

SERFF Tracking Number: STLG-126718026 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number: 46379
 Company Tracking Number:
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: AR - 3.15.10, et al
 Project Name/Number: /

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - 3.15.10, et al

SERFF Tr Num: STLG-126718026 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-

State Tr Num: 46379

Closed

Sub-TOI: MS09.000 Medicare Supplement

Co Tr Num:

State Status: Filed-Closed

Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jennifer Marinas, Mary

Disposition Date: 08/25/2010

Garcia, Marisa Jackson, Savannah

Pargas, Whitney Ochs

Date Submitted: 08/02/2010

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: 08/25/2010

Explanation for Other Group Market Type:

State Status Changed: 08/25/2010

Deemer Date:

Created By: Jennifer Marinas

Submitted By: Jennifer Marinas

Corresponding Filing Tracking Number:

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and SELECT Insurance Advertisement Filing

Filing - NAIC#77399

Sterling Advertising

3.15.10-----Initial filing

AR3.20.10-----Replacing AR 3.40.08 SERFF Tracking Number: STLG-126058711

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Dear Sir/Madam:

Attached please find the above referenced advertisements for your review and approval.

This filing is an advertisement filing for Sterling's Standard Medicare Supplement and SELECT Insurance policies filed and approved by the Department.

3.15.10

This is a new postcard for AR. It advertises upcoming Medicare Supplement seminars. It will be sent to prospects by mail. Seminar information is listed on the material. They can also call for further information.

AR3.20.10

This is a presentation to be used at Medicare Supplement sales presentations by Sterling agents/producers to prospects. This is a new presentation that replaces AR 3.40.08. This is a state specific version.

If you should have any questions, please give me a call directly at 360/392-9201, or contact me via email at jennifer.marinas@sterlingplans.com.

Sincerely,

Jennifer Marinas
Legal Assistant
Compliance & Regulatory Affairs Department
Sterling Life Insurance Company

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant
2219 Rimland Drive
P.O. Box 5348
Bellingham, WA 98227

jennifer.marinas@sterlingplans.com
360-392-9201 [Phone]
360-647-8632 [FAX]

Filing Company Information

SERFF Tracking Number: STLG-126718026 State: Arkansas
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 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: AR - 3.15.10, et al
 Project Name/Number: /
 Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
 P.O. Box 5348 Group Code: 361 Company Type: Insurance
 Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
 (360) 647-9080 ext. [Phone] FEIN Number: 13-1867829 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: IL domicile state: \$50 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$100.00	08/02/2010	38474922

SERFF Tracking Number: STLG-126718026 State: Arkansas
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Product Name: AR - 3.15.10, et al
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/25/2010	08/25/2010

SERFF Tracking Number: *STLG-126718026* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *46379*
Company Tracking Number:
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *AR - 3.15.10, et al*
Project Name/Number: /

Disposition

Disposition Date: 08/25/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-126718026 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 46379
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	AR - Med Supp Seminar Postcard	Filed	Yes
Form	AR - Med Supp - Seminar Presentation	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/25/2010	3.15.10	Advertising	AR - Med Supp Seminar Postcard	Initial			3.15.10 Med Supp Seminar Postcard Rev 7.2.10.pdf
Filed 08/25/2010	AR3.20.10	Advertising	AR - Med Supp - Seminar Presentation	Revised	Replaced Form #: AR 3.40.08 Previous Filing #: STLG-126058711		AR3.20.10 Med.Supp Seminar Pres.pdf



Medicare has its benefits...

[Photo may change.]

but it doesn't cover
everything.

Most people need more coverage than Original Medicare provides. Sterling offers a variety of Medicare Supplement Insurance plans that provide the extra benefits you need.

Join us for a **FREE Medicare Seminar** to learn more.

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Please contact Sterling for complete details on other insurance plans that may be available. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling.

[www.sterlinghealth.com]

STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

Sterling Life Insurance Company
[P.O. Box 5348]
[Bellingham, WA 98227-5348]

Seminars

[Date], [Time]

[Location 1]

[Location 2]

[Address 1]

[Address 2]

[Special Message]

[Date], [Time]

[Location 1]

[Location 2]

[Address 1]

[Address 2]

[Special Message]

[Pulldown Menu]

Call **TODAY** to register:

Toll-free **[1-888-303-0588]** • TTY **[711]**

Sterling Life Insurance Company
[P.O. Box 5348]
[Bellingham, WA 98227-5348]

Seminar

[Date]

[Time]

[Location]

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[Pulldown Menu]

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Seminars

[Date], [Time]

[Location]

[Address 1]

[Address 2]

[Special Msg/Refresh]

[Date], [Time]

[Location]

[Address 1]

[Address 2]

[Special Msg/Refresh]

[Date], [Time]

[Location]

[Address 1]

[Address 2]

[Special Msg/Refresh]

[Date], [Time]

[Location]

[Address 1]

[Address 2]

[Special Msg/Refresh]

Call **TODAY** to register:

Toll-free **[1-888-303-0588]** • TTY **[711]**

[Photos throughout
may change]

WELCOME
to the
Sterling Family
of Products

Bridging the Gap

Sterling Medicare Supplement
Insurance Plans

Real People.

- ◆ Sterling Life Insurance Company established in 1958
- ◆ Sterling is rated ["A-" (Excellent) 2009] by A.M. Best*
- ◆ Exceptional Customer Service
- ◆ Local Agents

*We're all over the country
and right around the corner.*

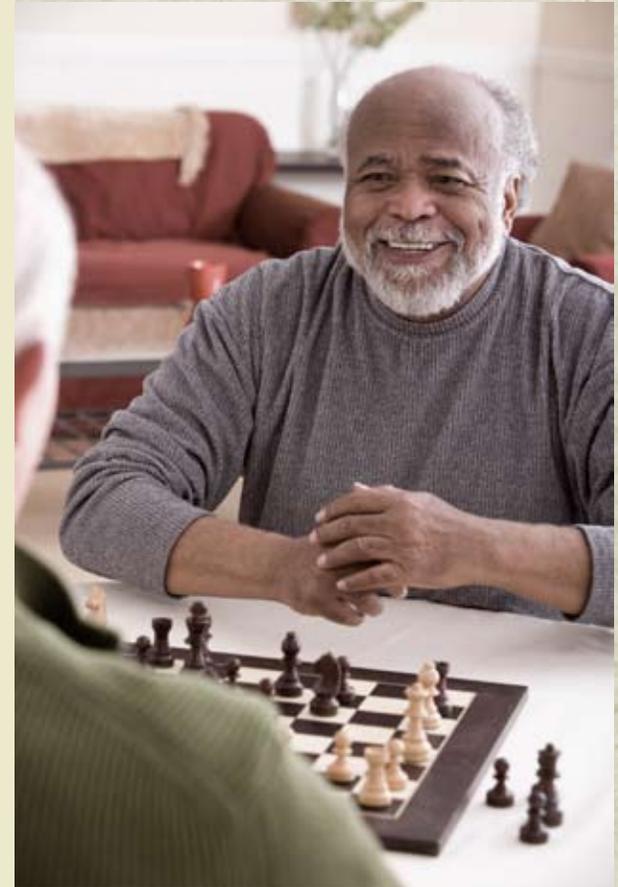


Sterling Family of Plans

- [♦ **Critical Condition** – Cash benefits for certain critical conditions]
- [♦ **Cancer** – Cash benefits for certain types of cancer]
- [♦ **Life Insurance** – Whole and Limited Benefit
Whole Life – relieves the burden of final expenses]
- [♦ **Long Term Care** – Covers services like home health, assisted living, hospice and others]
- [♦ **Dental** – Quality, affordable dental insurance for individuals]
- [♦ **Medicare Supplement** – Coverage in addition to Medicare]

Understanding Medicare

- ◆ What does Medicare cover?
- ◆ More importantly, what does it NOT cover?
- ◆ What solutions are available?
- ◆ Sterling can help bridge the gap



Part A

Hospital Insurance

[2010] Original Medicare

Covers: Costs associated with stays in a hospital or Skilled Nursing Facility

When you are hospitalized for:	Medicare pays:	You pay:
Days 1-60	Most hospitalization costs after the required Medicare deductible.	[\$1,100] deductible
Days 61-90	All eligible expenses, after you pay a per-day copayment.	[\$275] per-day copayment as much as: [\$8,250]
Days 91-150	All eligible expenses, after you pay a per-day copayment. (These are Lifetime Reserve Days which may never be used again.)	[\$550] per-day copayment as much as: [\$33,000]
Each day beyond 150 days	Nothing	You pay all costs
Blood	After first three pints of blood, 100% of Medicare approved amount.	First three pints of blood
Skilled Nursing Facility When you are hospitalized for at least 3 days and enter a Medicare-approved Skilled Nursing Facility within 30 days after hospital discharge and are receiving skilled nursing care.	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, after you pay a per-day copayment. Nothing after day 100.	[\$0] for first 20 days; [\$137.50] per-day copayment for days 21-100 as much as: [\$11,000] per benefit period All costs after day 100
Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness	All expenses related to a Medicare-approved Hospice program with limited copayment/coinsurance.	No more than \$5 for each prescription drug for pain relief and symptom control; 5% of Medicare-approved amount for inpatient respite care.

The amounts listed are for the [2010] calendar year and may change every year.

Part B Medical Insurance

[2010] Original Medicare

Covers: physician services, outpatient care, tests and supplies

On expenses incurred for:	Medicare pays:	You pay:
Annual Deductible	[\$0]	[\$155] per year
Medical Expenses Physician's services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests	Generally 80% of approved amount	20% of Medicare-approved amount
Clinical Laboratory Service Blood tests, urinalysis	Generally 100% of approved amount	Nothing for Medicare-approved services
Outpatient Hospital Treatment Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital, based on outpatient procedure payment rates	Copayment based on outpatient procedure payment rates
Blood	After first three pints of blood, 80% of approved amount	First three pints plus 20% of approved amount for additional pints
Covered under Parts A & B		
Home Health Care Part-time or intermittent skilled care, home health aide services, durable medical supplies and other services	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for Medicare-approved services; 20% of approved amount for durable medical equipment

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare. Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In [2010], the most a physician can charge for services covered by Medicare is [115%] of the fee schedule amount for non-participating physicians. The amounts listed are for the [2010] calendar year and may change every year.

Medicare Supplement Coverage

Pays in addition to Medicare Parts A & B

Depending on the plan you choose,
Sterling may pay:

- ◆ Some or all of your deductibles and copayments
- ◆ Part B excess charges
- ◆ Emergency healthcare while traveling outside the U.S.



Eligibility for Medicare Supplement

- ◆ You must be enrolled in Medicare Part A and Part B
- ◆ You must continue to pay your Part B premium
- ◆ Open enrollment begins with enrollment in Medicare Part B
- ◆ Guaranteed Issue Rights may apply



Unique Features with Medicare Supplement Policies

- ◆ Guaranteed renewable
- ◆ Flexible – no network restrictions
- ◆ Freedom to choose any doctor who accepts Medicare
- ◆ No referrals needed to see a specialist
- ◆ Portable from state to state if you travel or move



Sterling Medicare Supplement Plan Comparison

	A	B	C	F	G	K	N
Basic Benefits							
Part A Hospitalization <ul style="list-style-type: none"> • Days 61-90 coinsurance • Lifetime Reserve Days 91-150 Coinsurance • 365 More Days beyond Lifetime Reserve 	X	X	X	X	X	X	X
Part A Hospice Coinsurance	X	X	X	X	X	50%	X
Part B Coinsurance or Copay	X	X	X	X	X	50%**	copays*
Parts A & B Blood	X	X	X	X	X	50%	X
Additional Benefits							
Part A Deductible		X	X	X	X	50%	X
Part B Deductible			X	X			
Skilled Nursing Facility Coinsurance Days 21-100			X	X	X	50%	X
Part B Excess Charges				X	X		
Foreign Travel Emergency			X	X	X		X
Out of Pocket Maximum						[\$4,620]	

*Part B benefits subject to copays: Office Visit – the lesser of [\$20] or Part B coinsurance or copayment, Emergency Room visit – the lesser of [\$50] or Part B coinsurance or copayment (waived if admitted). **Covers 100% of cost sharing of Medicare Part B preventive services.

Sterling Medicare Supplement Plans

STERLING Premier®

- ♦ Standard Medicare Supplement Plan
- ♦ Provides the most flexibility
- ♦ Choose your own doctors and specialists – freedom to see any physician that accepts Medicare
- ♦ Choose your own hospitals
- ♦ No referrals required
- ♦ No waiting period for prior health conditions

For details see...

Sterling Premier® & Sterling Medicare Select

Outlines of Coverage

STERLING Medicare Select

- ♦ Lower premiums than the same Standard Medicare Supplement plan by using our network hospitals and facilities
- ♦ Network hospitals are available for scheduled procedures
- ♦ Necessary procedures not available at network hospital will be covered at a non-network hospital
- ♦ Choose any physician that accepts Medicare*
- ♦ Must reside in Select service area – within 30 miles of a contracted network hospital
- ♦ No waiting period for prior health conditions

*For scheduled inpatient surgical procedures, please make sure your physician has admitting privileges at a Sterling network facility.

The Basics:

Medicare Supplement Plans A and B

- ◆ “Basic benefits” for all Medicare Supplement Plans:
 - ◆ Hospitalization – Part A coinsurance plus 365 additional days
 - ◆ Medical Expenses – Part B coinsurance or copayments for outpatient services
 - ◆ Blood – First 3 pints of blood per year
 - ◆ Hospice – Part A cost sharing
- ◆ **Plan A** – Basic benefits
- ◆ **Plan B** – Basic benefits + Part A deductible

Lower Cost: Plan K

- ♦ Most affordable Medicare Supplement Plan option
- ♦ Basic benefits include:
 - ♦ Hospitalization – 50% of Part A Deductible, Part A coinsurance plus 365 additional days
 - ♦ Medical Expenses – 50% Part B coinsurance
 - ♦ Blood – 50%
 - ♦ Hospice – 50%
- ♦ Skilled Nursing Facility Care – 50%
- ♦ Features [\$4,620] Out-of-Pocket Max

Value:

Plan N

- ◆ Includes basic benefits, Part A deductible and Skilled Nursing Facility
- ◆ Cost share for Office Visits – up to \$20 and Emergency Room Visits – up to \$50
- ◆ Foreign Travel Benefit



Comprehensive Benefits:

Plans C, F and G

- ◆ These plans offer the most comprehensive coverage
- ◆ Include basic benefits, Part A deductible, Skilled Nursing Facility and Foreign Travel Benefits
- ◆ **Plan G** – Same as F except does not include Part B deductible
- ◆ **Plan C** – Same as Plan F except does not include excess charges
- ◆ **Plan F** – Covers Part B deductible and 100% of Part B Excess Charges

Make the Wise Choice

With Sterling you can count on:

- ◆ Your choice of physician and other providers*
- ◆ Real people to answer your questions and be there to meet your needs
- ◆ No referrals required
- ◆ Automated claims processing
- ◆ Financially strong and stable company, rated [“A-” (Excellent) 2009] by A.M. Best[^]
- ◆ Outstanding customer service
- ◆ A national presence featuring our local Agents – the heart and soul of our company and an important part of your community



*For Sterling Medicare Select, Network Hospital restrictions apply. When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges.

[^]A.M. Best rating information is available at <http://www.ambest.com/ratings/guide.asp>

What's Next?

- ◆ More questions or specific concerns? Schedule your FREE Medicare healthcare consultation with one of our specially-trained experts.
- ◆ Apply today!



STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by
Sterling Life Insurance Company*

www.sterlinghealth.com

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Please contact Sterling for complete details on other insurance plans that may be available. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent. Not all plans available in all areas.