

- **Medicare.** This includes Medicare Part A, which is hospital insurance, and Medicare Part B, which is medical insurance. Medicare Part A and Part B won't cover all your costs, which is why you may want to buy Medicare supplement insurance, which helps pay eligible expenses (e.g., deductibles, coinsurance, foreign travel emergency care and more) not covered by Medicare. You may also want to buy Medicare Part D, which helps cover prescription drug costs.
- **Medicare Advantage.** This is sometimes called Medicare Part C; it includes Medicare Part A and Part B. Some Medicare Advantage plans include prescription drug coverage.

Which plan is right for you?

Medicare	Medicare Advantage
<p>Part A (hospital insurance) and Part B (medical insurance)</p> <ul style="list-style-type: none"> • Medicare provides your coverage. • Medicare Part A helps cover many hospital expenses after you meet your deductible. • Generally, Medicare Part B pays 80% of covered costs and you pay 20% after you meet your deductible. • You choose your own doctors, clinics and other health care providers. 	<p>Part C – Includes Part A (hospital insurance) and Part B (medical insurance)</p> <ul style="list-style-type: none"> • Optional Medicare Part D (prescription drug). • Private insurance companies approved by Medicare provide the coverage; you choose the plan that's right for you. • You usually pay a copayment for covered services. • You must see plan doctors (required by most plans) or your doctor must accept your specific Medicare Advantage plan. • Your cost, benefits and extras vary by plan.
<p>What if you want prescription drug coverage?</p> <p>You must enroll in a Medicare Prescription Drug plan, provided by companies approved by Medicare.</p>	<ul style="list-style-type: none"> • Prescription drug coverage is optional; you are not required to purchase it with a Medicare Advantage plan. However, if you want drug coverage you must get it through your plan (in most cases).
<p>What if you want supplemental coverage?</p> <ul style="list-style-type: none"> • You can choose to purchase Medicare supplement insurance (Plans A through N) from a private insurance company; plans are standardized, but each company chooses which plans to offer. • You can also choose Medicare Select, which provides the same benefits as regular Medicare supplement insurance, but specifies a network of doctors and/or hospitals you must use. In exchange, you may pay a lower premium. If you choose Medicare Select, make sure your doctors/hospitals are in the plan's network. Also consider what might happen and what you will do if you travel outside the plan's network. 	<ul style="list-style-type: none"> • You usually don't need and can't purchase a Medicare supplement insurance plan.

Right to change coverage

If you enroll in a Medicare Advantage plan for the first time and decide within the first 12 months to return to a Medicare supplement insurance plan (or purchase such a plan for the first time), you may have a limited guaranteed-issue period available (after your Medicare Advantage coverage ends) to purchase a Medicare supplement insurance plan. Beyond 12 months, you will no longer have the guaranteed-issue option and a company may require you to submit evidence of insurability.*

WHY YOU SHOULD CONSIDER MEDICARE SUPPLEMENT INSURANCE

Purchasing Thrivent Financial Medicare Supplement Insurance may make sense if you:

- Are concerned about how you'll pay for medical costs not covered by Medicare.
- Want a choice between various plans to fit your needs.
- Plan to travel outside the U.S. during retirement.
- Want the freedom and flexibility to choose doctors, clinics and other health care providers.

In some states, these plans may be available to certain individuals under age 65 who are enrolled in Medicare Part B.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

Representatives with Thrivent Financial for Lutherans are licensed insurance agents.

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare Supplement Insurance is not available in all states.

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Appleton, Wisconsin • Minneapolis, Minnesota
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*State variations exist.

It's easy to apply for the added protection you deserve

Retirement means looking at life in a new way. It also means taking a close look at your health care coverage.

You're probably already entitled to Medicare. But Medicare won't cover all your costs. You may still have out-of-pocket expenses, which can be sizeable—particularly if you have a catastrophic illness or are frequently hospitalized.

Medicare supplement insurance can provide the added protection you deserve and help you reduce your out-of-pocket medical expenses.



A trusted partner in your decision-making process

We can help you identify your needs, review your options and choose the Thrivent Financial Medicare Supplement Insurance plan that's right for you.

Call me today at xxx-xxx-xxxx to find out how Medicare supplement insurance can help reduce your out-of-pocket medical expenses for deductibles, coinsurance, foreign travel emergency care and more.

Call today to get the added protection you deserve.



<FR Name, Des1, Des2>
<Title>
<Phone>
<E-mail>

P.S. Return the attached reply card or call today, and I'll send you FREE Medicare supplement insurance information.

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333605M N1-10

Advantages to working with Thrivent Financial

- **Options.** We offer a variety of plan options so you can pick the one that's right for you.
- **Affordable.** Our plans give you comprehensive coverage at a competitive price.
- **Flexibility.** You get the freedom to choose doctors and clinics that suit your needs.
- **Support.** Thrivent Financial is available to answer questions and help you get the health care coverage you need.

No-Obligation Information Request

YES! Send me the FREE Thrivent Financial Medicare Supplement Insurance information.*



YES! Please have a Thrivent Financial representative contact me.



Home phone number: _____

The best time to call is: _____ a.m. p.m.

Signature: _____

Email address (please print): _____

<Insert CUSTNM>
<Insert ADDR1-4>
<Insert CITY comma STATE ZIP5 and ZIP4>

Request your FREE Medicare supplement insurance information today.

1. By phone: 800-595-6589
2. By fax: 877-535-9181
3. By mail: Complete and return the reply card.

*A Thrivent Financial representative may contact you. This is a solicitation for insurance. Thrivent Financial representatives are licensed insurance agents.



333605MR N1-10

**Your Medicare supplement
 decisions just got easier.**

**That's because Thrivent
 Financial is here to help.**



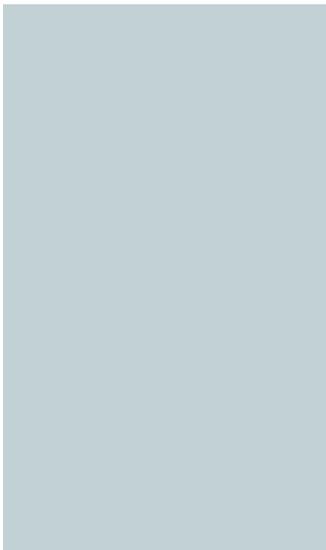
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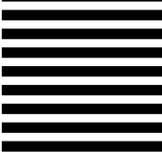


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It's easy to apply for the added protection you deserve

Retirement means looking at life in a new way. It also means taking a close look at your health care coverage.

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Medicare supplement insurance can provide the added protection you deserve and help you reduce your out-of-pocket medical expenses.



A trusted partner in your decision-making process

We can help you identify your needs, review your options and choose the Thrivent Financial Medicare Supplement Insurance plan that's right for you.

Call us today at 800-595-6589 to find out how Medicare supplement insurance can help reduce your out-of-pocket medical expenses for deductibles, coinsurance, foreign travel emergency care and more.

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- **Support.** Thrivent Financial is available to answer questions and help you get the health care coverage you need.

No-Obligation Information Request

YES! Send me the FREE Thrivent Financial Medicare Supplement Insurance Kit with details on how to apply by phone.*



YES! Please have a Thrivent Financial representative contact me.



Home phone number: _____

The best time to call is: _____ a.m. p.m.

Signature: _____

Email address (please print): _____

<Insert CUSTNM>
<Insert ADDR1-4>
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Thrivent ID
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Reference Code
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 Financial is here to help.**



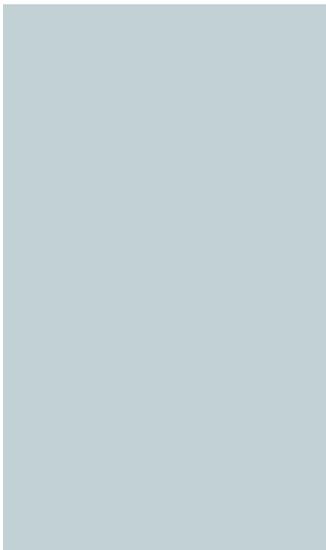
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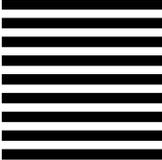
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4321 N. Ballard Road, Appleton, WI 54919-0001
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Welcome!

It's time for you to make some important decisions regarding your health care coverage.

While Medicare covers many of your costs, it won't pay for everything. You may still have out-of-pocket expenses to pay. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

Medicare supplement insurance helps provide the added protection you deserve and complements Medicare Part A and Part B. It helps you reduce your out-of-pocket medical expenses for deductibles, copayments, foreign travel emergency care and more.

Choosing the right plan

To learn more about Medicare supplement insurance, read the enclosed information. It can help you:

- Identify your needs.
- Understand how Medicare supplement insurance works.
- Compare the coverage provided by the various plans available to you.
- Choose the plan that's right for you.

If you have questions or would like more information, call 800-595-6589 to talk with one of our licensed representatives.

Apply today by phone!

Applying is easy—you can complete your entire application over the phone. Here's how:

Step 1

Review the enclosed information. Do **not** complete the paperwork.

Step 2

Identify your needs and choose the plan that's right for you.

Step 3

Call 800-595-6589. We'll answer your questions and help you apply right over the phone. Our licensed representatives are available Monday through Thursday, 9 a.m. to 9 p.m., and Friday, 9 a.m. to 6 p.m., Central Time.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.

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Medicare Supplement Insurance

Medicare, the federal health insurance program, alone does not cover all of your medical expenses. With all the deductibles and co-payments, you could end up having out-of-pocket expenses. A Medicare supplement insurance plan can help you cover these costs.

When you become eligible for Medicare, it may be the primary means of paying for your medical expenses for the rest of your life. The more you understand about the benefits, the better prepared you and your family will be.

Thrivent Financial Medicare Supplement Insurance

To find out if Medicare supplement insurance from Thrivent Financial for Lutherans is available in your state, please select your state from the pull-down menu.¹

Prior to June 1, 2010

Select...



After June 1, 2010

Select...



What is Medicare Supplement Insurance?

Medicare provides benefits for the most acute medical needs. However, it can still leave you with out-of-pocket expenses. Those expenses could be substantial if you experience a catastrophic illness or repeated hospitalization.

Because of deductibles, coinsurance and medical expenses not covered by Medicare, most people may need supplemental health insurance to help pay for these expenses.

Medicare supplement insurance helps pay expenses not covered by original Medicare, such as deductibles and coinsurance. However, non-covered charges will be the insured's responsibility. Policies that meet the definition of Medicare supplement insurance are clearly labeled, usually on the policy's front cover.

Federal Regulations for Medicare Supplement Insurance

Federal law in all but three states requires companies to standardize Medicare supplement insurance policies. Standardized plans must follow the model set of standard plans: A, B, C, D, F, F² (F high deductible), G, K, L, M and N. Plan A, a core benefit package, is available from all Medicare supplement insurers. Plans offered by companies must be the standardized models.

Massachusetts, Minnesota and Wisconsin require companies to sell benefit plans as defined by their state laws.

The following provisions apply to all states:

- **30-day Free Look** – As a customer, you have 30 days from the date you receive a policy to review it. If you decline the policy within this period, the company must refund all the premium you paid.
- **Open-enrollment Period** – The best time to buy a Medicare supplement insurance policy is during your [open enrollment](#) period. The open enrollment period lasts six months and begins on the first day of the month in which you are both:
 - age 65 or over and enrolled in Medicare Part B²; or
 - under age 65, with a disability or end-stage renal disease (except in CA) and enrolled in Medicare Part B. This applies to select states. Please refer to the current "Guide to Health Insurance For People With Medicare" at www.medicare.gov.

During this six-month open-enrollment period, an insurance company cannot deny you Medicare supplement insurance coverage or increase the premium for a policy because of past or present health problems.

Understanding Medicare supplement insurance and the benefits provided in the standardized plans can help you select the plan that best meets your needs.

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¹ *Not available in all states.*

² *Open enrollment eligibility requirements may vary by state.*

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Last updated: December 15, 2009



Plans Available – [%5Binsert_state_name_here%5D]



What's Available Through Your Thrivent Financial Representative?

Thrivent Financial for Lutherans offers Medicare supplement insurance plans A, B, C, D, F, F* (F high deductible), G, L, and M in your state.

Medicare Supplement Insurance Plans Offered by Thrivent Financial								
	Plan A	Plan B	Plan C	Plan D	Plan F ¹	Plan G	Plan L ²	Plan M
Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A: Skilled Nursing Facility Coinsurance			✓	✓	✓	✓	75%	✓
Medicare Part A: Inpatient Hospital Deductible		✓	✓	✓	✓	✓	75%	50%
Medicare Part B: Deductible			✓		✓			
Medicare Part B: Excess Charges					✓	✓		
Foreign Travel Emergency Medical Care			✓	✓	✓	✓		✓

For more information about these plans, contact your Thrivent Financial representative.³ He or she can provide you with complete details about costs, coverage, limitations or reductions, exclusions and terms under which the contract may be continued in force.

Thrivent Financial for Lutherans and its representatives are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

¹ Plan F also has a high deductible option.

² Plan L basic benefits cover Part B coinsurance, copayment and blood at 75%.

³ Financial representatives with Thrivent Financial for Lutherans are licensed insurance agents. They also are registered representatives with Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN, a wholly owned subsidiary of Thrivent Financial for Lutherans.

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Last updated: February 5, 2010