

SERFF Tracking Number: CMBD-126977232 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 47661
Company Tracking Number: 103305F-1 ET AL
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Senior Medicare Supplement Advertising
Project Name/Number: Medicare Supplement Advertising/103305F-1 ET AL

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior Medicare Supplement SERFF Tr Num: CMBD-126977232 State: Arkansas

Advertising

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47661

Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: 103305F-1 ET AL State Status: Filed-Closed

Filing Type: Advertisement

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Disposition Date: 01/26/2011

Date Submitted: 01/07/2011

Disposition Status: Filed-Closed

Implementation Date Requested: 02/07/2011

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile: Pending

Project Number: 103305F-1 ET AL

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/26/2011

State Status Changed: 01/26/2011

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 Nos. 103305F-1 - Plan F Letter

103307F-1 - Plan F Letter

103307N-1 - Plan N Letter

INDIVIDUAL MEDICARE

The above captioned advertising is attached for your consideration. All forms are new and have not been previously filed

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with the Department. Also attached are the following:

1. Variability Memorandum

The filing fee, in the amount of \$150.00, was provided through EFT.

Letter 103305F-1 will be sent to our Combined customers who do not own a Medicare Supplement policy and are age 64 years and 6 months to 64 years and 11 months. Letter 103305F-1 will offer Medicare Supplement Plan F along with Brochure 103306FI which was previously approved by the Department on December 15, 2010 under SERFF Tracking Number CMBD-126898442. A copy is attached for your information

Letters 103307F-1 or 103307N-1 will be sent to our Combined Insured's who are age 64 years and 6 months informing them it is now time to consider purchasing a Medicare Supplement plan. Our plan is to divide our generated list of potential Insured's in half and mail the Plan F document information package with the other half being mailed the Plan N document information package. The package will also include Brochure 103306FI or 103306NI which were previously approved by the Department on December 15, 2010 under SERFF Tracking Number CMBD-126898442. Copies of the brochures are attached for your information.

The following Medicare Supplement policies were approved by the Department and will be used with the advertising above.

Form Numbers Description Approval Date SERFF Tracking Number

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

Thank you for your review.

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:

SERFF Tracking Number: CMBD-126977232 State: Arkansas
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Project Name/Number: Medicare Supplement Advertising/103305F-1 ET AL
(847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 3 Advertisements x \$50 = \$150
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$150.00	01/07/2011	43543836

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/26/2011	01/26/2011

SERFF Tracking Number: CMBD-126977232 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 47661
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Disposition

Disposition Date: 01/26/2011

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
Supporting Document	VARIABILITY MEMORANDUM	Filed	Yes
Supporting Document	PREVIOUSLY APPROVED BROCHURES	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes

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Form Schedule

Lead Form Number: 103305F-1 ET AL

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	103305F-1	Advertising	LETTER	Initial			103305F-1.pdf
Filed 01/26/2011	103307F-1	Advertising	LETTER	Initial			103307F-1.pdf
Filed 01/26/2011	103307N-1	Advertising	LETTER	Initial			103307N-1.pdf

As you approach your 65th birthday, DON'T WORRY! We're making it easy to take care of two important things:

1. Medicare benefits are NOT automatic. You have to apply.

(Based on your [May 15th] birthday, you can apply starting [February 1st]. I'm going to tell you how to apply, where to apply, and what documents you'll need.)

2. Medicare will NOT pay all your health care bills.

(I've enclosed everything you need to have our Medicare Supplement ready and waiting to help pay the potentially thousands of dollars NOT paid by Medicare.)

PREPARED FOR COMBINED INSURANCE CUSTOMER:

[John Namehere]
[123 Main Street]
[Hometown, ST 00000]

Dear [Mr. Namehere],

I'm writing with good news, and even better news, for you and all *Combined Insurance* Customers who will be turning 65.

The good news is: you're about to start getting back the Medicare benefits you have coming to you. However, even though you're entitled to Medicare benefits, they are not automatic. You have to apply.

Based on your [May 15th] birthday, you can apply for Medicare starting [February 1st].

So, be sure to mark [February 1st] on your calendar. The enclosed brochure tells you where to apply, how to apply, and what documents you'll need when [February 1st] rolls around.

PLEASE NOTE: Although Medicare gives you a [7]-month Enrollment Period to be guaranteed immediate benefits, you'll want to apply as soon as possible starting [February 1st]. Then, you can relax, knowing your Medicare benefits will go into effect the very first day you're eligible, which is [May 1st], the first day of the month you turn 65.

The even better news I have for you is this: our Medicare Supplement PLAN F is ready and waiting to help protect you against potentially thousands of dollars NOT paid by Medicare. In 2006, Medicare paid less than half of total expenses per beneficiary, on average.* Medicare Supplement PLAN F can help pay the bills Medicare doesn't cover.

Medicare Supplement PLAN F is one of the most popular Medicare Supplement plans nationwide. And if you apply today, this much-needed protection can be GUARANTEED to be issued to you even if you've had a health problem in the past. It will go into effect the day your Medicare benefits begin. And it will do a great job ...

For example, if you spend just one day in the hospital relying on Medicare alone, you'll have to pay [\$1,100.00] out of your own pocket. Our Medicare Supplement PLAN F pays the entire [\$1,100.00] for you. Here are some more examples ...

(over, please)

CUSTOMER CORRESPONDENCE

Combined Insurance Company of America

103305F-1



- Medicare requires that you pay [\$275.00]-a-day in co-payments for days [61-90] in the hospital. Our Medicare Supplement PLAN F pays for all [30] days, the entire [\$8,250.00]. **YOU PAY NOTHING!**
- Medicare requires that you pay [\$550.00]-a-day in co-payments for the next [60] days in the hospital.** Our Medicare Supplement PLAN F pays for all [60] days, the entire [\$33,000.00]. **YOU PAY NOTHING!**
- Medicare requires that you pay a [\$155.00] annual deductible for doctor and medical services. Our Medicare Supplement PLAN F pays the entire [\$155.00]. **YOU PAY NOTHING!**
- Medicare requires that you pay [20%] of all "Medicare-approved amounts" for all doctor and medical services. Our Medicare Supplement PLAN F pays the entire [20%]. **YOU PAY NOTHING!**

Notice in the last example, I used the words "*Medicare-approved amounts*". Those are the fixed amounts that Medicare has determined doctors should charge for specific treatments. If your doctor charges more, Medicare requires you to pay every dollar in "excess charges". But you won't have to pay those "excess charges" if you apply today ...

Our Medicare Supplement PLAN F even pays [100%] of all "excess doctor charges" NOT covered by Medicare.

That's one of many benefits that makes Medicare Supplement PLAN F so popular nationwide. There's more. It also helps pay for charges NOT paid by Medicare for blood, for Skilled Nursing Facility stays, even for emergency services when you're outside the USA. You'll find more details in the enclosed *Medicare Enrollment Made Easy* brochure. Look it over. When you do, please note that, with our plan...

1. You're **FREE** to use any doctors and hospitals of your choice with **NO REFERRALS REQUIRED** ever.
2. There are virtually **NO CLAIM FORMS TO FILE**,
no paperwork to do. *No Medical Exam.*
No Health Questions.
3. And if you apply today, you are **GUARANTEED ACCEPTANCE** regardless of your medical history. You cannot be turned down for any reason.

Please don't delay. Right now, you can get this important protection at this very competitive rate for Combined Insurance Customers turning 65: [\$000.00] per month. It's a small price to pay for protection from an industry leader you already know and trust. Since 1988, we paid out nearly [\$1 Billion] dollars*** in claims to our Medicare Supplement policyholders.

So please take a moment and call us today so we can make sure our Medicare Supplement PLAN F is in place, ready to protect you the day your Medicare benefits go into effect!

Sincerely,
[signature]
[Name]
[Title]

P.S. To get ready for your important milestone, there are 2 things I encourage you to do: 1) Call us today to apply for your Medicare Supplement Plan, and 2) apply for Medicare on the date listed on the front of this letter, or soon after. That's it - you're ready for Medicare!

P.P.S. *Combined Insurance* Customers can apply for our Medicare Supplement PLAN F today with complete confidence. If you're not satisfied, simply return the policy within 30 days and receive a full refund. See our *Medicare Enrollment Made Easy* brochure enclosed for complete details.

QUESTIONS? CALL TOLL-FREE [1-800-000-0000]

* Medicare: *Medicare Spending and Financing*. The Henry J. Kaiser Family Foundation, August, 2010.
** After [90] consecutive days of hospitalization, Medicare benefits are paid from a once-only lifetime reserve of [60] additional days which are not renewable each benefit period. ***Combined Insurance internal claim data, 2010.

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]This is a solicitation for insurance and an agent may contact you. Other plans available.

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The good news is: you're about to start getting back the Medicare benefits you have coming to you. However, I mentioned in my last letter, even though you're entitled to Medicare benefits, they are not automatic. You have to apply.

**Based on your [May 15th] birthday, you can apply
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Medicare Supplement PLAN F is one of the most popular Medicare Supplement plans nationwide. And if you apply today, this much-needed protection is GUARANTEED to be issued to you even if you've had a health problem in the past. It will go into effect the day your Medicare benefits begin. And it will do a great job ...

For example, if you spend just one day in the hospital relying on Medicare alone, you'll have to pay [\$1,100.00] out of your own pocket. Our Medicare Supplement PLAN F pays the entire [\$1,100.00] for you. Here are some more examples ...

(over, please)

CUSTOMER CORRESPONDENCE

Combined Insurance Company of America

103307F-1

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1. You're **FREE** to use any doctors and hospitals of your choice with **NO REFERRALS REQUIRED** ever.
2. There are virtually **NO CLAIM FORMS TO FILE**,
no paperwork to do. *No Medical Exam.*
3. And if you apply today, you are **GUARANTEED ACCEPTANCE** *No Health Questions.*
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So please take a moment and call us today. I'll be looking for it so we can make sure our Medicare Supplement PLAN F is in place, ready to protect you the day your Medicare benefits go into effect!

Sincerely,
[signature]
[Name]
[Title]

P.S. To get ready for your important milestone, there are 2 things I encourage you to do: 1) Call us today to apply for your Medicare Supplement Plan, and 2) apply for Medicare on the date listed on the front of this letter, or soon after. That's it - you're ready for Medicare!

P.P.S. *Combined Insurance* Customers can apply for our Medicare Supplement PLAN F today with complete confidence. If you're not satisfied, simply return the policy within 30 days and receive a full refund. See our *Medicare Enrollment Made Easy* brochure enclosed for complete details.

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The even better news I have for you is this: our lowest-cost Medicare Supplement PLAN N is ready and waiting to help protect you against potentially thousands of dollars NOT paid by Medicare. In 2006, Medicare paid less than half of total expenses per beneficiary on average.* Medicare Supplement PLAN N can help pay the bills Medicare doesn't cover.

Medicare Supplement PLAN N is one of the lowest cost Medicare Supplement plans available nationwide. And if you apply today, this much-needed protection is GUARANTEED to be issued to you even if you've had a health problem in the past. It will go into effect the day your Medicare benefits begin. And it will do a great job ...

For example, if you spend just one day in the hospital relying on Medicare alone, you'll have to pay [\$1,100.00] out of your own pocket. Our Medicare Supplement PLAN N pays the entire [\$1,100.00] for you. Here are some more examples ...

(over, please)

CUSTOMER CORRESPONDENCE

Combined Insurance Company of America

103307N-1



- Medicare requires that you pay [\$275.00] -a-day in co-payments for days [61-90] in the hospital. Our Medicare Supplement PLAN N pays for all [30] days, the entire [\$8,250.00]. **YOU PAY NOTHING!**
- Medicare requires that you pay [\$550.00] -a-day in co-payments for the next [60] days in the hospital.** Our Medicare Supplement PLAN N pays for all [60] days, the entire [\$33,000.00]. YOU PAY NOTHING!
- With our Medicare Supplement PLAN N, once you satisfy your [\$155] annual deductible for doctor and medical services, all you pay is a co-payment. Every time you go to a doctor who accepts Medicare assignment **THE MOST YOU'LL PAY FOR THE DOCTOR VISIT IS JUST [\$20].** In addition, **THE MOST YOU'LL PAY FOR AN EMERGENCY ROOM VISIT IS JUST [\$50].** Plus, that [\$50] IS WAIVED if you're admitted to the hospital.

There's more. Our Medicare Supplement PLAN N also helps pay for charges NOT paid by Medicare for blood, for Skilled Nursing Facility stays, even for emergency services when you're outside the USA. You'll find more details in the enclosed *Medicare Enrollment Made Easy* brochure. Look it over. When you do, please note that, with our plan ...

1. You're **FREE** to use any doctors and hospitals of your choice with **NO REFERRALS REQUIRED** ever.
2. There are virtually **NO CLAIM FORMS TO FILE**, no paperwork to do.
3. And if you apply today, you are **GUARANTEED ACCEPTANCE** regardless of your medical history. You **cannot** be turned down for any reason.

*No Medical Exam.
No Health Questions.*

Please don't delay. As I said earlier, PLAN N is our absolute lowest-cost Medicare Supplement Plan. And right now, you can get this important protection at this very competitive competitive rate for Combined Insurance Customers turning 65: just [\$000.00] per month. Plus, you'll be protected by an industry leader you already know and trust. Since 1988, we paid out nearly [\$1 Billion] dollars*** in claims to our Medicare Supplement policyholders.

So please take a moment and call us today so we can make sure our Medicare Supplement PLAN N is in place, ready to protect you the day your Medicare benefits go into effect!

Sincerely,
[signature]
[Name]
[Title]

P.S. To get ready for your important milestone, there are 2 things I encourage you to do: 1) Call us today to apply for your Medicare Supplement Plan, and 2) apply for Medicare on the date listed on the front of this letter, or soon after. That's it ... you're ready for Medicare!

P.P.S. *Combined Insurance* Customers can apply for our absolute lowest-cost Medicare Supplement PLAN N today with complete confidence. If you're not satisfied, simply return the policy within 30 days and receive a full refund. See our *Medicare Enrollment Made Easy* brochure enclosed for complete details.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	VARIABILITY MEMORANDUM	Filed	01/26/2011
Comments:			
Attachment:			
	VARIABILITY MEMORANDUM (1.7.11).pdf		

		Item Status:	Status Date:
Satisfied - Item:	PREVIOUSLY APPROVED BROCHURES	Filed	01/26/2011
Comments:			
Attachments:			
	103306FI .pdf		
	103306NI .pdf		



VARIABILITY MEMORANDUM

Medicare Supplement Letter 103305F-1

Recipient's Name and Address	Bracketed to allow for future change without re-filing.
Dates	Bracketed to allow for future change without re-filing.
Company Telephone Number	Bracketed to allow for future change without re-filing.
Website Address	Bracketed to allow for future change without re-filing.
Dollar Amounts and Percentages	Bracketed to allow for future change without re-filing.
Signature, Name and Title	Bracketed to allow for future change without re-filing.

Medicare Supplement Letter 103307F-1

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Dollar Amounts and Percentages	Bracketed to allow for future change without re-filing.
Signature, Name and Title	Bracketed to allow for future change without re-filing.

Medicare Supplement Letter 103307N-1

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Dates	Bracketed to allow for future change without re-filing.
Company Telephone Number	Bracketed to allow for future change without re-filing.
Website Address	Bracketed to allow for future change without re-filing.
Dollar Amounts and Percentages	Bracketed to allow for future change without re-filing.
Signature, Name and Title	Bracketed to allow for future change without re-filing.



When Medicare Says "NO" Our Plan F Says "YES"



MEDICARE DOES NOT PAY*	OUR PLAN F PAYS*	YOU PAY
PART A HOSPITAL SERVICES PER BENEFIT PERIOD		
You Pay A [\$1,100] Inpatient Hospital Deductible Each Benefit Period	The entire [\$1,100] Part A deductible	[\$0]
You Pay A [\$275]-A-Day Co-Payment For Days [61-90] In A Hospital	The entire [\$275]-a-day co-payment (MAXIMUM PAYABLE: [\$8,250]!)	[\$0]
You Pay A [\$550]-A-Day Co-Payment For Days [91-150] (Lifetime Reserve)*	The entire [\$550]-a-day co-payment (MAXIMUM PAYABLE: [\$33,000]!)	[\$0]
Medicare Pays <u>Nothing</u> After Your Once Lifetime Reserve Days Are Used.	[100%] Of Any Medicare Allowable Expenses For Additional [365] Days After Medicare Hospital Benefits Stop Completely	[\$0]
You Pay For The First 3 Pints Of Blood	The entire 3 pints of blood	[\$0]
You Pay [\$137.50]-A-Day For Days [21-100] In A Skilled Nursing Facility	The entire [\$137.50] a day (MAXIMUM PAYABLE: [\$11,000]!)	[\$0]
PART B PHYSICIAN AND MEDICAL SERVICES PER CALENDAR YEAR		
You Pay [\$155] Part B Deductible	The entire [\$155] Part B deductible	[\$0]
You Pay [20%] of Medicare-Approved Amounts After [\$155] Part B Deductible Is Met	The entire [20%] of Medicare-Approved Amounts	[\$0]
You Pay [100%] Of Medicare Part B Excess Charges Above Medicare-Approved Amounts	[100%] of all Medicare Part B Excess Charges	[\$0]
FOREIGN TRAVEL NOT COVERED BY MEDICARE:		
Medicare Pays <u>Nothing</u> For Care Received Outside The USA	[80%] of charges for medically necessary emergency care services beginning the first [60] days of each trip outside the USA, after a [\$250] annual deductible, with a lifetime maximum benefit of [\$50,000]	[\$250] annual deductible, [20%] of charges, and amounts over your [\$50,000] lifetime maximum.

* Medicare Parts A and B co-payments and deductibles for 2010. These co-payments and deductibles may change for 2011.

** After [90] consecutive days of hospitalization, Medicare benefits are paid from a once-only lifetime reserve of [60] additional days which are not renewable each benefit period. Other Plans Available

103306FI

Combined Insurance Company of America

5 More Reasons To Apply Today ...

1. You are **GUARANTEED ACCEPTANCE** with **NO MEDICAL EXAM, NO HEALTH QUESTIONS.**

You cannot be turned down for any reason if you apply today, or anytime during the first six months after your Medicare

benefits begin. Even pre-existing health conditions will be covered in full from the very first day!

2. You're **FREE** to use the doctors and hospitals of your choice with **NO REFERRALS REQUIRED.**

You don't have to choose from a list of doctors or hospitals. You're **FREE** to go wherever

you want to get the treatment you need. And you'll never need a referral.

3. There are virtually **NO CLAIM FORMS** to file.

With our lowest-cost Medicare Supplement PLAN N, you can say "goodbye" to confusing paperwork.

Nearly all claims are filed for you automatically!

4. Your **BENEFITS WILL INCREASE AUTOMATICALLY** to keep pace with future changes to Medicare.

Each year, Medicare can adjust its deductible and co-payments. Every time that happens, we will automatically increase our

Medicare Supplement PLAN N benefits to keep pace with Medicare's increases dollar-for-dollar.

5. Apply now, and you'll always pay the rate for age 65.

You'll always pay the rate for your age at the time your coverage begins. So if you apply now, you'll pay the rate for 65-year-olds for as long as you remain insured.

Your rate can only change if changed for everyone in your class, or when rates are adjusted to keep pace with Medicare's increases.

APPLY TODAY ... To Have This Protection Ready And Waiting To Help Cover Potentially Thousands NOT Paid By Medicare!
See other side for "Free 30 day trial"

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 are based on issue age rating which means your renewal premiums will not increase as your age increases.

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 that this is an excellent value for Combined Insurance Customers, you can cancel your policy within 30 days of the date it is delivered and receive a full refund with no questions asked!

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 N) 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 F: 14911-F.

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.

HELP FOR THE THOUSANDS NOT PAID BY MEDICARE

APPLY TODAY ... You'll Be Protected By An Industry Leader You Know And Trust!

Because all Medicare Supplement plans, by law, must offer the same protection, your choice really comes down to two things: 1) how much you pay, and 2) the company behind the plan.

Both are great reasons to apply for our Medicare Supplement PLAN F today. As you'll see in the letter enclosed, PLAN F is our absolute lowest-cost Medicare Supplement Plan and rates for Combined Insurance Customers are extremely competitive. Of course,

you already know about our commitment to service.

What you may not know is that we've been providing Medicare Supplement insurance for years. Since 1988, we paid out nearly [**\$1 Billion**] **dollars*** in claims to Combined Insurance Medicare Supplement policyholders. We'd be honored to protect you as you enter the Medicare years!

APPLY WITH CONFIDENCE ...

**Your Complete Satisfaction Is GUARANTEED
Or Your Money Back!**

If you are not satisfied that this is an excellent value for *Combined Insurance* Customers, you can cancel your policy within 30 days of the date it is delivered and receive a full refund with no questions asked!



**QUESTIONS? CALL TOLL-FREE
[1-800-000-0000]**

Combined Insurance Company of America is not connected with the U.S. Government or the Federal Medicare program. This is a solicitation for insurance and an agent may contact you.

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

*Combined Insurance internal claim data, 2010

103306FI Combined Insurance Company of America

PREPARED EXCLUSIVELY FOR COMBINED INSURANCE CUSTOMERS

MEDICARE ENROLLMENT MADE EASY



**We're Making
It Easy To Have Both Of These
Cards Protecting You When
You Turn 65!**

MEDICARE		HEALTH INSURANCE	
SOCIAL SECURITY ACT			
NAME OF BENEFICIARY JOHN D. DOE			
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE		
IS ENTITLED TO	EFFECTIVE DATE		
HOSPITAL INSURANCE (PART A)	1/1/95		
MEDICAL INSURANCE (PART B)	1/1/95		
SIGN HERE			

YOUR MEDICARE BENEFITS ARE NOT AUTOMATIC. YOU MUST APPLY.

Here's How To Get Back Every Dollar In Medicare Benefits You Have Coming To You.

WHEN TO APPLY:

You only have a seven-month Enrollment Period to apply for Medicare and be guaranteed immediate coverage. This period includes three months before the month you turn 65, the month you turn 65, and three months after the month you turn 65. You are urged to apply as soon as your Enrollment Period begins to make sure your Medicare benefits go into effect the first day you become eligible, which is the first day of the month you turn 65.

WHAT HAPPENS IF YOU WAIT TOO LONG TO APPLY:

If you do not apply during your seven-month Enrollment Period, you cannot apply again until the next "general enrollment period" held each year between January 1 through March 31. If you apply during the "general enrollment period", your coverage will not go into effect until the following July 1. That means you could go months without the Medicare benefits you're entitled to.

HOW TO APPLY:

If you are not already receiving Social Security Benefits, simply contact your nearest Social Security Administration office to apply. To apply in person, visit the office nearest you, which you'll find in your local phone book or internet. There's no need for an appointment. To apply by phone, call toll-FREE [1-800-772-1213]. You also might be able to apply online using the Internet. Go to www.socialsecurity.gov for more details.

WHAT DOCUMENTS YOU'LL NEED:

If you apply in person, be sure to take an original or certified copy of your birth certificate or baptismal certificate, W-2 forms for the past two years, and your Social Security card or number. If you don't apply in person, you may be asked to mail a copy of your birth certificate or some other proof of age.

*As Good As Medicare Is,
it will not pay all your health
care costs.*

*Take Action Now To Have Our
Medicare Supplement PLAN F
Ready And Waiting To Help
Pay The Rest.*

See Next Page For Details.



When Medicare Says "NO" Our Plan N Says "YES"



MEDICARE DOES NOT PAY*	OUR PLAN N PAYS*	YOU PAY
PART A HOSPITAL SERVICES PER BENEFIT PERIOD		
You Pay A [\$1,100] Inpatient Hospital Deductible Each Benefit Period	The entire [\$1,100] Part A deductible	[\$0]
You Pay A [\$275]-A-Day Co-Payment For Days [61-90] In A Hospital	The entire [\$275]-a-day co-payment (MAXIMUM PAYABLE: [\$8,250]!)	[\$0]
You Pay A [\$550]-A-Day Co-Payment For Days [91-150] (Lifetime Reserve)*	The entire [\$550]-a-day co-payment (MAXIMUM PAYABLE: [\$33,000]!)	[\$0]
Medicare Pays Nothing After Your Once Lifetime Reserve Days Are Used.	[100%] Of Any Medicare Allowable Expenses For Additional [365] Days After Medicare Hospital Benefits Stop Completely	[\$0]
You Pay For The First 3 Pints Of Blood	The entire 3 pints of blood	[\$0]
You Pay [\$137.50]-A-Day For Days [21-100] In A Skilled Nursing Facility	The entire [\$137.50] a day (MAXIMUM PAYABLE: [\$11,000]!)	[\$0]
PART B PHYSICIAN AND MEDICAL SERVICES PER CALENDAR YEAR		
You Pay [20%] of Medicare-Approved Amounts After [\$155] Part B Deductible Is met	The entire [20%] of Medicare-Approved Amounts except for office-visit and emergency room co-payment	[\$155] annual deductible, office-visit co-payment up to [\$20], emergency room co-payment up to [\$50]
FOREIGN TRAVEL NOT COVERED BY MEDICARE:	OUR PLAN N PAYS	YOU PAY
Medicare Pays Nothing For Care Received Outside The USA	[80%] of charges for medically necessary emergency care services beginning the first [60] days of each trip outside the USA, after a [\$250] annual deductible, with a lifetime maximum benefit of [\$50,000].	[\$250] annual deductible, [20%] of charges, and amounts over your [\$50,000] lifetime maximum.

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Combined Insurance Company of America

103306NI

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Plan N: 14912-N.

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

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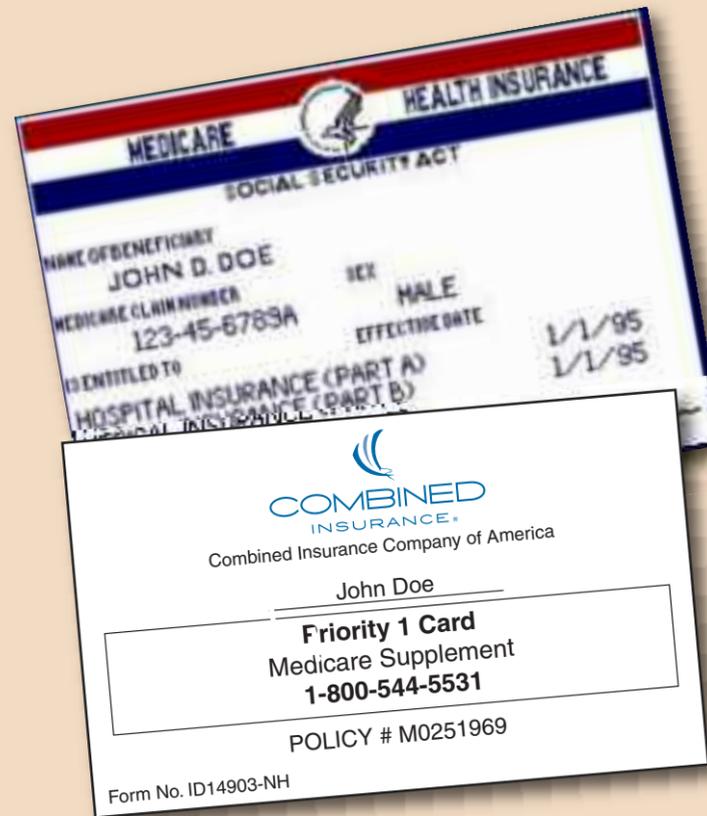
Combined Insurance Company of America
111 East Wacker, Suite 700, Chicago, IL 60601
The ACE Group of Companies

*Combined Insurance internal claim data, 2010

103306NI Combined Insurance Company of America

PREPARED EXCLUSIVELY FOR COMBINED INSURANCE CUSTOMERS

MEDICARE ENROLLMENT MADE EASY



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MEDICARE		HEALTH INSURANCE	
SOCIAL SECURITY ACT			
NAME OF BENEFICIARY JOHN D. DOE			
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE		
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL INSURANCE (PART A)		1/1/95	
MEDICAL INSURANCE (PART B)		1/1/95	
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