

SERFF Tracking Number: STLG-127884565 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 50494
Company Tracking Number: MSP.50.11 AR
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: MSP.50.11 AR - Med Supp and Select - Sales Presentation Manual
Project Name/Number: Med Supp Sales Presentation Manual/

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: MSP.50.11 AR - Med Supp and SERFF Tr Num: STLG-127884565 State: Arkansas

Select - Sales Presentation Manual

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50494

Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: MSP.50.11 AR State Status: Filed-Closed

Filing Type: Advertisement

Author: Jennifer Marinas

Reviewer(s): Stephanie Fowler

Date Submitted: 12/15/2011

Disposition Date: 01/05/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Med Supp Sales Presentation Manual

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/05/2012

State Status Changed: 01/05/2012

Created By: Jennifer Marinas

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Marinas

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing

Filing - NAIC#77399

Sterling Advertising

MSP.50.11 AR - Medicare Supplement and Select Sales Presentation Manual- Replaces AR3.20.10, previous SERFF# STLG-126718026

Dear Sir/Madam:

SERFF Tracking Number: STLG-127884565 State: Arkansas
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Attached please find the above referenced advertisements for your review and approval.

MSP.50.11 AR

Medicare Supplement and Select Sales Presentation Manual

This is a sales presentation promoting Sterling Medicare Supplement and Select plans to prospects, facilitated by a Sterling or IMO agent. It may be used in a seminar, an appointment, or any other similar setting. It may be printed or displayed on screen. Distribution is via PDF only, no print, no web. This is state specific version for Arkansas.

Replaces AR3.20.10, previous SERFF# STLG-126718026

Statement of variability – bracketed information may vary as follows:

1. Effective Year changes annually
2. Presenting agent can customize with his/her name and contact information. The slide may also be removed if desired.
3. AM Best Rating may change and rating year will be updated.
4. 'Family of Plans' slide – plans that are discontinued or not available may be removed from the presentation
5. Medicare cost share amounts change annually.
6. Covered benefits may change if policies are updated.
7. Plans that receive certain Silver&Fit plans may be updated periodically.
8. Electronic claims processing percentage is measured annually and may change.
9. Prescription Drug discount program savings percentage and year will change annually.
10. Silver&Fit disclaimer on Additional Information Page may change slightly from year to year.
11. Web address may be updated periodically.

If you should have any questions, you can contact me directly at 360/392-9201, or via email at jennifer.marinas@windsorhealthgroup.com

Sincerely,

Jennifer Marinas

Legal Assistant

Legal Department

Sterling Life Insurance Company

Company and Contact

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Filing Contact Information

Jennifer Marinas, Legal Assistant jennifer.marinas@windsorhealthgroup.com
 2219 Rimland Drive 360-392-9201 [Phone]
 P.O. Box 5348 360-647-8632 [FAX]
 Bellingham, WA 98227

Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
 P.O. Box 5348 Group Code: 361 Company Type: Insurance
 Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
 (360) 647-9080 ext. [Phone] FEIN Number: 13-1867829 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per advertisement - IL state of domicile
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	12/15/2011	54584257

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: *STLG-127884565* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *50494*
Company Tracking Number: *MSP.50.11 AR*
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *MSP.50.11 AR - Med Supp and Select - Sales Presentation Manual*
Project Name/Number: *Med Supp Sales Presentation Manual/*

Disposition

Disposition Date: 01/05/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-127884565 State: Arkansas
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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Med Supp and Select - Sales Presentation Manual	Filed-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2012	MSP.50.11 AR	Advertising	Med Supp and Select - Sales Presentation Manual	Revised	Replaced Form #: AR3.20.10 Previous Filing #: STLG-126718026		MSP.50.11_AR_Med.Supp_Seminar_Presentation.pdf

[Photos throughout
may change]

Bridging the Gap

WELCOME
to Sterling

[2012]
Arkansas

MSP.50.11 AR



STERLING
MEDICARE SUPPLEMENTSM



STERLINGSM
INSURANCE

From Windsor Health Group

WELCOME!

My name is [Name][, with Company Name]

I am a licensed insurance agent appointed
with Sterling Life Insurance Company

Call me at **[(xxx) xxx-xxxx]**



STERLING

MEDICARE SUPPLEMENTSM

Today we will cover:

- ◆ Introduction to Sterling
- ◆ Medicare and what is not covered
- ◆ Overview of Medicare Supplement Plans
- ◆ Sterling Medicare Supplement Plans



Real People.

- ◆ Sterling Life Insurance Company established in 1958
- ◆ Sterling is rated [“A-” (Excellent) 2010] by A.M. Best*
- ◆ Exceptional Customer Service
- ◆ Local Agents



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INSURANCE

*Rating information available at www.ambest.com/ratings/guide.asp

Sterling Family of Plans

- [♦ **Critical Condition Insurance** – Cash benefits for 11 covered critical conditions]
- [♦ **Cancer Insurance** – Cash benefits for certain types of cancer]
- [♦ **Life Insurance** – Whole Life helps relieve the burden of final expenses]
- [♦ **Dental*** – Quality, affordable dental insurance]
- [♦ **Medicare Supplement** – helps pay for out-of-pocket costs not covered by Medicare]

Not all plans available in all areas.

*Underwritten by Madison National Life Insurance Company, Inc (MNL)



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INSURANCE

Understanding Medicare

- ◆ Available to individuals age 65 and over, or under age 65 with qualifying disability
- ◆ The different parts of Medicare



Part A – Hospital Insurance



Part B – Medical Insurance





Part A

Hospital Insurance

[2012] Original Medicare

Covers: Hospital or Skilled Nursing Facility Costs

When you are hospitalized for:	Medicare pays:	With Medicare alone, you pay:
Days 1-60	Most costs except [\$1,156] deductible	[\$1,156] deductible
Days 61-90	All costs except [\$289] per day	[\$289] per-day copayment as much as: [\$8,670]
Days 91-150	All costs except [\$578] per day. (These are Lifetime Reserve Days which may never be used again.)	[\$578] per-day copayment as much as: [\$34,680]
Each day beyond 150 days	\$0	You pay all costs
Blood	\$0 for first three pints of blood	All costs, first three pints of blood
Skilled Nursing Facility	Days 1-20, all expenses	[\$0] for first 20 days
	Days 21-100, all except [\$144.50] per day copayment	[\$144.50] per-day copayment, as much as [\$11,560]
	Days 100+, \$0	All costs after day 100
Hospice Care	All expenses except limited copayment/coinsurance	No more than \$5 for each prescription drug for pain relief and symptom control; 5% of Medicare-approved amount for inpatient respite care.

The amounts listed are for the [2012] calendar year and may change every year.



Part B

Medical Insurance

[2012] Original Medicare

Covers: physician services, outpatient care, tests and supplies

On expenses incurred for:	Medicare pays:	With Medicare alone, you pay:
Annual Deductible	[\$0]	[\$140] per year
Medical Expenses Physician's services for inpatient and outpatient medical/surgical services	Generally 80% of approved amount	20% of Medicare-approved amount
Clinical Laboratory Service Blood tests, urinalysis	Generally 100% of approved amount	Nothing for Medicare-approved services
Outpatient Hospital Expenses Hospital services for the diagnosis or treatment of an illness or injury	Generally 80% of approved amount	20% of Medicare-approved amount
Blood	After first three pints of blood, 80% of approved amount	First three pints plus 20% of approved amount for additional pints
Covered under Parts A & B		
Home Health Care Part-time or intermittent skilled care, home health aide services, and other services	100% of approved amount	Nothing for Medicare-approved services
Durable Medical Equipment	80% of approved amount for durable medical equipment	20% of approved amount for durable medical equipment

What's Not Covered by Medicare

- ◆ Part A & B Deductibles
- ◆ Part A & B Coinsurance payments
- ◆ Part D Prescription Drugs
- ◆ Part B Excess Charges
- ◆ Foreign Travel Emergencies



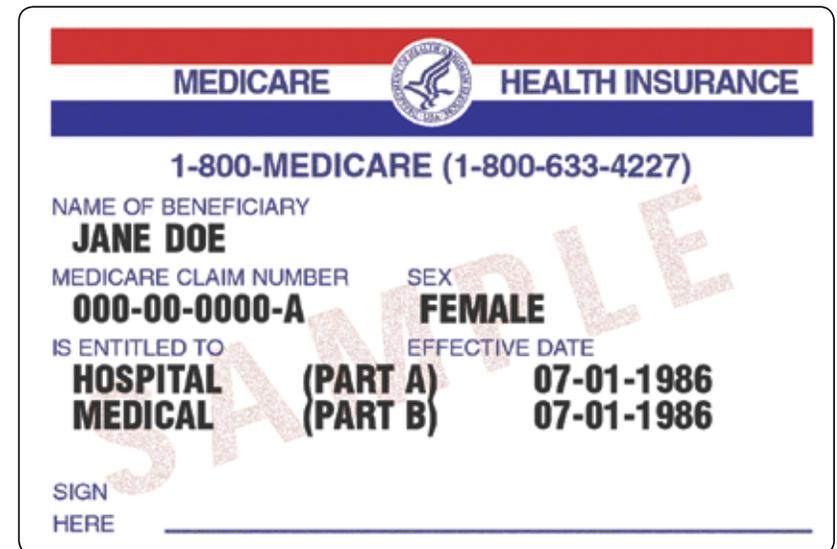
Medicare Supplement Plans

- ◆ Also called “Medigap Policies”
- ◆ Designed to cover out-of-pocket costs not covered by Medicare Parts A & B
- ◆ Plans vary in coverage. Depending which plan you choose, benefits may cover:
 - ◆ Some or all of your Deductibles and Copayments
 - ◆ Part B Excess Charges
 - ◆ Foreign Travel Emergencies



Eligibility for Medicare Supplement

- ◆ You must be enrolled in Medicare Part A & Part B
- ◆ You must continue to pay your Part B premium
- ◆ Open enrollment begins with enrollment in Medicare Part B
- ◆ Guaranteed Issue Rights may apply



A sample Medicare Health Insurance card for Jane Doe. The card features a red and blue header with the Medicare logo. Below the header, it lists the beneficiary's name, Medicare claim number, sex, and effective dates for Part A and Part B. A large 'SAMPLE' watermark is overlaid on the card.

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY			
JANE DOE			
MEDICARE CLAIM NUMBER		SEX	
000-00-0000-A		FEMALE	
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL (PART A)		07-01-1986	
MEDICAL (PART B)		07-01-1986	
SIGN HERE _____			



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Medicare Supplement Offers

- ♦ **Value:** affordable coverage, helps pay for out-of-pocket costs not covered by Medicare
- ♦ **Simplicity:** electronic claims processing – virtually no claim forms
- ♦ **Reliability:** your policy is guaranteed to be renewed if premiums are paid
- ♦ **Flexibility:**
 - ♦ You can select plans throughout the year; no election period or lock-in period*
 - ♦ Portable from state to state if you travel or move
- ♦ **Choice:**
 - ♦ Choose any doctor who accepts Medicare patients
 - ♦ No referrals needed to see a specialist
 - ♦ No network restrictions (with standard plans)



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*May be subject to underwriting if not eligible for Guaranteed Issue or Open Enrollment



STERLING MEDICARE SUPPLEMENTSM

Sterling Premier[®]

- ◆ Standard Medicare Supplement Plans
- ◆ Provides the most flexibility
- ◆ Choose your own doctors and specialists – freedom to see any physician that accepts Medicare
- ◆ Choose your own hospitals
- ◆ No referrals required

Sterling Medicare SELECT

- ◆ Offers lower premiums than the same Standard Medicare Supplement plan
- ◆ Features a network of hospitals and inpatient facilities for scheduled procedures.
- ◆ You can still choose your own doctors and specialists. Network is for hospital services only.*
- ◆ Procedures not available at a network hospital will be covered at a non-network hospital
- ◆ Available in certain counties only, ask Sterling if available in your area.

For details see...

Sterling Premier[®] & Sterling Medicare SELECT

Outlines of Coverage

*For scheduled inpatient surgical procedures, please make sure your physician has admitting privileges at a Sterling network facility.

Sterling Medicare Supplement Plan Comparison

	A	B	C	F	G	K	N
	Basic Coverage		Most Comprehensive			Best Value	
Basic Benefits							
Part A Hospitalization • Days 61-90 coinsurance • Lifetime Reserve Days 91-150 Coinsurance • 365 More Days beyond Lifetime Reserve	X	X	X	X	X	X	X
Part A Hospice Coinsurance	X	X	X	X	X	50%	X
Part B Coinsurance or Copay	X	X	X	X	X	50%*	copays**
Parts A & B Blood	X	X	X	X	X	50%	X
Additional Benefits							
Part A Deductible		X	X	X	X	50%	X
Part B Deductible			X	X			
Skilled Nursing Facility Coinsurance Days 21-100			X	X	X	50%	X
Part B Excess Charges				X	X		
Foreign Travel Emergency			X	X	X		X
Out of Pocket Maximum						[\$4,660]	

*Covers 100% of cost sharing of Medicare Part B preventive services. .

**Part B benefits subject to copays: Office Visit – the lesser of [\$20] or Part B coinsurance or copayment, Emergency Room visit – the lesser of [\$50] or Part B coinsurance or copayment (waived if admitted)



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MEDICARE SUPPLEMENT™ SM

Basic Coverage – Plans A & B

- ♦ All Medicare Supplement Plans offer *Basic Benefits*:

Basic Benefits	
Part A Hospitalization <ul style="list-style-type: none">• Days 61-90 coinsurance• Lifetime Reserve Days 91-150 Coinsurance• 365 More Days beyond Lifetime Reserve	X
Part A Hospice Coinsurance	X
Part B Coinsurance or Copay	X
Parts A & B Blood	X

- ♦ **Plan A** – Basic benefits
- ♦ **Plan B** – Basic benefits + [\$1,156] Part A deductible

Back to
Comparison Chart



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Lower Cost – Plan K

- ♦ Lowest premium Medicare Supplement Plan option offered by Sterling
- ♦ 50% cost share for some Basic Benefits:
 - ♦ Hospital/Part A Deductible
 - ♦ Medical Expenses/Part B coinsurance
 - ♦ Blood
 - ♦ Hospice
 - ♦ Skilled Nursing Facility Care
- ♦ Covers Part A Hospital Coinsurance plus 365 additional days.
- ♦ [\$4,660] Out-of-Pocket Max – after eligible expenses reach this limit, plan pays at 100% of cost sharing

[Back to
Comparison Chart](#)



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Value – Plan N

- ◆ Basic Benefits
- ◆ [\$1,156] Part A Deductible
- ◆ Cost share for Office Visits:
 - ◆ Physician – up to [\$20]
 - ◆ Emergency Room – up to [\$50], waived if admitted
- ◆ Foreign Travel Emergency Coverage

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Comparison Chart](#)



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Most Comprehensive – Plans C, G and F

- ◆ All 3 plans include Basic Benefits:
 - ◆ [\$1,156] Part A Deductible
 - ◆ Skilled Nursing Facility
 - ◆ Foreign Travel Emergency
- ◆ Plus additional coverage:
 - ◆ **Plan C** – Part B Deductible
 - ◆ **Plan G** – Part B Excess Charges
 - ◆ **Plan F** – Both Part B Deductible
and Part B Excess Charges

[Back to
Comparison Chart](#)



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The Sterling Difference

Silver&Fit[®] Exercise & Healthy Aging Program¹ – included with all Sterling Medicare Supplement Plans:

- ◆ Silver&Fit – with Plans [F and N]
 - ◆ No-cost membership to participating fitness facilities nationwide
 - ◆ Or choose from [8] different at-home fitness kits such as Pilates, Walking, Strength Exercise, and Yoga
- ◆ Silver&Fit Affinity[®] – with Plans [A, B, C, G and K]
 - ◆ Discounted memberships to participating fitness facilities
- ◆ Both programs include access to:
 - ◆ *The Silver Slate*[®] Monthly Newsletter
 - ◆ Web-site tools including fitness facility locator, fitness literature, and health trackers
 - ◆ Toll-free customer service hotline



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The Sterling Difference

- ◆ 12 month rate guarantee – your premiums will not increase within 12 months of policy effective date.
- ◆ Electronic claims processing with over [99%] payment accuracy
- ◆ Outstanding customer service to answer your questions
- ◆ Local sales agents help find the plans that fit you
- ◆ Financially strong and stable company, rated [“A-” (Excellent) 2010] by A.M. Best*



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*Rating information is available at <http://www.ambest/ratings/guide.asp>

The Sterling Difference

Value-added programs and discounts*:

- ◆ 24-hour Nurse Advice Line: call anytime for health questions or advice at no charge
- ◆ Sterling Rx Perks² prescription drug discount card
 - ◆ Average savings of [31%] on prescription drugs, based on [2010] program savings data
 - ◆ Discounts available for the entire household – even pets!
 - ◆ Save on wellness services including vision care, hearing care and daily living products
 - ◆ **DISCOUNT ONLY – NOT INSURANCE**

*Value-added programs are considered member services and not insurance benefits. Programs may be altered or discontinued at any time.



Plan Premiums

- ◆ Your specific plan premium is based on:
 - ◆ Community rating
 - ◆ Plan selection
 - ◆ State of residence
 - ◆ Discount for Non-Tobacco Use

Quote My Rate



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What's Next?

- ◆ Let us help you choose the Sterling plan that best fits your needs.
- ◆ Apply today!
- ◆ After your application is processed and your policy is active, a welcome packet will be mailed to you, containing:
 - ◆ Your new Sterling ID card
 - ◆ Details on the value-added services including the Nurse Advice Line and Silver&Fit® exercise program
 - ◆ A copy of your new policy



Pass it On!

Which of your family and friends could benefit from a valuable Sterling plan?

[Agent Name][, with Company Name]

I am a licensed insurance agent appointed with Sterling Life Insurance Company

Call me at **[(xxx) xxx-xxxx]** Email **[first.last@sterlingplans.com]**



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Additional Plan Information

This is a solicitation for insurance. For Sterling Premier® and Medicare SELECT Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling. Not all plans available in all areas.

For Sterling Medicare SELECT, Network Hospital restrictions apply. Nursing home, convalescent home or extended care not included in the definition of "hospital". When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges. In case of emergency, or if your network hospital doesn't provide the services you require, you will still be covered at a non-network facility.

Dental insurance provided by Sterling Dental is underwritten by Madison National Life Insurance Company, Inc. (MNL).

[¹ Silver&Fit® is provided by American Specialty Health Systems, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit, Silver&Fit Affinity and *The Silver Slate* are federally registered trademarks of ASH and are used with permission herein.]

² **DISCOUNT ONLY – NOT INSURANCE.** Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of provider and services rendered. This program does not make payments directly to providers. Members are required to pay for all health care services. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC (MSC) of Tucson, AZ.

Sterling Rx Perks is not an insurance policy and does not provide insurance coverage. The products and services described in this document are neither offered nor guaranteed by Sterling Life Insurance Company. Any disputes regarding these products and services may be subject to Sterling's grievance process.



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Thank You!



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Underwritten by
Sterling Life Insurance Company®

[www.sterlinghealth.com]



State specific
Premium Information Page
displayed here