

SERFF Tracking Number: CMBD-126792535 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 46818
Company Tracking Number: 801501-MSP-I
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Senior 2010 Medicare Supplement Advertising
Project Name/Number: 2010 Medicare Supplement Advertising/801501-MSP-I

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior 2010 Medicare SERFF Tr Num: CMBD-126792535 State: Arkansas

Supplement Advertising

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 46818
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: 801501-MSP-I State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Disposition Date: 09/17/2010

Date Submitted: 09/17/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Medicare Supplement Advertising

Status of Filing in Domicile: Pending

Project Number: 801501-MSP-I

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: 09/17/2010

Explanation for Other Group Market Type:

State Status Changed: 09/17/2010

Deemer Date:

Created By: Sue Thill

Submitted By: Sue Thill

Corresponding Filing Tracking Number:

Filing Description:

Combined Insurance Company of America

FEIN Number 36-2136262

NAIC Number 626-62146

Form Number 801501-MSP-I - Advertising for Medicare Supplement Plans A, F and N

INDIVIDUAL MEDICARE SUPPLEMENT

The above captioned advertisement is attached for your consideration.

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The filing fee, in the amount of \$50.00, was provided through EFT.

801501-MSP-I will replace 801501-MSP-ISSUE previously approved by the Department on August 31, 2010 under SERFF Tracking Number CMBD-126767363. Worksheet 801501-MSPWS-1 (previously approved by the Department on August 31, 2010 under SERFF Tracking Number CMBD-126767363) will be used with the Advertisement.

The advertising will be placed on our website and used by our agents in the field for the following forms.

Form Numbers Description Approval Date SERFF Tracking/State Tracking #

Form No. 14910-AR-A Plan A August 3, 2010 CMBD-126734449/46289
Form No. 14911-AR-F Plan F August 3, 2010 CMBD-126734449/46289
Form No. 14912-AR-N Plan N August 3, 2010 CMBD-126734449/46289
Form No. 149276 Application August 3, 2010 CMBD-126734449/46289

The advertising was filed with our Domicile State, Illinois, on August 30, 2010.

Thank you for your review and hopefully approval.

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst Sue.A.Thill@combined.com
1000 Milwaukee Avenue 847-953-1536 [Phone]
Glenview, IL 60025 847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
1000 Milwaukee Avenue Group Code: 626 Company Type:
Glenview, IL 60025 Group Name: State ID Number:
(847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 Advertisement x \$50 = \$50

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$50.00	09/17/2010	39601851

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/17/2010	09/17/2010

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Disposition

Disposition Date: 09/17/2010

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 ADVERTISEMENT	Filed	Yes

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Form Schedule

Lead Form Number: 801501-MSP-I

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/17/2010	801501-MSP-I	Advertising	MEDICARE SUPPLEMENT ADVERTISEMENT	Initial			801501-MSP-I.pdf



Medicare Supplement

Let's make this easy.

801501-MSP-I



COMBINED
INSURANCE®

MEDICARE SUPPLEMENT

Not so surprisingly, seniors have questions about health care - especially Medicare. Even with all of the information out there you may still be wondering what medical services and expenses Medicare actually covers and which of these are not covered. But most importantly, you want to be sure that when you require medical treatment your Medicare coverage provides sufficient benefits to meet your needs.

We can answer these questions and show you how a Medicare Supplement policy from Combined Insurance can help fill in the gaps in your Medicare coverage.

COMBINED INSURANCE HAS PROVIDED MEDICARE SUPPLEMENT COVERAGE SINCE 1988 AND HAS PAID NEARLY \$1 BILLION IN CLAIMS FOR THESE POLICYHOLDERS ALONE.⁽¹⁾



(1) Combined Insurance internal claim data, 2010.

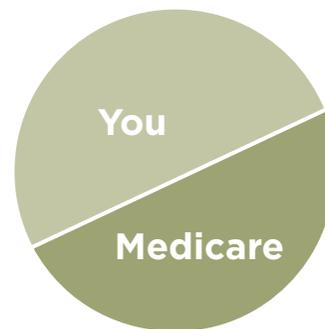
YOUR COSTS OF PARTICIPATION IN MEDICARE HAVE INCREASED SINCE THE BEGINNING OF THE MEDICARE PROGRAM, INCLUDING . . .

- deductibles and copayments
- monthly premiums
- and missing benefits



As you may know, these gaps in coverage, commonly called medi-gaps, are your out-of-pocket responsibility.

In fact, in 2006 Medicare paid less than half of total Medicare expenses per beneficiary, on average.⁽¹⁾ This, combined with ever increasing costs, can lead to a significant financial burden.



IT IS IMPORTANT TO KNOW:

- *What Medicare covers*
- *Where the gaps exist, and*
- *How Combined Insurance can help.*

This way you can more easily determine which plan is best for you.

Combined Insurance offers a choice of three different standardized Medicare Supplement policies.

Let's see how a Medicare Supplement plan from Combined Insurance can help fill in the "gaps" in your Medicare coverage.

(1) Medicare: Medicare Spending and Financing. The Henry J. Kaiser Family Foundation. August 2010.

Original Medicare Part A covers...⁽¹⁾

Medicare Eligible Hospital Expenses for semi-private room and board, general nursing, and miscellaneous services and supplies during each benefit period.⁽²⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
For the first 60 days (Part A deductible)	\$_____	\$_____	\$0	\$0
From 61 st thru 90 th day	\$___ a day	\$0	\$0	\$0
From 91 st through 150 days (60 Lifetime Reserve Days)	\$___ a day	\$0	\$0	\$0
For additional 365 days	All costs	\$0	\$0	\$0
Beyond additional 365 days	All costs	All costs	All costs	All costs
Blood – first three pints (not replaced)	All costs	\$0	\$0	\$0
Hospice Care Copay (for Inpatient Respite Care)	5%	\$0	\$0	\$0

Skilled Nursing Care in a Medicare-certified nursing facility, when received within 30 days of a three day Medicare approved hospital stay.

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
For the first 20 days	\$0	\$0	\$0	\$0
From the 21 st thru 100 th day	\$_____ a day	\$_____ a day	\$0	\$0
Beyond 100 days	All costs	All costs	All costs	All costs

Notes:

- (1) Part A and B benefits shown herein are current as of January, _____.
- (2) "Benefit Period" means a period starting on the first day of covered Hospital confinement, and ending on the 60th consecutive day you are not confined in a Hospital (as defined by Medicare).

Original Medicare Part B covers...

Medical Care for Medicare-approved physician services, in and outpatient medical & surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment.⁽³⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
Part B annual deductible	\$ _____	\$ _____	\$0	\$ _____
Remainder of Medicare approved charges (Part B coinsurance)	20%	\$0	\$0	\$0
Part B Office Visit Copay ⁽⁴⁾	20%	\$0	\$0	Up to \$ _____
Part B Emergency Room Copay ⁽⁴⁾	20%	\$0	\$0	Up to \$ _____
Part B excess charges	All costs	All costs	\$0	All costs
Blood — first three pints (not replaced)	All costs	\$0	\$0	\$0

Foreign Travel for medically necessary emergency care during the first 60 days of each trip outside of the U.S. for care that would have been covered by Medicare if provided in the U.S.⁽⁵⁾

What you pay with Medicare alone		Your out-of-pocket costs with plan ____		
		A	F	N
First \$250 per year	All costs	\$250	\$250	\$250
Remainder of charges	All costs	All costs	20%	20%

- (3) Diagnostic laboratory work for Medicare-approved blood tests is paid in full by Medicare.
- (4) Copayment amounts apply after the Part B Deductible has been met.
- (5) The Foreign Travel benefit is subject to a Lifetime Maximum of \$50,000.



Choosing a Medicare Supplement policy from Combined Insurance is an easy choice.

PRICING

Premium prices are based on your age at the time the policy is issued. While premiums may be increased on a class basis or due to changes in benefits, your premium will not increase just because you get older. The lowest premium price for an individual Medicare Supplement policy will always be now.

SERVICE

Unlike many other companies, Combined Insurance provides in-home service by trained professionals. Our agents work with you to understand your needs and make choosing the appropriate coverage easy.

And you generally don't need to fill out claim forms. Combined Insurance works with your hospital, doctor's office or other healthcare provider to help get the forms completed for you.

Our agents are happy to visit with you, whenever possible, to answer any questions you may have and to help you better understand your insurance.

Combined Insurance also has a dedicated customer service phone number for all Medicare Supplement policyholders so they can speak with someone well versed in their coverage.



Combined Insurance's Medicare Supplement policies are an outstanding value.

- Your Medicare Supplement coverage can be purchased to go into effect the moment you qualify for Medicare. And if you are moving your coverage from another company to Combined Insurance, we will work with you so that you do not have a break in coverage.
- Pre-existing conditions are covered immediately and there is no waiting period or reduction in benefits.
- You are not locked into any network, so you can choose your own doctors, hospitals or other healthcare providers that accept Medicare, anywhere in the country.

What's not covered...

EXCLUSIONS

Combined Insurance's Medicare Supplement policies do not cover or pay for:

- (1) Services rendered by or covered by any agency of a State government (except Medicaid), when you have no obligation to pay for such services; or
- (2) Expenses covered and payable under Medicare.

MEDICARE DEDUCTIBLE AND COPAYMENT CHANGES

If Medicare changes its deductible and copayment amounts, the policy benefits will also change. When this happens, your renewal premium may increase. Premiums may also change at other times, on a class basis, subject to Insurance department approval.

RENEWABILITY

Combined Insurance guarantees it will renew this policy for your lifetime (so long as the required premium is paid). Combined Insurance reserves the right to change the premium. Any change in premium will be made on all policies of the same class.

30 DAY TRIAL

If you are not satisfied with the policy for any reason, you may cancel your policy within 30 days of the effective date and still receive a full refund.

DEFINITIONS

"Hospital" means an institution which is defined as such by Medicare. It does not include any facility not covered by Medicare.

"Excess Charges" (Only available under Plan F) is the difference between the Medicare Part B approved expense and the amount charged by the attending physician, which can be no more than the limiting charge allowed by Medicare.



Combined Insurance is not connected with the U.S. government or the federal Medicare program.

NOTE: This brochure contains a brief description of policy benefits for the following policy form numbers:

Plan A: Series 14910-A;

Plan F: Series 14911-F; and

Plan N: Series 14912-N.

See the policy for complete details of policy benefits and exclusions and definitions.

This is supplemental insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.

Combined Insurance Company of America • 111 East Wacker Drive, Suite 700, Chicago, IL 60601
The ACE Group of Companies

5 ways a Medicare Supplement plan can help you get the care you need.

1. NO PRE-EXISTING CONDITION LIMITATIONS OR WAITING PERIODS:

Pre-existing conditions are covered immediately.

2. CHOOSE YOUR OWN DOCTORS AND OTHER HEALTH CARE PROVIDERS:

Benefits are paid directly to them. There is no "Gatekeeper."

3. NO CLAIM FORM IS REQUIRED:

The Explanation of Medicare Benefits (EOMB) and the policy number is all that is needed, in most cases.

4. A CHOICE OF PLAN OPTIONS...

so you can find the right plan to fit your needs.

5. CONVENIENT CUSTOMER SERVICE:

Through a dedicated customer service representative, toll-free; or, when possible, in-home by licensed professionals who will answer your questions.

MEDICARE SUPPLEMENT IS
THE CLEAR AND EASY PLAN
THAT'S RIGHT FOR YOU



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