

SERFF Tracking Number: BFLI-126778963 State: Arkansas
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 46760
 Company Tracking Number: AR B 0189 MS51
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Lead Generation Advertising
 Project Name/Number: /

Filing at a Glance

Company: Bankers Fidelity Life Insurance Company

Product Name: Medicare Supplement Lead Generation Advertising SERFF Tr Num: BFLI-126778963 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 46760

Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: AR B 0189 MS51 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 09/15/2010

Authors: Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, Sharon White, Ron Crow

Date Submitted: 09/10/2010 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 08/31/2010

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: 09/15/2010

Explanation for Other Group Market Type:

State Status Changed: 09/15/2010

Deemer Date:

Created By: Jill Jones

Submitted By: Tina Cunningham

Corresponding Filing Tracking Number:

Filing Description:

These are various lead generation advertising pieces that will either be mailed to prospective clients or included in media such as newspapers or similar media. These advertisements are intended to generate interest in our 2010 Standardized Plan Medicare Supplement policy forms, which were approved by your Department on 03-23-2010 (SERFF Tracking Number BFLI-126469285).

SERFF Tracking Number: BFLI-126778963 State: Arkansas
 Filing Company: Bankers Fidelity Life Insurance Company State Tracking Number: 46760
 Company Tracking Number: AR B 0189 MS51
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010
 Standard Plans 2010
 Product Name: Medicare Supplement Lead Generation Advertising
 Project Name/Number: /

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: \$450.00
 Retaliatory? Yes
 Fee Explanation: 18 forms X \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Fidelity Life Insurance Company	\$450.00	09/10/2010	39425578
Bankers Fidelity Life Insurance Company	\$450.00	09/15/2010	39527189

SERFF Tracking Number: BFLI-126778963 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/15/2010	09/15/2010

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	09/10/2010	09/10/2010	Tina Cunningham	09/15/2010	09/15/2010

SERFF Tracking Number: BFLI-126778963 *State:* Arkansas
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Product Name: Medicare Supplement Lead Generation Advertising
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Disposition

Disposition Date: 09/15/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Lead Generation Mailer	Filed	Yes
Form	Lead Generation Reply Card	Filed	Yes
Form	Lead Generation Mailer	Filed	Yes
Form	Lead Generation Reply Card	Filed	Yes
Form	Lead Generation Mailer	Filed	Yes
Form	Lead Generation Reply Card	Filed	Yes
Form	Lead Generation Mailer	Filed	Yes
Form	Lead Generation Reply Card	Filed	Yes
Form	Lead Generation Mailer	Filed	Yes
Form	Lead Generation Reply Card	Filed	Yes
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Form	Lead Generation Reply Card	Filed	Yes

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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/10/2010
Submitted Date 09/10/2010
Respond By Date 10/11/2010

Dear Tina Cunningham,

This will acknowledge receipt of the captioned filing. The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: BFLI-126778963 State: Arkansas
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Company Tracking Number: AR B 0189 MS51
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Standard Plans 2010
Product Name: Medicare Supplement Lead Generation Advertising
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/15/2010
Submitted Date 09/15/2010

Dear Stephanie Fowler,

Comments:

Good day Ms Fowler.

Response 1

Comments: Per your request dated 09-10-2010, the filing fees have been corrected by submitted an additional \$450.00 via EFT.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your continued review of this filing. If you have any questions, please do not hesitate to contact me at 404-266-5723.

Sincerely,

Bridgett Williams, Jill Jones, Lyn Ezell, Ron Crow, Sharon White, Tina Cunningham

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 Standard Plans 2010
 Product Name: Medicare Supplement Lead Generation Advertising
 Project Name/Number: /

Form Schedule

Lead Form Number: B 0189 MS51

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/15/2010	B 0189 MS51	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS51.pdf
Filed 09/15/2010	B 0189 MS51 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS51.pdf
Filed 09/15/2010	B 0189 MS52	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS52.pdf
Filed 09/15/2010	B 0189 MS52 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS52.pdf
Filed 09/15/2010	B 0189 MS53	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS53.pdf
Filed 09/15/2010	B 0189 MS53 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS53.pdf
Filed 09/15/2010	B 0189 MS54	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS54.pdf
Filed 09/15/2010	B 0189 MS54 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS54.pdf
Filed 09/15/2010	B 0189 MS55	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS55.pdf
Filed 09/15/2010	B 0189 MS55 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS55.pdf
Filed 09/15/2010	B 0189 MS56	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS56.pdf
Filed 09/15/2010	B 0189 MS56 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS56.pdf
Filed 09/15/2010	B 0189 MS57	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS57.pdf
Filed 09/15/2010	B 0189 MS57 R	Advertising	Lead Generation Reply Card	Initial		0.000	B 0189 MS57.pdf
Filed 09/15/2010	B 0189 MS58	Advertising	Lead Generation Mailer	Initial		0.000	B 0189 MS58.pdf

SERFF Tracking Number: BFLI-126778963 *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 Lead Generation Advertising

Project Name/Number: /

Filed	B 0189	Advertising Lead Generation	Initial	0.000	B 0189
09/15/2010	MS58 R	Reply Card			MS58.pdf
Filed	B 0189	Advertising Lead Generation	Initial	0.000	B 0189
09/15/2010	MS59	Mailer			MS59.pdf
Filed	B 0189	Advertising Lead Generation	Initial	0.000	B 0189
09/15/2010	MS59 R	Reply Card			MS59.pdf

What matters most to you?

- Tell me more about important Medicare Supplement changes that could affect me.

Please verify printed address here.

Complete and return the information below:

Name _____

Date of Birth _____

Spouse _____

Spouse's Name and Date of Birth _____

Phone _____

B 0189 MS51 R

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What matters most to you?

Probably living a long and healthy life!

And you need the right Medicare plan to help you along the way. *You have a lot of life to enjoy!*

Significant changes were made in Medicare Supplement Plans, effective on or after June 1, 2010. These changes, which include new plans and modified benefits, may provide you with more choices!

To help you *live life on your own terms*, you need to learn how these changes affect you.

***Mail the attached card to receive this information—
at no cost or obligation to you.***

Stay healthy, *protected* and enjoy your life!



Not affiliated or endorsed by the U. S. Government or the Federal Medicare Program. Medicare Supplement Insurance policy form series B 21092. Underwritten by Bankers Fidelity Life Insurance Company™, Atlanta, GA. An independent agent may contact you with your requested information.

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YES! I would like **FREE** information regarding changes in Medicare Supplement and *A Guide to Health Insurance for People With Medicare*.

Complete and return the information below:

Name _____

Date of Birth _____

Spouse's Name _____

Spouse's Date of Birth _____

Phone _____

Please verify printed address here.

B 0189 MS52 R

2010 MEDICARE UPDATE

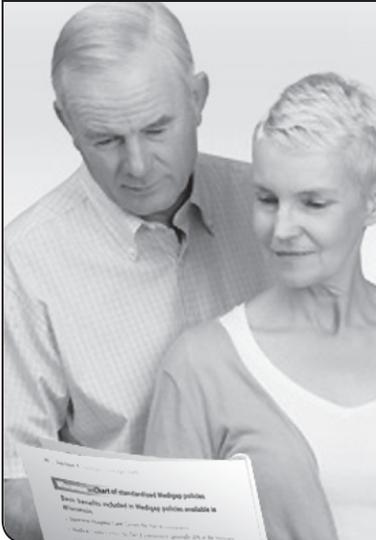
Significant changes were made in Medicare Supplement Plans, effective on or after June 1, 2010. These changes, which include new plans and modified benefits, may provide you with more choices!

Be sure you have the right Medicare Supplement coverage for your current situation (many seniors may be faced with premium increases this year).

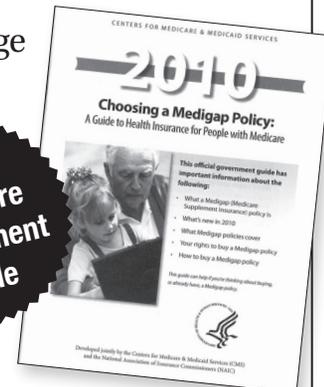
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You'll also receive the latest edition of *A Guide to Health Insurance for People with Medicare*.

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**FREE
Medicare
Supplement
Guide**



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B 0189 MS52

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2010 MEDICARE UPDATE

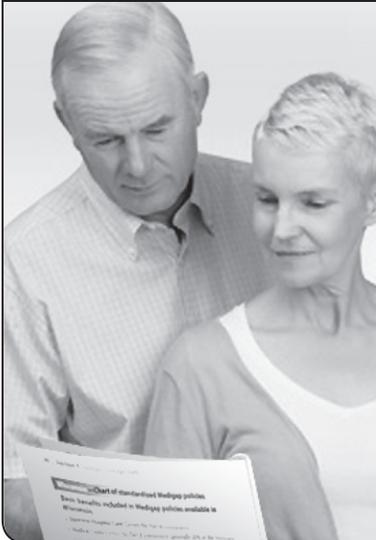
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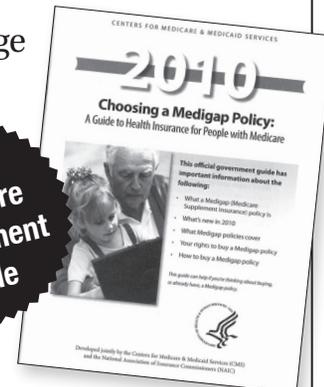
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B 0189 MS52

Tell me more about **IMPORTANT** Medicare changes.

Be aware of recent Medicare changes that may affect you.

Please verify printed address here

Signature

Date of Birth

Phone

Spouse's Name and Date of Birth

B 0189 MS53 R

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IMPORTANT!

You should be aware of recent changes in the federal Medicare program. *These changes may affect the coverage you select.*

Significant changes were made in Medicare Supplement Plans, effective on or after on June 1, 2010. These changes, which include new plans and modified benefits, may provide you with more choices!

Understand your Medicare options and learn...

- ▶ What Medicare does and does not cover
- ▶ What type of Medicare Supplement benefits are available
- ▶ What the differences are between Parts A, B, C and D
- ▶ What your options are in applying for coverage
- ▶ What the recent changes are in Medicare coverage

Stay healthy, protected and enjoy your life!

Return the attached card and we will see that you receive this information—at no cost to you.

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Please verify printed address here

Signature

Date of Birth

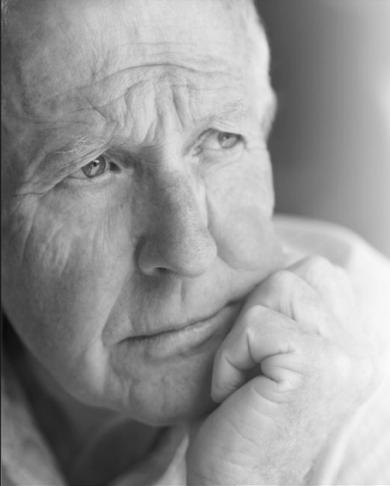
Phone

Spouse's Name and Date of Birth

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What matters most to you?



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**Tell me more about important
Medicare Supplement changes
that may affect me.**



Please verify printed address here.

Complete and return the information below:

Name _____

Date of Birth _____

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Spouse's Name and Date of Birth _____

Phone _____

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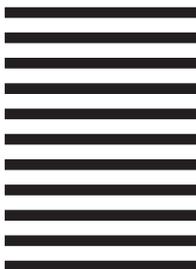
▼ DETACH AND MAIL TODAY ▼



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INSURANCE COMPANY
P O BOX 105185
ATLANTA GA 30348-9739

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IN THE
UNITED STATES



What matters most to you?



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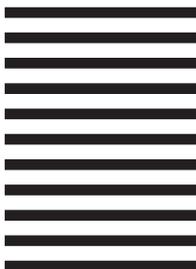
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IMPORTANT!

2010 MEDICARE UPDATE



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Complete and return the information below:

Name _____

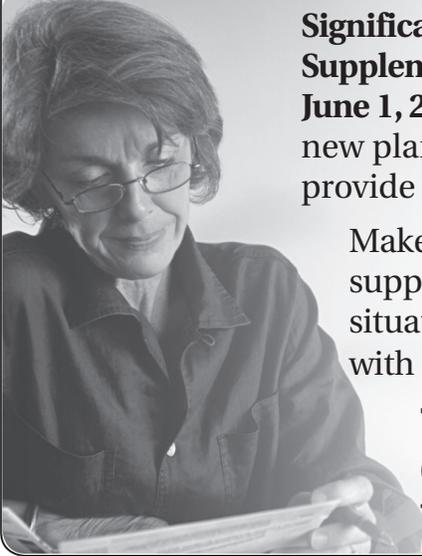
Date of Birth _____

Spouse _____

Spouse's Name and Date of Birth _____

Phone _____

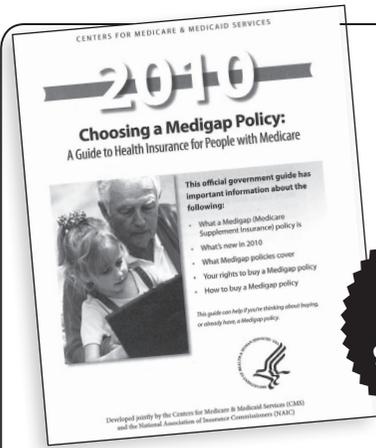
2010 MEDICARE UPDATE



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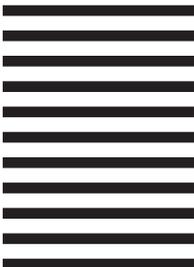
▼ DETACH AND MAIL TODAY ▼



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P O BOX 105185
INSURANCE COMPANY
BANKERS FIDELITY LIFE

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BUSINESS REPLY MAIL



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UNITED STATES



IMPORTANT!

2010 MEDICARE UPDATE



2010 MEDICARE UPDATE

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ATLANTA GA
PERMIT NO. 330

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Marietta, Georgia 30061-9914

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Name _____

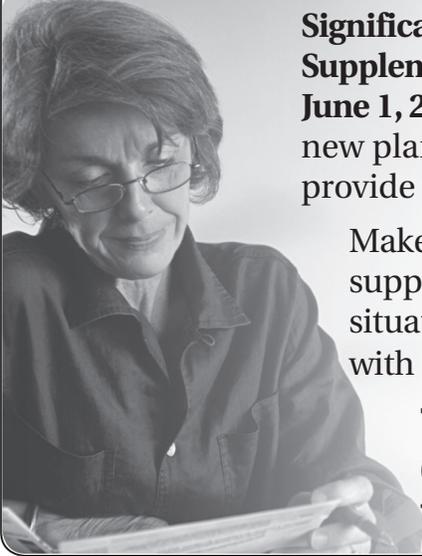
Date of Birth _____

Spouse _____

Spouse's Name and Date of Birth _____

Phone _____

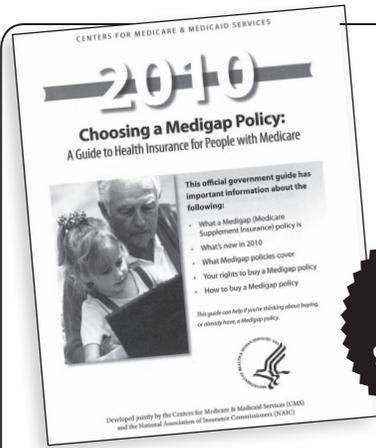
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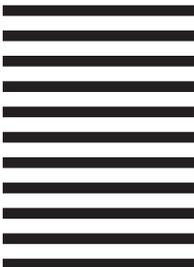
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INSURANCE COMPANY
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IN THE
UNITED STATES



IMPORTANT!

2010 MEDICARE UPDATE



2010 MEDICARE UPDATE

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PAID
MARIETTA, GA
PERMIT NO 254

PO Box 4969
Marietta, Georgia 30061-9914

B 0189 MS56 R

 Tell me more about important Medicare changes that affect me.

Complete and return the information below:

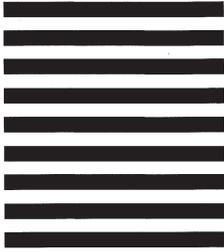
Name _____
Date of Birth _____
Spouse's name _____
Spouse's Date of Birth _____
Phone _____

Please verify printed address here.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
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Stay healthy, *protected* and enjoy your life!

**Return the attached card to receive this information—
at no cost or obligation to you.**

- Understand your Medicare options and learn...**
- ▶ What Medicare does and does not cover
 - ▶ What type of Medicare Supplement benefits are available
 - ▶ What the differences are between Parts A, B, C and D
 - ▶ What your options are in applying for coverage if you desire
 - ▶ What the recent changes are in Medicare coverage

You should be aware of recent changes in the Federal Medicare program. These changes may affect the coverage you select.

Significant changes were made in Medicare Supplement Plans, effective on or after June 1, 2010.

These changes, which include new plans and modified benefits, may provide you with more choices!



IMPORTANT!

IMPORTANT!

2010 MEDICARE UPDATE



2010 MEDICARE UPDATE

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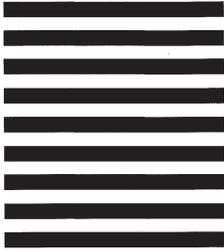
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IMPORTANT!

What matters most to you?

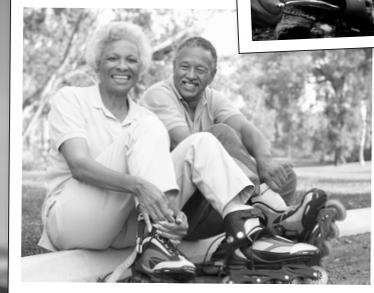
Probably living a long and healthy life!

And you should have the right Medicare plan to help you along the way. *You have a lot of life to enjoy!*

Significant changes were made in Medicare Supplement Plans, effective on or after June 1, 2010. To help you live life *on your own terms*, you should be aware of these changes and how they might affect you. These changes, which include new plans and modified benefits, may provide you with more choices.

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What matters most to you?

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Name

Date of Birth

Spouse's Name

Spouse's Date of Birth

Phone

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Spouse _____

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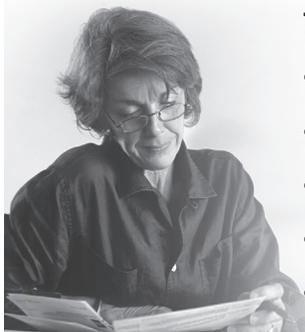
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**FREE
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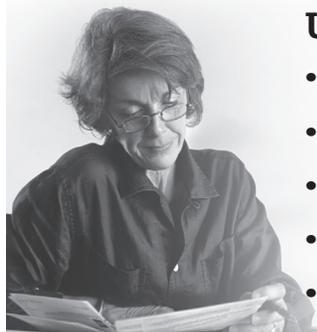
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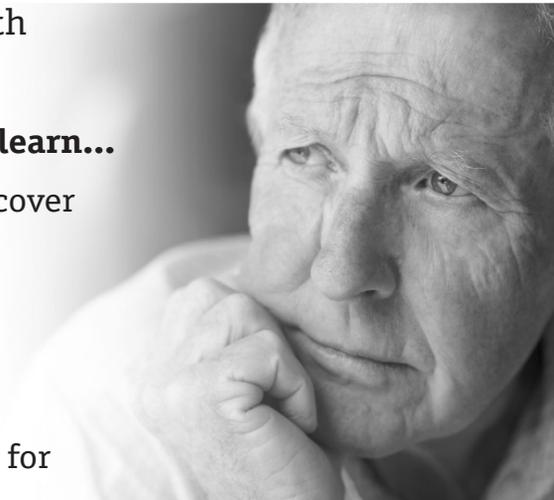
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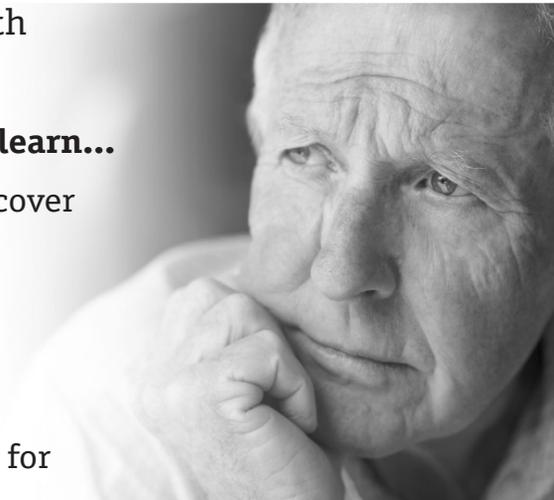
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