

SERFF Tracking Number: *PHYS-127902020* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *50491*  
 Company Tracking Number: *PMA3203AR-1211*  
 TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*  
 Product Name: *Med Sup*  
 Project Name/Number: *PMA3203AR-1211/PMA3203AR-1211*

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-127902020 State: Arkansas  
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50491  
 Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: PMA3203AR-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: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: PMA3203AR-1211  
 Project Number: PMA3203AR-1211  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: Filed with Nebraska on 12/15/2011.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 01/05/2012  
 State Status Changed: 01/05/2012  
 Created By: Sara Magee-Garcia  
 Corresponding Filing Tracking Number:  
 PMA3203AR-1211

Deemer Date:  
 Submitted By: Sara Magee-Garcia

Filing Description:  
 Medicare Supplement Insurance Advertisement  
 Invitations to Inquire: PMA3203AR-1211, PMA3206AR-1211, PMA3207AR-1211, PMA3208AR-1211, PMA3209AR-1211, PMA3210AR-1211

Attached are copies of the above referenced material for your review. This material will be used to create an interest in the following Medicare Supplement Policies:

Policies Medicare Supplement Plans Approval Dates

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 P020AR A 8-12-09  
 P025AR F 8-12-09  
 P026AR G 8-12-09  
 P027AR High Ded F 8-12-09  
 P029AR N 5-11-11  
 High Deductible Premium Discount Rider B345 8-12-09

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633 or (402) 930-2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia, Advertising Compliance [sara.magee-garcia@physiciansmutual.com](mailto:sara.magee-garcia@physiciansmutual.com)  
 Coordinator  
 2600 Dodge Street 402-930-2633 [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	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$300.00
Retaliatory?	No
Fee Explanation:	\$50 per form, 6 forms included
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$300.00	12/15/2011	54579347

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## **Correspondence Summary**

### **Dispositions**

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



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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	PMA3203AR-1211	Filed-Closed	Yes
<b>Form</b>	PMA3206AR-1211	Filed-Closed	Yes
<b>Form</b>	PMA3207AR-1211	Filed-Closed	Yes
<b>Form</b>	PMA3208AR-1211	Filed-Closed	Yes
<b>Form</b>	PMA3209AR-1211	Filed-Closed	Yes
<b>Form</b>	PMA3210AR-1211	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: PMA3203AR-1211

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2012	PMA3203A R-1211	Advertising	PMA3203AR-1211	Initial			PMA3203AR-1211.pdf
Filed-Closed 01/05/2012	PMA3206A R-1211	Advertising	PMA3206AR-1211	Initial			PMA3206AR-1211.pdf
Filed-Closed 01/05/2012	PMA3207A R-1211	Advertising	PMA3207AR-1211	Initial			PMA3207AR-1211.pdf
Filed-Closed 01/05/2012	PMA3208A R-1211	Advertising	PMA3208AR-1211	Initial			PMA3208AR-1211.pdf
Filed-Closed 01/05/2012	PMA3209A R-1211	Advertising	PMA3209AR-1211	Initial			PMA3209AR-1211.pdf
Filed-Closed 01/05/2012	PMA3210A R-1211	Advertising	PMA3210AR-1211	Initial			PMA3210AR-1211.pdf

[AddressLine1xxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]  
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

## A Little Change Can Mean More Money In Your Pocket! Now, get Medicare Supplement premiums starting as low as \$[XX.XX]\* a month!

Dear [Sample A. Sample],

At Physicians Mutual Insurance Company, we believe everyone should have the health coverage they need at a price they can afford. That's why we offer a variety of Medicare Supplement insurance options ... with premiums as low as \$[XX.XX] a month!

We treat our customers the same way we want to be treated — with kindness and respect. We provide straightforward answers to your questions. No beating around the bush. When you buy our insurance, you become part of a community that is listened to and treated with respect. That's what **Insurance for all of us™** is all about.

We offer a Medicare Supplement insurance policy with:

- **No paperwork**  
Automatic claims filing on Medicare Part A and Part B charges.
- **No restrictions on physicians and providers**  
*You choose a doctor — your doctor, your choice!*
- **A guarantee to be renewed when premiums are paid on time**
- **No waiting period for pre-existing conditions (old health problems)**

Plus, you can **save even more with multi-policy discounts!**

We're known for our financial strength, stability and friendly service. To learn more about our inexpensive coverage options, call me today at [1-XXX-XXX-XXXX] [or return the enclosed card]. [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

[Variable  
Producer Photo]

Sincerely,

[Producer Name]  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

P.S. We have Medicare Supplement coverage to fit your needs and budget. Learn more today!

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs and an outline of coverage. Policy Limitations: We will not pay for confinement that begins, or expenses incurred while your policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the policy. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.

\*Premium rate for a [65-year old] non-smoker, based on community ratings, [Plan X], ZIP CODE[S XXXXX-XXXX] and payment by Automatic Bank Withdrawal.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]  
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

## Are you looking for the peace of mind a Medicare Supplement insurance policy can help provide?

[Dear Sample A. Sample,]

Physicians Mutual Insurance Company offers a Medicare Supplement insurance policy with:

- **Local reliable service from a trained insurance professional**
- **No restrictions on physicians and providers**  
*You choose a doctor — your doctor, your choice!*
- **No paperwork**  
Automatic claims filing on Medicare Part A and Part B charges.
- **Guaranteed renewable with timely payment — that means only you can cancel your coverage**
- **Innovative option available**  
Helps save money on your premiums!

I have **straight** answers to help you understand your choices!

For more information and personal service from a Physicians Mutual insurance producer, contact me today at [XXX-XXX-XXXX] [or return the enclosed card]! [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.] You'll be glad you did!

Sincerely,

[Variable  
Producer Photo]

[Producer Name]  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

P.S. Get the straight answers you deserve from Physicians Mutual. And get the Medicare Supplement coverage that's best for you. Call me today.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.



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## Happy Early Birthday!

[Dear Sample A. Sample,]

Your 65<sup>th</sup> birthday is coming up! Like many, you'll probably be making some important choices about Medicare and Medicare Supplement coverage. It's a decision that could cost more money than you think, unless you have all the facts.

As a licensed insurance producer with Physicians Mutual Insurance Company, my focus is helping you make these important decisions.

Physicians Mutual offers a variety of Medicare Supplement insurance policies, and we offer you important features that make choosing the right coverage easier. You'll enjoy:

- **Freedom to choose your own doctor** — it's your doctor, your choice
- **No waiting period** — use your benefits as soon as your policy is in force
- **Electronic claim filing** — means there's no paperwork
- **Excellent customer service** — our friendly customer service staff strive to make every experience with us great
- **Innovative option available** — helps save you money

At Physicians Mutual, we're committed to giving you everything you need, nothing you don't. When you insure with us, you can relax knowing you're protected by a solid, financially strong, secure company.

I'd like to meet with you to tell you about our **money-saving discounts!** [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission.] Please call me at [1-XXX-XXX-XXXX] [or return the enclosed card] and find out more about our Medicare Supplement coverage. You'll be glad you did!



Sincerely,

[Producer Name]  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

P.S. Celebrate your birthday in style! And get the straight answers you need on Medicare and Medicare Supplement coverage. Call me today.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.



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## Finally! Something Innovative —

[Dear Sample A. Sample,]

At Physicians Mutual Insurance Company we focus on helping you and other seniors make some of the most important decisions you'll ever make.

Medicare is a great program, but it was never intended to pay all your medical expenses. In fact, today just a little over 50% of health care costs for seniors are actually paid by Medicare\*. (These costs include medical and long-term care services, prescription drugs, hospice care and more.)

Physicians Mutual has developed an **INNOVATIVE** option featuring lower premium rates — and it's only available from us!

Our **INNOVATIVE** option offers you:

- **Lower premium costs FOR LIFE** — enjoy a lifetime of savings\*\*
- A **deductible** that **automatically goes away** January 1<sup>st</sup> after the third policy anniversary
- **CONTROL** of your coverage and premiums
- **PERSONAL service** from a local, trained insurance professional to assistance you with important choices
- **Your CHOICE of physicians and providers** — and you never need a referral

At Physicians Mutual, we are committed to giving you products that make sense for your needs. We care about you and we'll provide you honest and straightforward answers. We listen before recommending a product. That's what **Insurance for all of us™** is all about.

**Call me at [xxx-xxx-xxx] [or return the enclosed card] and learn more today!** [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

Sincerely,

[Variable  
Producer Photo]

[Producer Name]  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

\*"Medicare Current Beneficiary Survey," Centers for Medicare and Medicaid Services, 2004 (released in March 2008).

\*\* If you drop the Innovative Discount Option before year four, your premium amount becomes the Plan F premium amount.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.



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## We still make house calls

[Dear Sample A. Sample,]

Like me, you've probably made some big decisions over a cup of coffee at the kitchen table. Seems like it helps life go a bit smoother ... and make a little more sense.

As you near [65], you may have questions about Medicare and Medicare Supplement coverage. Many seniors worry because:

- Medicare may not cover all expenses
- Medicare Supplement premiums change

**I can answer your questions about medical coverage, premiums, pre-existing conditions (old health problems), doctor choice and claim filing** so you can get back to doing the things you love. As an experienced, licensed insurance producer with Physicians Mutual, I understand your concerns and I have straight answers to help you understand your choices.

Physicians Mutual Insurance Company has been helping hardworking people like you with dependable insurance coverage since our beginning in 1902. We truly care about our customers and it shows in their satisfaction with us.

I'd like to share my experience — and a cup of coffee — with you soon, so please call me at **[1-XXX-XXX-XXXX]** **[or return the enclosed card]** to find out more about our Medicare Supplement coverage and how I can help you build an entire lifetime plan. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Variable  
Producer Photo]

**[Producer Name]**  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

P.S. At Physicians Mutual, we treat our customers the same way we want to be treated — with kindness and respect. When you buy our insurance, you become a member of our family. That's what **Insurance for all of us™** is all about. We promise.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.



[AddressLine1xxxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]  
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

## Just think: You have more knowledge today than you did 30 years ago.

[Dear Sample A. Sample,]

From the British Invasion to the Berlin Wall, there's not much you haven't experienced. And just as you're a great resource for the younger generation, Physicians Mutual is a great resource for you.

As you near [65], **you may have questions about Medicare and Medicare Supplement coverage.** That's where I can help: As a licensed insurance producer with Physicians Mutual Insurance Company, **I guide people just like you through the ins and outs of coverage choices.**

Many people share these concerns with you:

- Medicare may not cover all expenses
- Medicare Supplement premiums change

Physicians Mutual Insurance Company has been helping hardworking people like you with dependable insurance coverage since our beginning in 1902. We care about our customers and it shows in our friendly, dependable customer service.

Please call me today at [1-XXX-XXX-XXXX] [or return the enclosed card] to find out more about our Medicare Supplement coverage. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Variable  
Producer Photo]

[Producer Name]  
Insurance Producer  
[emailaddress@emailaddress.com]

*Why wait?  
Call me today!*

P.S. We offer insurance that works for hardworking people. That's what **Insurance for all of us™** is all about. You have our word on it.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. Ask your producer to provide you with complete details about these valuable options, including costs, limitations and an outline of coverage. Policy/Rider Kinds: P020, P025, P026, P027, P029, B345.

