

SERFF Tracking Number: AMLC-127066912 State: Arkansas  
Filing Company: Liberty National Life Insurance Company State Tracking Number: 48182  
Company Tracking Number: R-3749  
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
Product Name: LNL Medicare Supplement High Deductible Plan F Ad  
Project Name/Number: LNL Medicare Supplement High Deductible Plan F Ad/R-3749

## Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: LNL Medicare Supplement High SERFF Tr Num: AMLC-127066912 State: Arkansas

Deductible Plan F Ad

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48182

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: R-3749 State Status: Filed-Closed  
Other 2010

Filing Type: Advertisement

Author: Mary Johnson

Reviewer(s): Stephanie Fowler

Disposition Date: 03/09/2011

Date Submitted: 03/07/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: LNL Medicare Supplement High Deductible Plan F Ad

Status of Filing in Domicile: Pending

Project Number: R-3749

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: 03/09/2011

State Status Changed: 03/09/2011

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

NAIC #290-65331

FEIN- 63-0124600

RE: Advertisement for Medicare Supplement Insurance

Form(s) R-3749

Attached for your review and approval are copies of the subject Medicare Supplement High Deductible Plan F advertising form(s) R-3749. This form is being submitted as a new filing and does not replace any previously approved form. This filing is being submitted as an invitation to inquire and will be used by our agents as a tool to provide

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information to potential insured about the Medicare High Deductible Plan F policy form number, LMSHDF10 which has been filed/approved in your state (plans and approvals vary by state).

This form will be used to advertise the reduction in the premium rate for the Medicare Supplement High Deductible Plan F policy offered by Liberty National, which was previously approved by your department for marketing on an individual basis by licensed agents representing Liberty National.

These forms have been filed for approval in our domiciliary state of Nebraska, and are being filed in all states where the company is licensed to do business.

## Company and Contact

### Filing Contact Information

Mary Johnson, Compliance Analyst mjohnson@torchmarkcorp.com  
 3700 S. Stonebridge Drive 214-544-5335 [Phone]  
 McKinney, TX 75070 972-569-3728 [FAX]

### Filing Company Information

Liberty National Life Insurance Company CoCode: 65331 State of Domicile: Nebraska  
 P.O. Box 2612 Group Code: 290 Company Type: Life and Health  
 Birmingham, AL 35202 Group Name: Liberty National Life State ID Number:  
 (205) 325-4307 ext. [Phone] FEIN Number: 63-0124600

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per advertisement x 1 = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$50.00	03/07/2011	45318905

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/09/2011	03/09/2011

*SERFF Tracking Number:*      *AMLC-127066912*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 03/09/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Medicare Supplement High Deductible Plan F Ad	Filed	Yes

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## Form Schedule

### Lead Form Number: R-3749

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/09/2011	R-3749	Advertising	Medicare Supplement High Deductible Plan F Ad	Initial		0.000	R-3749_WhyHD F 0311 Bracket.pdf



### Want To Reduce Your Insurance Premiums?

If you're like most people, you're looking for ways to reduce your insurance premiums. One way to reduce your insurance premiums is by raising your deductible. Why do people purchase insurance with a high deductible? Primarily to reduce premium costs while preserving coverage for catastrophic events. Most people who purchase high deductible health insurance plans are healthy and can afford to pay the inexpensive claims.

Typically, a higher premium insurance product provides more coverage; a lower premium insurance product provides less coverage. Not with Medicare Supplement High Deductible Plan F (HDF). After a calendar-year deductible<sup>●</sup> is met, Plan HDF offers the same benefits as Plan F. Premiums for Plan HDF are lower than Plan F. If your claims are below the HDF calendar-year deductible<sup>●</sup>, it may make sense for you to pay the claims yourself to take advantage of the premium savings offered with an HDF policy.

Consider the following example:

### Monthly Premium Comparison

Assumes Liberty National Platinum PLUS rates for [Area 3, Florida, 65-year-old female, nonsmoker] as of [Oct. 18, 2010]. Example is for illustrative purposes only.

	\$[248]	Plan F Monthly Premium
—	\$[85]	Plan HDF Monthly Premium
	<b>\$[163]</b>	<b>Monthly Premium Savings</b>

You can see the significant monthly savings! Now, how will you fund the HDF's calendar-year deductible?

### Funding the Deductible

Liberty National has developed an optional, no-hassle annuity which may be able to assist in funding your out-of-pocket expenses before your Medicare Supplement benefits take effect. Our Reserve Fund Annuity (RFA)<sup>◆</sup> guarantees a [3%] interest rate. That's higher than many savings or checking accounts in the market right now! Funding a Reserve Fund Annuity allows the Company

*Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement policy forms LMSA10, LMSB10, LMSF10, LMSHDF10, and LMSN10 are available from our Company where state approved. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance and you may be contacted by an Agent representing Liberty National Life Insurance Company.*

(with your authorization) to pay your providers on your behalf from the annuity (assuming adequate funds are available) until the calendar-year deductible amount is reached. You may also access the money in your RFA at any time with no penalties or charges. <sup>▲</sup>

### Now our example looks like this:

	\$[163]	Monthly Premium Savings
—	\$50	Minimum Monthly RFA Deposit
	<b>\$[113]</b>	<b>Remaining Premium Savings</b>

After paying your HDF premium and making the required minimum monthly deposit of \$50 to your Reserve Fund Annuity, you still have money left over.

### What can you do with it? You could purchase additional coverage if needed!

	\$[113]	Monthly Premium Savings
—	\$[41]	Monthly Premium for [\$5,000] Whole Life Insurance Policy <sup>▼</sup>
	<b>\$[72]</b>	<b>Remaining Premium Savings</b>

### What can you do with it? Save it, use it for additional disposable income, or use it to increase your monthly RFA deposit.

### Recap

Instead of having one insurance policy, the female policyholder in Florida in our example has the quality benefits of a Medicare Supplement Insurance Plan HDF, opened a Reserve Fund Annuity to pay for medical expenses until the HDF policy benefits take effect, added a Whole Life policy — and she still has \$[72] left over each month to use however she wants!

Plan HDF is a great way to supplement Medicare when you are relatively healthy, do not anticipate many claims, and have the financial resources to cover the calendar-year deductible. If HDF is not a suitable fit for you, Liberty National has other Medicare Supplements that may be more appropriate for your needs.

Your Agent can give you the details!

- Determined by Medicare and subject to change annually; [\$2,000 in 2011].
- ◆ RFA Policy Form LSFMS
- ▲ For deferred annuities, federal income tax is due for the tax year a withdrawal occurs
- ▼ Rounded to nearest dollar; [Female, Age 65, nontobacco user].