

SERFF Tracking Number: CMBD-127115832 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 48431
Company Tracking Number: 103313 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/103313 et al

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior Medicare Supplement SERFF Tr Num: CMBD-127115832 State: Arkansas

Advertising

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48431

Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: 103313 ET AL State Status: Filed-Closed

Filing Type: Advertisement

Author: Sue Thill

Reviewer(s): Stephanie Fowler

Disposition Date: 04/12/2011

Date Submitted: 04/06/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile: Pending

Project Number: 103313 et al

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/12/2011

State Status Changed: 04/12/2011

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 Numbers:

103313 - Medicare Supplement Postcard

103314 - Medicare Supplement Flyer

INDIVIDUAL MEDICARE SUPPLEMENT

The above advertising forms are attached for your consideration. Also attached is the following:

SERFF Tracking Number: CMBD-127115832 State: Arkansas
 Filing Company: Combined Insurance Company of America State Tracking Number: 48431
 Company Tracking Number: 103313 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/103313 et al

1. Variability Memorandum

The filing fee, in the amount of \$100.00, was provided through EFT.

Forms 103313 and 103314 are new and will not replace any existing advertisements. The forms will be used as a lead generation informing those soon to turn age 65 that Combined markets Medicare Supplement insurance.

The advertising will be used for the following Medicare Supplement policies.

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

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:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 advertisements x \$50 = \$100
 Per Company: No

SERFF Tracking Number: CMBD-127115832 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 48431
Company Tracking Number: 103313 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/103313 et al

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$100.00	04/06/2011	46335504

SERFF Tracking Number: CMBD-127115832 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 48431
Company Tracking Number: 103313 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/103313 et al

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/12/2011	04/12/2011

SERFF Tracking Number: CMBD-127115832 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 48431
Company Tracking Number: 103313 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/103313 et al

Disposition

Disposition Date: 04/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMBD-127115832 State: Arkansas
 Filing Company: Combined Insurance Company of America State Tracking Number: 48431
 Company Tracking Number: 103313 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/103313 et al

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VARIABILITY MEMORANDUM	Filed-Closed	Yes
Form	POSTCARD	Filed-Closed	Yes
Form	FLYER	Filed-Closed	Yes

SERFF Tracking Number: CMBD-127115832 State: Arkansas
 Filing Company: Combined Insurance Company of America State Tracking Number: 48431
 Company Tracking Number: 103313 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/103313 et al

Form Schedule

Lead Form Number: 103313 et al

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	103313	Advertising POSTCARD	Initial			103313.pdf
Filed-Closed 04/12/2011	103314	Advertising FLYER	Initial			103314.pdf

Facing the **Medicare Maze?**

MEDICARE		HEALTH INSURANCE	
SOCIAL SECURITY ACT			
NAME OF BENEFICIARY JOHN D. DOE			
MEDICARE CLAIM NUMBER 000-00-0000A		SEX MALE	
IS ENTITLED TO HOSPITAL INSURANCE (PART A)		EFFECTIVE DATE 1/1/95	
MEDICAL INSURANCE (PART B)		1/1/95	
SIGN HERE ▶ <i>John D. Doe</i>			

Let ***Combined Insurance*** show you the way.

103313

Combined Insurance Company of America can help you cut the confusion – and cost – of your health care after 65.

Medicare is a valuable plan for mature Americans. But it takes a 138 page book to explain all the complexities, along with all the expenses and procedures it covers, and doesn't cover.

Let us help guide you through the maze.

An experienced Combined Insurance agent will be happy to give you a copy of the official 2011 Guide to Medicare, and take you on a personalized “tour” of the book. He or she will point out the things you need to know and answer all your questions. Your agent will also show how an affordable Combined Insurance Medicare Supplement Plan can help pay for expenses not covered by Medicare.

The Guide is FREE and there is absolutely no obligation to apply for any insurance plan. We just want you to have, and understand, the information you need to make an informed decision about your health insurance coverage, and costs.

The best time to get the facts is now!

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

103313



Let's make this easy.®

Sample A. Sample
123 Lane Street
Anytown US 12345



For Your **Free** 2011 Guide to
Medicare, call [**1-800-000-0000**]
Or go to
www.combinedinsurance.com

Here are some of the *QUESTIONS* being asked about **Medicare**.

Now's the time to get the *ANSWERS!*



Am I automatically enrolled in Medicare when I turn 65?

How much will I have to pay out of pocket if I'm hospitalized?



How much will doctor visits cost me under Medicare Part B?

How much will it cost for Medicare Parts A and B?



Does Medicare cover prescription drugs?

What's not covered by Medicare Parts A and B?



What's Medicare Supplement coverage

How will a Medicare Supplement policy eliminate Medicare co-pays?



And our most asked *QUESTION*...

How Can Combined Insurance Company of America Help Pay For Expenses Not Covered by Medicare To Save Us Money?

As good as it is, Medicare won't pay all of your medical costs. In fact, your out-of-pocket expenses for deductibles and co-pays could easily add up to thousands over the years ahead. That's why so many of our policyholders turning 65 are wisely choosing a Medicare Supplement Plan offered by their own company, Combined Insurance. Here's why:

- Combined Insurance rates are affordable and very competitive.
- There's virtually no paperwork for you to fill out - we do it all.
- You're free to go to any doctor or hospital of your choice provided Medicare patients are accepted.
- Your acceptance is guaranteed, during open enrollment, regardless of any health history.

Plus, you'll have the assurance of being with a leader in the industry. Since 1988, Combined Insurance has paid out nearly **\$1 billion** in claims to our Medicare Supplement policyholders.*

To Receive Your FREE 2011 Guide to Medicare and Find Out More About Combined Insurance Medicare Supplement Plans,

Call Toll-Free [1-800-000-0000] Or Mail This Request Card Today

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

103314

* Combined Insurance Internal Claim Data, 2010.

Rush Processing

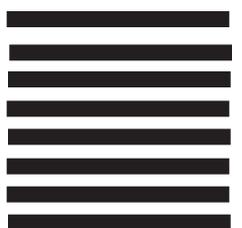


NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 00000 CHICAGO IL

POSTAGE WILL BE PAID BY ADDRESSEE

COMBINED INSURANCE COMPANY OF AMERICA



Request For Your FREE 2011 Guide to Medicare

YES, I would like to have a Combined Insurance agent bring me my **FREE** copy of the official **2011 Guide to Medicare**. I also want **answers** to my questions about Medicare including ways to **reduce my Medicare expenses**. I also understand that I am under no obligation to apply for insurance.



FREE

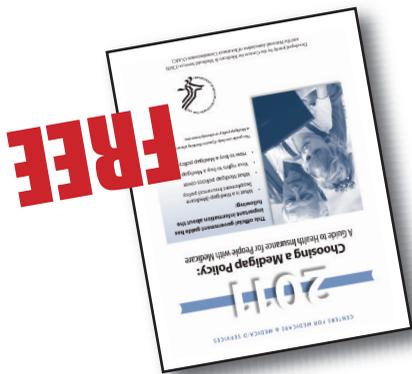
Phone (____) _____ Best time to call ____AM ____PM

E-mail address _____

Sample A. Sample
123 Lane Street
Anytown, USA 12345

103314

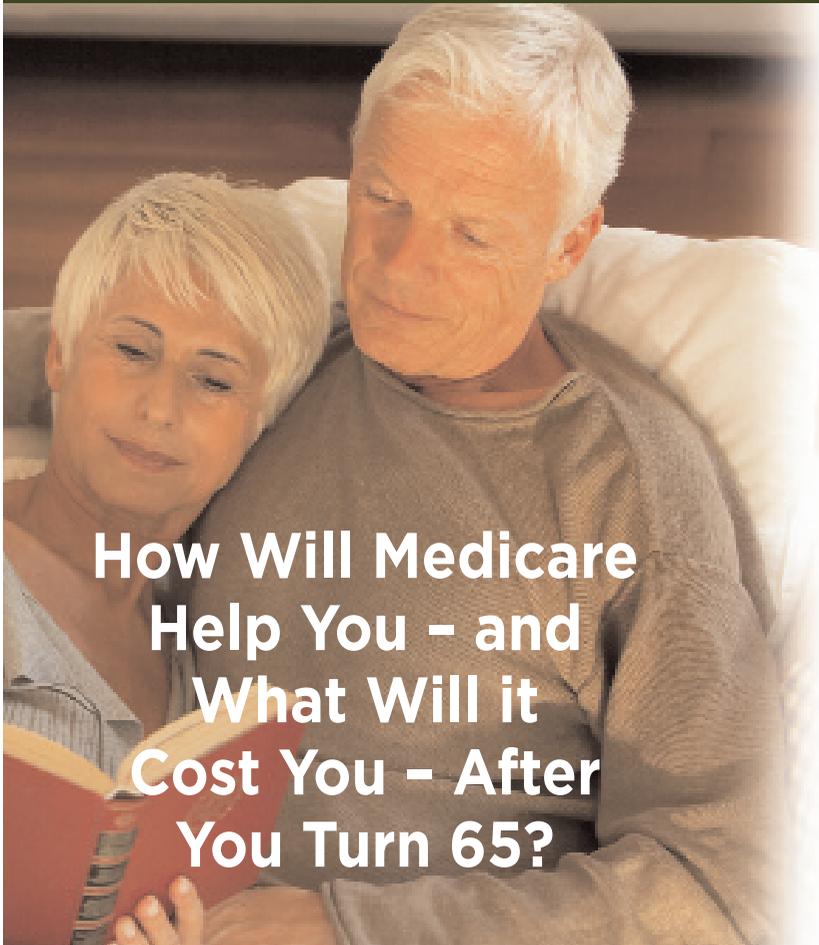
Call Toll-Free [1-800-000-0000] Or Mail The Attached Request Card Today!



And Much More!

- The different parts of Medicare
- Your Medicare Coverage Choices at a Glance
- Your Cost for Parts A and B Coverage
- What's Covered and What's Not Covered
- Medicare Prescription Drug Coverage (Part D)
- Medicare Supplement Insurance
- How a Medicare Supplement policy can protect your budget

For ALL the ANSWERS, Send For Your FREE Copy of the Official 2011 Guide to Medicare!



How Will Medicare Help You - and What Will it Cost You - After You Turn 65?



Sample A. Sample
123 Lane Street
Anytown US 12345

SERFF Tracking Number: CMBD-127115832 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 48431
Company Tracking Number: 103313 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/103313 et al

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: VARIABILITY MEMORANDUM	Filed-Closed	Date: 04/12/2011
Comments:		
Attachment: VARIABILITY MEMORANDUM.pdf		



VARIABILITY MEMORANDUM

Medicare Supplement Letter 103313

Company	Toll Free Telephone Number	Bracketed to allow for future change without re-filing.
---------	----------------------------	---

Medicare Supplement Letter 103314

Company	Toll Free Telephone Number	Bracketed to allow for future change without re-filing.
---------	----------------------------	---