

SERFF Tracking Number: *PHYS-127900200* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *50487*
 Company Tracking Number: *PMA3328-1211*
 TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3328-1211/PMA3328-1211*

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-127900200 State: Arkansas
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50487
 Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: PMA3328-1211 State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Authors: Sonya Dickey, Sara Magee-Garcia Disposition Date: 01/05/2012
 Date Submitted: 12/15/2011 Disposition Status: Filed-Closed
 Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: PMA3328-1211 Status of Filing in Domicile: Pending
 Project Number: PMA3328-1211 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: 01/05/2012
 State Status Changed: 01/05/2012
 Deemer Date: Created By: Sonya Dickey
 Submitted By: Sonya Dickey Corresponding Filing Tracking Number:
 Filing Description:
 RE: Medicare Supplement Insurance Advertisement
 Invitation to Inquire: PMA3328-1211

Attached are copies of the above referenced material for your review and approval. This material will be sent to current customers by licensed agents in your state to create an interest in the following Policies/Rider:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

SERFF Tracking Number: PHYS-127900200 State: Arkansas
 Filing Company: Physicians Mutual Insurance Company State Tracking Number: 50487
 Company Tracking Number: PMA3328-1211
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
 Standard Plans 2010

Product Name: Med Sup
 Project Name/Number: PMA3328-1211/PMA3328-1211
 P027AR High Ded F 8-12-09
 P029AR N 5-11-11
 High Deductible Premium Discount Rider B345 8-12-09

This material is similar to PMA3328 previously approved on 3-25-10 under Serff Tracking Number PHYS-126527392.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
 2600 Dodge Street 402-633-1663 [Phone]
 Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
 2600 Dodge Street Group Code: 367 Company Type:
 Omaha, NE 68131 Group Name: State ID Number:
 (402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	12/15/2011	54562115

SERFF Tracking Number: *PHYS-127900200* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *50487*
Company Tracking Number: *PMA3328-1211*
TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*
Product Name: *Med Sup*
Project Name/Number: *PMA3328-1211/PMA3328-1211*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2012	01/05/2012

SERFF Tracking Number: *PHYS-127900200* State: *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *50487*
Company Tracking Number: *PMA3328-1211*
TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*
Product Name: *Med Sup*
Project Name/Number: *PMA3328-1211/PMA3328-1211*

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	PMA3328-1211	Filed-Closed	Yes

SERFF Tracking Number: *PHYS-127900200* State: *Arkansas*
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *50487*
 Company Tracking Number: *PMA3328-1211*
 TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*
 Product Name: *Med Sup*
 Project Name/Number: *PMA3328-1211/PMA3328-1211*

Form Schedule

Lead Form Number: PMA3328-1211

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2012	PMA3328-1211	Advertising	PMA3328-1211	Initial			PMA3328-1211.pdf

[First and Last Name]
[Address 1]
[Address 2]
[City, State Zip Code]

Re: Hospital, Medical, Surgical Policy
Policy Number: [Policy Number]
[Name of Insured Affected]

Dear [First and Last Name]:

Thank you for choosing us for your insurance needs. We pride ourselves on putting our customers first by providing straightforward answers and caring customer service.

Our records show that you turn 65 years old on [date]. Since you can enroll in Medicare at that time, your Hospital, Medical, Surgical policy will end. If others are covered by your policy, coverage will continue according to the Renewal Agreement in the policy.

We want to make sure you understand your options. Medicare provides great coverage, but was never intended to cover all of your health care costs. Many people like the added protection of Medicare Supplement insurance. We offer many Medicare Supplement insurance choices for you to consider. [An/A/Your] agent/producer can help you with these options and can help you decide how to best replace the Hospital, Medical, Surgical policy that will be ending.

You have choices when selecting an insurance company and we appreciate the trust you have placed in Physicians Mutual. If you have any questions, please call your local division office at [division office phone number] to speak with an agent/producer, or you can call us at [877-483-7105] and one of our customer service representatives will be happy to help you.

Sincerely,



Kathy Anderson
Assistant Vice President, Policyowner Services
Physicians Mutual Insurance Company

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For complete details including costs and limitations of this solicitation of insurance, please contact an agent/producer. Policy/Rider Form Numbers: P020, P025, P026, P027, P029, B345 (OK: P020OK, P025OK, P026OK, P027OK, P029OK). Policy/Rider availability varies by state.

