

SERFF Tracking Number: UTAC-127112204 State: Arkansas
Filing Company: Continental General Insurance Company State Tracking Number: 48725
Company Tracking Number: GASBG-11-0039.V3
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement Letter
Project Name/Number: Medicare Supplement Letter/GASBG-11-0039.V3

Filing at a Glance

Company: Continental General Insurance Company

Product Name: Medicare Supplement Letter SERFF Tr Num: UTAC-127112204 State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 48725
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: GASBG-11-0039.V3 State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler
Disposition Date: 06/07/2011
Authors: Jackie Cunningham,
Melissa MacLaurin
Date Submitted: 05/09/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Letter
Project Number: GASBG-11-0039.V3
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 04/20/2011
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/07/2011
State Status Changed: 06/07/2011
Created By: Melissa MacLaurin
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Melissa MacLaurin

Filing Description:

Continental General Insurance Company NAIC: 71404 FEIN: 47-0463747

Requesting Approval for Medicare Supplement Letter:

INVITATION TO INQUIRE

NEW FORMS DESCRIPTION

GASBG-11-0039.V3 Medicare Supplement Letter

Form: Form Number: Serff Number:

Medicare Supplement Plan A-DM CGI-MS-DM-CR-A-AR UTAC-126442762

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Medicare Supplement Plan F-DM CGI-MS-DM-CR-F-AR UTAC-126442762
Medicare Supplement Plan G-DM CGI-MS-DM-CR-G-AR UTAC-126442762
Medicare Supplement Plan N-DM CGI-MS-DM-CR-N-AR UTAC-126442762
- Approval 2/25/2010

Dear Analyst:

The forms described above are submitted for your review and approval. The policies were developed for compliance with the amended NAIC Medigap model as required by the Federal Medicare Improvements for Patients & Providers Act of 2008 (MIPPA).

These new 2010 Standardized plan forms will be marketed from our home office on a direct basis, with a coverage effective date of June 01, 2010, or later. The policies will be sold by home office employees and no commissions will be paid to external agents.

The letter will replace the previously approved form GASBG-11-0039.V2. The previously approved version was approved on 08-31-2010 under SERFF tracking number: UTAC-126766208. The letter will be used with the policy forms described in this cover letter as well as any future approved plans.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4794 or by email at mmaclaurin@gafri.com.

Sincerely,

Melissa MacLaurin,
Senior Compliance Filing Analyst

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]
Austin, TX 78717

Filing Company Information

Continental General Insurance Company CoCode: 71404 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Life & Health
P. O. Box 26580 Group Name: State ID Number:
Austin, TX 78755-0580 FEIN Number: 47-0463747

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(800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per company
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental General Insurance Company	\$50.00	05/09/2011	47398929

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/07/2011	06/07/2011

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/31/2011	05/31/2011

Response Letters

Responded By	Created On	Date Submitted
Melissa MacLaurin	06/07/2011	06/07/2011

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Disposition

Disposition Date: 06/07/2011

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
Form (revised)	Medicare Supplement Letter	Filed	Yes
Form	Medicare Supplement Letter	Replaced	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/31/2011
Submitted Date 05/31/2011
Respond By Date 07/31/2011

Dear Melissa MacLaurin,

This will acknowledge receipt of the captioned filing.

Objection 1

- Medicare Supplement Letter, GASBG-11-0039.V3 (Form)

Comment: Please remove the phrase "reductions of benefits" from the footnote section of this form. This language is not applicable to this type of insurance.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/07/2011
 Submitted Date 06/07/2011

Dear Stephanie Fowler,

Comments:

Ms. Fowler,

Response 1

Comments: The advertisement has been revised per your request by removing the phrase "reductions of benefits" from the footnote section.

Related Objection 1

Applies To:

- Medicare Supplement Letter, GASBG-11-0039.V3 (Form)

Comment:

Please remove the phrase "reductions of benefits" from the footnote section of this form. This language is not applicable to this type of insurance.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Letter	GASBG-11-0039.V3-AR		Advertising	Initial			GASBG-11-0039 V3-AR 6-06-11.pdf
Previous Version							
Medicare Supplement Letter	GASBG-11-		Advertising	Initial			GASBG-11-

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0039.V3

0039.V3 -
4-4-11.pdf

No Rate/Rule Schedule items changed.

Thank you for your time,

Melissa MacLaurin

Sincerely,

Jackie Cunningham, Melissa MacLaurin

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Form Schedule

Lead Form Number: GASBG-11-0039.V3

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/07/2011	GASBG-11-0039.V3-AR	Advertising Medicare Supplement Letter	Initial			GASBG-11-0039 V3-AR 6-06-11.pdf

[GASBG letterhead]

TO: [STEVE SENIOR]

[1234 MAIN STREET]
[ANYTOWN USA 56789]

Date: []

RE: [Company Name]
Medicare Supplement
Last Effective Date:

Dear [],

We are contacting you because you previously had your Medicare Supplement policy with one of the Great American Supplemental Benefits Group (GASBG) family of companies. Our message is simple: **You are a valued customer! We miss you, and we want you back!**

As you may or may not know, all Medicare Supplement insurance plans have the exact same basic benefits regardless of the company. These benefits are standardized by the federal government, so a Plan F with Company A has the exact same basic benefits as a Plan F with Company B. Therefore, the only difference is in the premiums you are paying – why be overcharged for the same Medicare Supplement Insurance Plan?

Great News!! We have great, low rates in your area! Please give us a call at **[(877) 291-7373]** and we can give you a fast quote to see if we can help lower your premium, while keeping your benefits unchanged. We encourage you to call today to take advantage of our new lower rates – and with no agent that needs to come to your home!

Here are some of the great advantages you have with the Great American family of companies:

- **Great Low Prices** – Our experience allows us to offer competitive rates that could be much lower than you are currently paying!
- **Fast and Easy Quotes** – We have new insurance plans with our trusted carrier Continental General Insurance Company (CGI) and we can quote you right over the phone!
- **Service** – You can enjoy the great service you received in the past along with electronic claims filing through Medicare – this means virtually no claim forms and speedy payment of your claims
- **A Product You Know** – Your Medicare Supplement insurance policy basic benefits are standardized, no matter what company sells you the policy. Our added value is that we are dedicated to providing you with our superior customer service.
- **Respect for Your Time** – Part of the service we offer is our capability to take applications for our competitive Medicare Supplement insurance plans over the phone! No appointment with an agent is necessary. Just a quick call for a free, no obligation quote to our toll free number is all it takes, **[(877) 291-7373]**.

Thank you for your time. We look forward to speaking with you. Let GASBG help you find security in your health care, make the call today!

Medicare Supplement insurance plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. **No insurance company, nor its agents, are connected with or endorsed by Medicare, Social Security or any other governmental agency.** Do not send any money. You must first complete an application to obtain benefits. The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.