

SERFF Tracking Number: BFLI-126597295 State: Arkansas
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 45492
 Company Tracking Number: AR B 21092 SB2010
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Sales Brochure
 Project Name/Number: /

Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Medicare Supplement Sales Brochure SERFF Tr Num: BFLI-126597295 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45492

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: AR B 21092 SB2010 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Disposition Date: 04/28/2010

Authors: Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell

Date Submitted: 04/23/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: submitted via SERFF 04-23-2010

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/28/2010

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Deemer Date:

Created By: Jill Jones

Submitted By: Tina Cunningham

Corresponding Filing Tracking Number: BFLI-126469285

Filing Description:

This sales brochure will be used to solicit our Medicare Supplement products which were approved via SERFF on 03-23-2010.

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 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Sales Brochure
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Company and Contact

Filing Contact Information

Tina Cunningham, Compliance Analyst L1 tcunningham@atlam.com
 4370 Peachtree Road NE 404-266-5723 [Phone]
 Atlanta, GA 30319 404-926-4092 [FAX]

Filing Company Information

Bankers Fidelity Life Insurance Company CoCode: 61239 State of Domicile: Georgia
 4370 Peachtree Rd NE Group Code: 587 Company Type: Life & Health
 Atlanta, GA 30319 Group Name: 61239 State ID Number:
 (404) 266-5600 ext. [Phone] FEIN Number: 58-0658963

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$25.00	04/23/2010	35910343
Bankers Fidelity Life Insurance Company	\$25.00	04/23/2010	35912220

SERFF Tracking Number: BFLI-126597295 State: Arkansas
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 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Sales Brochure
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2010	04/28/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional Fees	Note To Reviewer	Tina Cunningham	04/23/2010	04/23/2010

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Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Medicare Supplement Sales Brochure	Filed	Yes

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Note To Reviewer

Created By:

Tina Cunningham on 04/23/2010 11:39 AM

Last Edited By:

Stephanie Fowler

Submitted On:

04/28/2010 01:37 PM

Subject:

Additional Fees

Comments:

Additional fee of \$25.00 has been submitted via EFT bring total amount to \$50.00.

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Form Schedule

Lead Form Number: B 21092

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/28/2010	B 21092 SB2010	Advertising	Medicare Supplement Sales Brochure	Initial		0.000	B 21092 SB2010.pdf

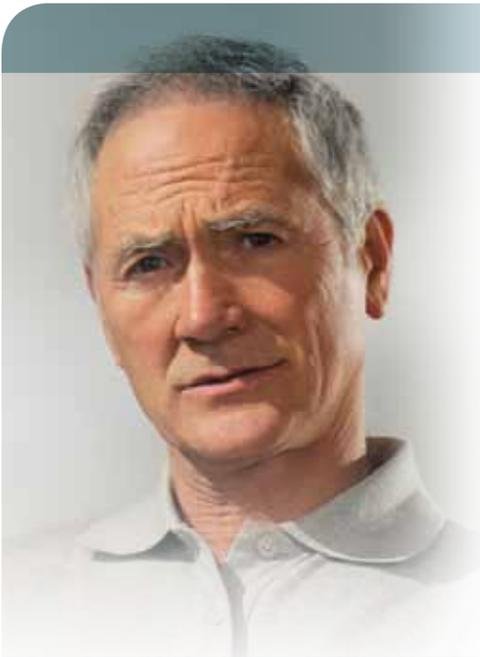
The Strength of Experience



Medicare Supplement

Senior Security Series®

“Medicare is confusing to me!”



Medicare* is health insurance for the following:

- People age 65 and older
- People under 65 with certain disabilities
- People of any age with End Stage Renal Disease (ESRD)
(Permanent kidney failure requiring dialysis or a kidney transplant)

Original Medicare provides your Part A and Part B coverage.

Different parts of Medicare cover specific services if you meet certain conditions.

Medicare Part A (Hospital Insurance)

Helps cover the following:

- Inpatient care in hospitals
- Inpatient care in a skilled nursing facility
- Hospice care services
- Home health care services

You usually don't pay a monthly premium for Part A coverage if, while working, you or your spouse paid Medicare taxes.

Medicare Part B (Medical Insurance)

Helps cover medically necessary services such as:

- Doctors' services
- Outpatient care
- Home health care services
- Other medical services

You normally pay a monthly premium for Part B coverage. The amount varies based on your reported income and how you pay for Part B.

Medicare is a good program and pays a large portion of your health care expenses...but it doesn't pay for all of them!

Relying on Medicare alone to cover your health care expenses can leave you with additional expenses/large out-of-pocket costs.

You can protect yourself from potentially hefty medical expenses by enrolling in a Medicare Supplement plan from Bankers Fidelity Life Insurance Company.

*This information provides a brief overview of Part A and Part B of Medicare. For complete information about Medicare and a full explanation of Medicare benefits, consult *Medicare and You 2010* and *Welcome to Medicare*, published by Centers for Medicare and Medicaid Services or visit their websites at www.cms.hhs.gov or www.medicare.gov.



Bankers Fidelity Life: Setting the Standard in Senior Protection

Bankers Fidelity Life Insurance Company has been serving senior citizens since 1955. Our sound financial position, coupled with a client-focused philosophy, make us a leading Medicare Supplement provider.

Quality Services:

- Our knowledgeable customer service professionals collectively represent over 328 years of experience in insurance services.
- The Company has earned a strong reputation of outstanding customer service as a result of its unwavering commitment to fair and prompt payment of claims.

Plan Highlights:

- **Your Medicare Supplement policy enables you to see any doctor or provider who accepts Medicare.**
- **Your Medicare Supplement policy covers your health care needs anywhere in the country.**
- **Benefits can be paid to you, your doctor, or your hospital.**
- **Your policy has no Pre-Existing Condition waiting period.**
Your coverage begins immediately.
- **Your policy is Guaranteed Renewable for life.**
As long as you pay your premiums on time.
- **30-Day Free Look**
If you are not totally satisfied, you may return your policy within the first 30 days for a full refund of the premiums you paid.



Exclusions and Limitations:

Your Medicare Supplement policy will not pay for:

- any medical expenses incurred before the effective date of your policy
- any expenses paid for by Medicare
- any services for expenses that are not Medicare approved expenses

This is a brief description of Medicare and its coverages. Be sure to read the accompanying Outline of Coverage for specific details. Some of the plans may not be available in certain states.

Neither Bankers Fidelity Life Insurance Company nor its Medicare Supplement policies are connected with or endorsed by the U.S. Government, the federal Medicare program, or the Centers for Medicare and Medicaid Services.

The Medicare Supplement products issued by the Company are insurance policies and an agent may call on you. Policy form B 21092 is underwritten by Bankers Fidelity Life Insurance Company, Atlanta, GA. Limitations and exclusions apply; actual policy provisions control.



Benefit Chart of Medicare Supplement Plans

Sold for Effective Dates On or After 06-01-2010

This chart shows the benefits included in each of the standard Medicare Supplement Plans. Every company must make available Plan "A". Some plans may not be available in your state.

[Plans E, H, I, and J are no longer available for sale.]

BASIC BENEFITS:

- **Hospitalization**—Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses**—Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.
Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.
- **Blood**—First three (3) pints of blood each year.
- **Hospice**—Part A coinsurance.

Plans

Plan A	Plan B	Plan C	Plan D †	Plan F/F* †	Plan G	Plan K	Plan L †	Plan M †	Plan N †
Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%, other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%, other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER					
		Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Co-insurance	75% Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance			
	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible				
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of-pocket limit \$[4,620] paid at 100% after limit reached	Out-of-pocket limit \$[2,310] paid at 100% after limit reached		

*Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as standard Plan F after one has paid a calendar year \$[2,000] deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses are \$[2,000]. Out-of-pocket expenses for this deductible are expenses that would normally be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

† Bankers Fidelity Life Insurance Company does not currently offer these plans. Plan B available in PA only. Plan C available in MI only.

Underwritten by:

BANKERS FIDELITY LIFE INSURANCE COMPANY

4370 Peachtree Road, NE, PO Box 105185, Atlanta, Georgia 30348 - 5185

404-266-5600 • Toll Free: 800-241-1439 • www.bankersfidelitylife.com



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