

SERFF Tracking Number: UNAM-126643782 State: Arkansas  
Filing Company: Marquette National Life Insurance Company State Tracking Number: 45759  
Company Tracking Number: MQ-MS-BRO 09 GN  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: Medicare Supplement/Select Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Marquette National Life Insurance Company

Product Name: Medicare Supplement/Select SERFF Tr Num: UNAM-126643782 State: Arkansas  
Brochure

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 45759  
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: MQ-MS-BRO 09 GN State Status: Filed-Closed  
Other 2010

Filing Type: Advertisement

Author: Holly Parenti

Reviewer(s): Stephanie Fowler

Date Submitted: 05/25/2010

Disposition Date: 06/21/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

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: 06/21/2010

Explanation for Other Group Market Type:

State Status Changed: 06/21/2010

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Form(s)

MQ-MS-BRO 09 GN Medicare Supplement Insurance Brochure

MQ-MS-S-BRO 09 GN Medicare Select Insurance Brochure

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Medicare Supplement and Medicare Select Insurance forms, MMSA-10-PLAN A et al and MMSA-S-10-PLAN A et al, approved by

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 Project Name/Number: /  
 your state on October 21, 2010.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

We consider this advertisement a point of sale brochure for our Medicare Supplement/Select Insurance approved by your Department.

If additional information is needed, please contact me at 800-275-6667 ext. 8531 or

## Company and Contact

### Filing Contact Information

Holly Parenti, hparenti@uafc.com  
 P.O. Box 958465 407-628-1776 [Phone] 8531 [Ext]  
 Lake Mary, FL 32795-8465

### Filing Company Information

Marquette National Life Insurance Company	CoCode: 71072	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 36-2641398	
(407) 995-8000 ext. [Phone]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$25.00 per ad x2 ads = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Marquette National Life Insurance Company	\$50.00	05/25/2010	36795761
Marquette National Life Insurance Company	\$50.00	06/02/2010	36941824

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/21/2010	06/21/2010

### 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	06/02/2010	06/02/2010	Holly Parenti	06/18/2010	06/18/2010
Pending Industry Response	Stephanie Fowler	05/27/2010	05/27/2010	Holly Parenti	06/02/2010	06/02/2010

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## Disposition

Disposition Date: 06/21/2010

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)	Medicare Supplement Brochure	Filed	Yes
Form	Medicare Supplement Brochure	Replaced	Yes
Form (revised)	Medicare Select Brochure	Filed	Yes
Form	Medicare Select Brochure	Replaced	Yes

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Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/02/2010  
Submitted Date 06/02/2010  
Respond By Date 07/02/2010

Dear Holly Parenti,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Medicare Supplement Brochure, MQ-MS-BRO 09 GN (Form)

Comment: Page 3, 2nd foot note - Please remove the word "age". Rates cannot be raised based on age.

### Objection 2

- Medicare Select Brochure, MQ-MS-S-BRO 09 GN (Form)

Comment: Page 3, 3rd foot note - Please remove the word "age". Rates cannot be raised based on age.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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 Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 06/18/2010  
 Submitted Date 06/18/2010

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: We have removed the word "age".

We also removed the information on page 2 about the ScriptSave discount card. Per Ark. Code Ann. ss 23-66-206(8) and 23-66-308, the giving of any gift, wheather it be money, trading stamps, goods, or otherwise, or whatever value, as an inducement to make inquire about, to purchase or renew insurance is prohibited under this code.

Thank You  
 Holly Parenti

### Related Objection 1

Applies To:

- Medicare Supplement Brochure, MQ-MS-BRO 09 GN (Form)

Comment:

Page 3, 2nd foot note - Please remove the word "age". Rates cannot be raised based on age.

### 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
Medicare Supplement Brochure	MQ-MS-BRO 09 GN		Advertising	Initial			MQ-MS-BRO 10 AR.pdf

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 Project Name/Number: /

**Previous Version**

Medicare Supplement	MQ-MS-	Advertising	Initial	MQ-MS-
Brochure	BRO 09			BRO 10
	GN			GN.pdf

No Rate/Rule Schedule items changed.

**Response 2**

Comments: We have removed the word "age".

We also removed the information on page 2 about the ScriptSave discount card. Per Ark. Code Ann. ss 23-66-206(8) and 23-66-308, the giving of any gift, wheather it be money, trading stamps, goods, or otherwise, or whatever value, as an inducement to make inquire about, to purchase or renew insurance is prohibited under this code.

Thank You  
 Holly Parenti

**Related Objection 1**

Applies To:  
 - Medicare Select Brochure, MQ-MS-S-BRO 09 GN (Form)

Comment:  
 Page 3, 3rd foot note - Please remove the word "age". Rates cannot be raised based on age.

**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
Medicare Supplement Brochure	MQ-MS-BRO 09 GN		Advertising	Initial			MQ-MS-BRO 10 AR.pdf

**Previous Version**

Medicare Supplement	MQ-MS-	Advertising	Initial	MQ-MS-
Brochure	BRO 09			BRO 10

<i>SERFF Tracking Number:</i>	<i>UNAM-126643782</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45759</i>
<i>Company Tracking Number:</i>	<i>MQ-MS-BRO 09 GN</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement/Select Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		
	<b>GN</b>		<b>GN.pdf</b>
<b>Medicare Select</b>	<b>MQ-MS-S-</b>	<b>Advertising</b>	<b>Initial</b>
<b>Brochure</b>	<b>BRO 09</b>		
	<b>GN</b>		<b>MQ-MS-S- BRO 10 AR.pdf</b>
<b><i>Previous Version</i></b>			
<b><i>Medicare Select</i></b>	<b><i>MQ-MS-S-</i></b>	<b><i>Advertising</i></b>	<b><i>Initial</i></b>
<b><i>Brochure</i></b>	<b><i>BRO 09</i></b>		
	<b><i>GN</i></b>		<b><i>MQ-MS-S- BRO 10 GN.pdf</i></b>

No Rate/Rule Schedule items changed.

Sincerely,  
Holly Parenti

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Project Name/Number: /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/27/2010
Submitted Date	05/27/2010
Respond By Date	06/28/2010

Dear Holly Parenti,

This will acknowledge receipt of the captioned filing. The correct filing fee is \$50 per form. Please submit an additional \$50.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

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Product Name: Medicare Supplement/Select Brochure  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/02/2010  
Submitted Date 06/02/2010

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: I submitted an additional \$50.00 via EFT

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Holly Parenti

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## Form Schedule

### Lead Form Number: MQ-MS-BRO 09 GN

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/21/2010	MQ-MS-BRO 09 GN	Advertising	Medicare Supplement Brochure	Initial			MQ-MS-BRO 10 AR.pdf
Filed 06/21/2010	MQ-MS-S-BRO 09 GN	Advertising	Medicare Select Brochure	Initial			MQ-MS-S-BRO 10 AR.pdf

**MARQUETTE**  
**NATIONAL**  
LIFE INSURANCE COMPANY



# Medicare Supplement Insurance

*from Marquette National Life Insurance Company,  
a member of the Universal American family of companies.*

# What about the services Medicare doesn't cover?



Medicare is one of the U.S. government's most popular programs for seniors. But some healthcare costs actually fall into a gap *that Medicare doesn't cover*. After all, Medicare was never meant to cover every aspect of your health needs. So what do you do to cover these gaps, which are additional out-of-pocket expenses for you?

## That's where a *Medicare Supplement Insurance Policy* from Marquette National<sup>1</sup> comes in.

### Fill in the gaps.

Our Medicare Supplement plans cover a number of your out-of-pocket costs, and most cover all or part of coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B) under Medicare.

### Choose a plan according to what YOU need.

Choose from our wide range of affordable Medicare Supplement plans. Select the one that best suits your budget and covers your healthcare needs. Base your decision on what you need medically and what you can afford to pay.

### Relax ... electronic claims payments eliminate paperwork.

All you do is present your Medicare Supplement ID card to your doctor or hospital, and we'll take care of the rest.

### Keep your doctor, your hospital and your specialist.

There are no networks in a Medicare Supplement plan. Any provider who accepts Medicare will take our Medicare Supplement plan. You get the freedom to choose your own doctors and hospitals. Visit specialists without a physician's referral.

### Rest assured with plans that are guaranteed renewable for life.<sup>2</sup>

We can never cancel your policy as long as you pay your premiums on time.



# Why a Medicare Supplement Plan from Marquette National?

- No restrictive physician or hospital networks
- No need for referrals
- Flexible and affordable plans
- Simple application process
- Virtually no claims forms to fill out
- Personal, friendly service whenever you need it
- Guaranteed renewable<sup>2</sup>
- Experience the security of a *stable* policy from a *reliable* company

Exclusions and limitations:  
Pre-existing conditions are covered after the policy has been in force for 6 months.  
(May vary by state.)



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<sup>1</sup>Marquette National Life Insurance Company is a member of the Universal American family of companies.

<sup>2</sup>Premium rates may be changed by class.

## Select a Plan

Plan selected \_\_\_\_\_ Estimated amount of initial premium \$ \_\_\_\_\_

Applicant Name \_\_\_\_\_ Date \_\_\_\_\_

Your Marquette National Agent \_\_\_\_\_

Agent Phone Number \_\_\_\_\_

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**[Administrative Office**  
Senior Health Service Center  
P.O. Box 13547  
Pensacola, FL 32591-3547

**Policyholder Services & Claims:**  
**1-800-934-8203**

**[www.marquettenationallife.com](http://www.marquettenationallife.com)**

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**A Healthy Collaboration<sup>SM</sup>**

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration<sup>SM</sup> improves the health and well-being of over two million people with Medicare every day.

Marquette National is a member of the Universal American family of companies. Marquette National offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

**Policy Form Series MMSA or MMSI**  
**[Plans A, D, F, G]**

NOT ALL PLANS AVAILABLE IN ALL STATES. THIS BROCHURE IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!*

**Not connected with or endorsed by the U.S. Government or the Federal Medicare program.**

This is a solicitation for insurance. An agent may contact you.

For costs and complete details of the coverage, contact your insurance agent or Marquette National.

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

**MARQUETTE**  
**NATIONAL**  
LIFE INSURANCE COMPANY



# Medicare SELECT Insurance

*from Marquette National Life Insurance Company,  
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# What about the services Medicare doesn't cover?



Medicare is one of the U.S. government's most popular programs for seniors. But some healthcare costs actually fall into a gap *that Medicare doesn't cover*. After all, Medicare was never meant to cover every aspect of your health needs. So what do you do to cover these gaps, which are additional out-of-pocket expenses for you?

## That's where a *Medicare SELECT Insurance Policy* from Marquette National<sup>1</sup> comes in.

### Fill in the gaps.

Our Medicare SELECT insurance plans cover a number of your out-of-pocket costs, and most cover all or part of coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B) under Medicare.

### Choose a plan according to what YOU need.

Choose from our affordable Medicare SELECT insurance plans. Select the one that best suits your budget and covers your healthcare needs. Base your decision on what you need medically and what you can afford to pay.



### Keep your doctor and your specialist.

There are no physician networks in a Medicare SELECT plan. Any physician provider who accepts Medicare will take our Medicare SELECT plan. You get the freedom to choose your own doctors and visit specialists without a physician's referral.

### Use our network hospitals.

With a Medicare SELECT plan, you enjoy full hospital benefits for inpatient services (physician must have admitting privileges to a network hospital for planned hospital confinement). Your Medicare Part A deductible is waived when you use our network hospitals.<sup>2</sup>

### Rest assured with plans that are guaranteed renewable for life.<sup>3</sup>

We can never cancel your policy as long as you pay your premiums on time.

### Relax ... electronic claims payments eliminate paperwork.

All you do is present your Medicare SELECT ID card to your doctor or hospital, and we'll take care of the rest.

# Why a Medicare SELECT Plan from Marquette National?



- No restrictive physician networks
- No need for referrals
- Extensive hospital network
- Lower premiums than certain comparable Medicare Supplement plans
- Flexible and affordable plans
- Simple application process
- Virtually no claims forms to fill out
- Personal, friendly service whenever you need it
- Guaranteed renewable<sup>3</sup>
- Experience the security of a *stable* policy from a *reliable* company

Exclusions and limitations:  
Pre-existing conditions are covered after the policy has been in force for 6 months.  
(May vary by state.)

<sup>1</sup>Marquette National Life Insurance Company is a member of the Universal American family of companies.

<sup>2</sup>If network hospital is not used, you may be responsible for the Part A deductible. See the Description of Benefits for full details.

<sup>3</sup>Premium rates may be changed by class.

## Select a Plan

Plan selected \_\_\_\_\_ Estimated amount of initial premium \$ \_\_\_\_\_

Applicant Name \_\_\_\_\_ Date \_\_\_\_\_

Your Marquette National Agent \_\_\_\_\_

Agent Phone Number \_\_\_\_\_

---

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Marquette National is a member of the Universal American family of companies. Marquette National offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

**Policy Form Series MMSA-S or MMSI-S**  
**[Plans D, F, G]**

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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)
05/25/2010	Form	Medicare Supplement Brochure	06/18/2010	MQ-MS-BRO 10 GN.pdf (Superseded)
05/25/2010	Form	Medicare Select Brochure	06/18/2010	MQ-MS-S-BRO 10 GN.pdf (Superseded)

**MARQUETTE**  
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# Medicare Supplement Insurance

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### Keep your doctor, your hospital and your specialist.

There are no networks in a Medicare Supplement plan. Any provider who accepts Medicare will take our Medicare Supplement plan. You get the freedom to choose your own doctors and hospitals. Visit specialists without a physician's referral.

### Enjoy additional savings with a ScriptSave<sup>®</sup> discount card.\*

Discounts on vision, hearing and prescription drugs as well as savings on daily living products and diabetes care and supplies are yours to enjoy through the ScriptSave<sup>®</sup> card. You get access to these discounts and savings by simply enrolling in a Medicare Supplement plan from Marquette National.

**\*DISCOUNT ONLY–NOT INSURANCE.** Not a Medicare Part D card. See membership materials for details.

### Rest assured with plans that are guaranteed renewable for life.<sup>2</sup>

We can never cancel your policy as long as you pay your premiums on time.



# Why a Medicare Supplement Plan from Marquette National?

- No restrictive physician or hospital networks
- No need for referrals
- Flexible and affordable plans
- Simple application process
- Virtually no claims forms to fill out
- Personal, friendly service whenever you need it
- Guaranteed renewable<sup>2</sup>
- ScriptSave® card for additional savings
- Experience the security of a *stable* policy from a *reliable* company

Exclusions and limitations:  
Pre-existing conditions are covered after the policy has been in force for 6 months.  
(May vary by state.)



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## Select a Plan

Plan selected \_\_\_\_\_ Estimated amount of initial premium \$ \_\_\_\_\_

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Agent Phone Number \_\_\_\_\_

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**Policy Form Series MMSA or MMSI**  
**[Plans A, D, F, G]**

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This is a solicitation for insurance. An agent may contact you.

For costs and complete details of the coverage, contact your insurance agent or Marquette National.

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LIFE INSURANCE COMPANY



# Medicare SELECT Insurance

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### Fill in the gaps.

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### Choose a plan according to what YOU need.

Choose from our affordable Medicare SELECT insurance plans. Select the one that best suits your budget and covers your healthcare needs. Base your decision on what you need medically and what you can afford to pay.



### Keep your doctor and your specialist.

There are no physician networks in a Medicare SELECT plan. Any physician provider who accepts Medicare will take our Medicare SELECT plan. You get the freedom to choose your own doctors and visit specialists without a physician's referral.

### Use our network hospitals.

With a Medicare SELECT plan, you enjoy full hospital benefits for inpatient services (physician must have admitting privileges to a network hospital for planned hospital confinement). Your Medicare Part A deductible is waived when you use our network hospitals.<sup>2</sup>

### Enjoy additional savings with a ScriptSave<sup>®</sup> discount card.\*

Discounts on vision, hearing and prescription drugs as well as savings on daily living products and diabetes care and supplies are yours to enjoy through the ScriptSave<sup>®</sup> card. You get access to these discounts and savings by simply enrolling in a Medicare SELECT plan from Marquette National.

**\*DISCOUNT ONLY–NOT INSURANCE.** Not a Medicare Part D card. See membership materials for details.

## Rest assured with plans that are guaranteed renewable for life.<sup>3</sup>

We can never cancel your policy as long as you pay your premiums on time.

## Relax ... electronic claims payments eliminate paperwork.

All you do is present your Medicare SELECT ID card to your doctor or hospital, and we'll take care of the rest.

## Why a Medicare SELECT Plan from Marquette National?



- No restrictive physician networks
- No need for referrals
- Extensive hospital network
- Lower premiums than certain comparable Medicare Supplement plans
- Flexible and affordable plans
- Simple application process
- Virtually no claims forms to fill out
- Personal, friendly service whenever you need it
- Guaranteed renewable<sup>3</sup>
- ScriptSave® card for additional savings
- Experience the security of a *stable* policy from a *reliable* company

### Exclusions and limitations:

Pre-existing conditions are covered after the policy has been in force for 6 months. (May vary by state.)

<sup>1</sup>Marquette National Life Insurance Company is a member of the Universal American family of companies.

<sup>2</sup>If network hospital is not used, you may be responsible for the Part A deductible. See the Description of Benefits for full details.

<sup>3</sup>Premium rates may be changed by class or age.

## Select a Plan

Plan selected \_\_\_\_\_ Estimated amount of initial premium \$ \_\_\_\_\_

Applicant Name \_\_\_\_\_ Date \_\_\_\_\_

Your Marquette National Agent \_\_\_\_\_

Agent Phone Number \_\_\_\_\_

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**[Administrative Office**  
Senior Health Service Center  
P.O. Box 13547  
Pensacola, FL 32591-3547

**Policyholder Services & Claims:**  
**1-800-934-8203**

**[www.marquettenationallife.com](http://www.marquettenationallife.com)**

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**A Healthy Collaboration<sup>SM</sup>**

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration<sup>SM</sup> improves the health and well-being of over two million people with Medicare every day.

Marquette National is a member of the Universal American family of companies. Marquette National offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

**Policy Form Series MMSA-S or MMSI-S**  
**[Plans D, F, G]**

NOT ALL PLANS AVAILABLE IN ALL STATES. THIS BROCHURE IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!*

**Not connected with or endorsed by the U.S. Government or the Federal Medicare program.**

This is a solicitation for insurance. An agent may contact you.

For costs and complete details of the coverage, contact your insurance agent or Marquette National.

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