

**State:** Arkansas **Filing Company:** Physicians Mutual Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Med Sup  
**Project Name/Number:** PMA3821AR/PMA3821AR

## Filing at a Glance

Company: Physicians Mutual Insurance Company  
Product Name: Med Sup  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Advertisement  
Date Submitted: 10/12/2012  
SERFF Tr Num: PHYS-128725161  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: PMA3821AR

Implementation  
Date Requested:  
Author(s): Sonya Dickey, Sara Magee-Garcia  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 10/16/2012  
Disposition Status: Filed-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** Physicians Mutual Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Med Sup  
**Project Name/Number:** PMA3821AR/PMA3821AR

**General Information**

Project Name: PMA3821AR	Status of Filing in Domicile: Pending
Project Number: PMA3821AR	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: 10/16/2012
	State Status Changed: 10/16/2012
Deemer Date:	Created By: Sonya Dickey
Submitted By: Sonya Dickey	Corresponding Filing Tracking Number:

**Filing Description:**

RE: Medicare Supplement Advertisements  
 Invitations to Inquire: PMA3821AR - Letter, PMA3821AAR - Reply Card, PMA3822AR- Letter, PMA3822AAR - Reply Card, PMA3824AR - Letter, PMA3824AAR - Reply Card  
 PMA3826AR - Letter, PMA3826AAR -Reply Card,PMA3828AR - Letter, PMA3828AAR - Reply Card, PMA3829AR - Letter, PMA3829AAR - Reply Card, PMA3837AR - Letter, PMA3837AAR - Reply Card

Pursuant to State requirements, the above referenced material is intended for use in your State. This material will be used by licensed agents in your state to create an interest in the following Medicare Supplement policies/rider:

- Policies Medicare Plans Approval Dates
- 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 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance in 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	

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**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
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### Filing Fees

Fee Required? Yes  
Fee Amount: \$700.00  
Retaliatory? No  
Fee Explanation: \$50 PER FORM 14 FORMS  
Per Company: No

Company	Amount	Date Processed	Transaction #
Physicians Mutual Insurance Company	\$700.00	10/12/2012	63754102

State: Arkansas Filing Company: Physicians Mutual Insurance Company  
TOI/Sub-TOI: MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010  
Product Name: Med Sup  
Project Name/Number: PMA3821AR/PMA3821AR

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/16/2012	10/16/2012

**SERFF Tracking #:**

PHYS-128725161

**State Tracking #:****Company Tracking #:**

PMA3821AR

**State:**

Arkansas

**Filing Company:**

Physicians Mutual Insurance Company

**TOI/Sub-TOI:**

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:**

Med Sup

**Project Name/Number:**

PMA3821AR/PMA3821AR

## Disposition

Disposition Date: 10/16/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3821AR	Filed-Closed	No
Form	PMA3821AAR	Filed-Closed	No
Form	PMA3822AR	Filed-Closed	No
Form	PMA3822AAR	Filed-Closed	No
Form	PMA3824AR	Filed-Closed	No
Form	PMA3824AAR	Filed-Closed	No
Form	PMA3826AR	Filed-Closed	No
Form	PMA3826AAR	Filed-Closed	No
Form	PMA3828AR	Filed-Closed	No
Form	PMA3828AAR	Filed-Closed	No
Form	PMA3829AR	Filed-Closed	No
Form	PMA3829AAR	Filed-Closed	No
Form	PMA3837AR	Filed-Closed	No
Form	PMA3837AAR	Filed-Closed	No

State: Arkansas

Filing Company:

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Product Name: Med Sup

Project Name/Number: PMA3821AR/PMA3821AR

## Form Schedule

### Lead Form Number: PMA3821AR

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 10/16/2012	PMA3821AR	ADV	PMA3821AR	Initial:		PMA3821AR.pdf
2	Filed-Closed 10/16/2012	PMA3821AAR	ADV	PMA3821AAR	Initial:		PMA3821AR.pdf
3	Filed-Closed 10/16/2012	PMA3822AR	ADV	PMA3822AR	Initial:		PMA3822AR.pdf
4	Filed-Closed 10/16/2012	PMA3822AAR	ADV	PMA3822AAR	Initial:		PMA3822AR.pdf
5	Filed-Closed 10/16/2012	PMA3824AR	ADV	PMA3824AR	Initial:		PMA3824AR.pdf
6	Filed-Closed 10/16/2012	PMA3824AAR	ADV	PMA3824AAR	Initial:		PMA3824AR.pdf
7	Filed-Closed 10/16/2012	PMA3826AR	ADV	PMA3826AR	Initial:		PMA3826AR.pdf
8	Filed-Closed 10/16/2012	PMA3826AAR	ADV	PMA3826AAR	Initial:		PMA3826AR.pdf
9	Filed-Closed 10/16/2012	PMA3828AR	ADV	PMA3828AR	Initial:		PMA3828AR.pdf
10	Filed-Closed 10/16/2012	PMA3828AAR	ADV	PMA3828AAR	Initial:		PMA3828AR.pdf
11	Filed-Closed 10/16/2012	PMA3829AR	ADV	PMA3829AR	Initial:		PMA3829AR.pdf

SERFF Tracking #:

PHYS-128725161

State Tracking #:

Company Tracking #:

PMA3821AR

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## Lead Form Number: PMA3821AR

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
12	Filed-Closed 10/16/2012	PMA3829AAR	ADV	PMA3829AAR	Initial:		PMA3829AR.pdf
13	Filed-Closed 10/16/2012	PMA3837AR	ADV	PMA3837AR	Initial:		PMA3837AR.pdf
14	Filed-Closed 10/16/2012	PMA3837AAR	ADV	PMA3837AAR	Initial:		PMA3837AR.pdf

## Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# - Your IMPORTANT - Medicare Open Enrollment Information

[John], do you know what your Medicare  
benefits and choices are?  
Can you make the best decision for **your** situation?

**You only have this ONE Open Enrollment period in your life.**  
During this time you are **guaranteed** the  
**Medicare Supplement insurance policy of your choice**  
*without medical questions.*

We'd like to help you make sense of it all.  
We offer many insurance options, including a unique innovative  
option that can save you hundreds of dollars each year.

**For FREE information on  
your benefits and choices,  
please return your postage-paid  
reply card today  
[or  
call 1-999-999-9999]**

I understand I have no cost or obligation when a producer contacts me to answer my questions regarding Medicare Supplement insurance policies. Physicians Mutual Insurance Company is not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. A producer will provide complete details about these valuable products including cost and limitations. P020/P025/P026/P027/P029; B345.

PMA3821AR

▼ Detach and Mail Today ▼

**Mail Today [or Call Toll-Free 1-999-999-9999]**

**YES.** I would like to get information about my Medicare benefits and choices and the Medicare Supplement options available to me. Plus, I'd also like a FREE copy of *A Guide to Health Insurance for People With Medicare.*

[  **YES.** I would like a no-cost prescription drug savings card. ]

999999999999 999999 9999

Sample J. Samplexx

Address 2xxxxxxxxxxxxx

Address 1xx

City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_)\_\_\_\_\_

Physicians Mutual Insurance Company

[XXX-XXXX]

[XXX]



Physicians  
Mutual®

Insurance for all of us.®

[health life retirement]



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Address 2xxxxxxxxxxxx  
Address 1xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
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Know Your Medicare Rights and Entitlements — OPEN AT ONCE —

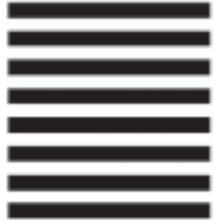


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Address 2xxxxxxxxxxxxxx

Address 1xx

City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_)\_\_\_\_\_

Physicians Mutual Insurance Company

[XXX-XXXX]

[XXX]



Physicians  
Mutual®

Insurance for all of us.®

[health life retirement]



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Address 1xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
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Know Your Medicare Rights and Entitlements — OPEN AT ONCE —

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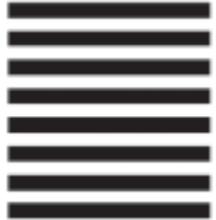


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# – IMPORTANT – Your Medicare Open Enrollment Period Ends Soon!

[John], do you know what your Medicare  
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**You only have this ONE Open Enrollment period in your  
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During this time you are **guaranteed** the  
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PMA3822AR

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999999999999 999999 9999

Sample J. Samplexx

Address 2xxxxxxxxxxxxxxxx

Address 1xx

City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_)\_\_\_\_\_

[health life retirement]



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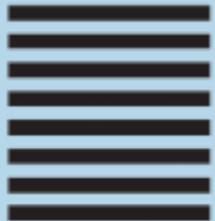


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999999999999 999999 9999

Sample J. SampleXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address 2XXXXXXXXXXXXX

Address 1XX

City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_)\_\_\_\_\_

Physicians Mutual Insurance Company

XXX-XXXX  
XXX

[health life retirement]



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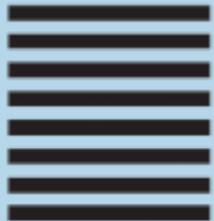


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# [John], You Have IMPORTANT Medicare Supplement Insurance Options Available

If you are age 64 or older and are thinking about, or already own, a Medicare Supplement insurance policy, we'd like to tell you about the plans available to you.

You may be eligible for benefits and discounts that could save you hundreds of dollars each year.

Now more than ever, you should make sure you have the right Medicare Supplement coverage for your situation.

We also offer a choice of insurance options plus an innovative option [no one else offers]!

**For FREE information and to LEARN MORE, please return your postage-paid reply card today [or call 1-999-999-9999]**

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PMA3824AR

▼ Detach and Mail Today ▼

## Mail Today [or Call Toll-Free 1-999-999-9999]

**YES.** I would like to get information about the Medicare Supplement options available to me. Plus, I'd also like a FREE copy of *A Guide to Health Insurance for People With Medicare*.

[  **YES.** I would like a no-cost prescription drug savings card. ]

99999999999 999999 9999

Sample J. Samplexx

Address 2xxxxxxxxxxxxx

Address 1xx

City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Physicians Mutual Insurance Company

[XXX-XXXX]  
[XXX]



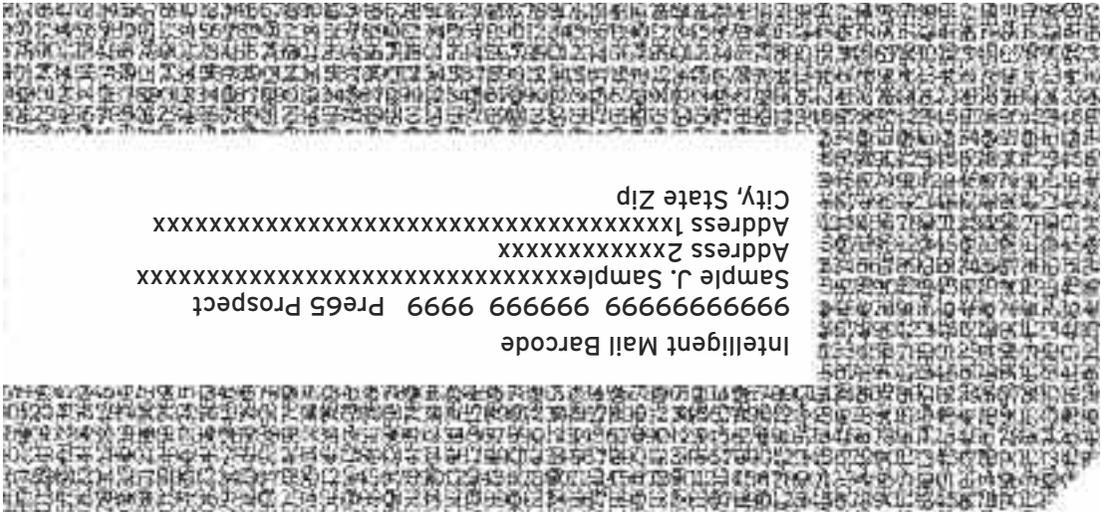
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[health life retirement]



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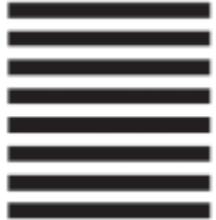


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City, State Zip

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Physicians Mutual Insurance Company

[XXX-XXXX]  
[XXX]

PMA3824AAR



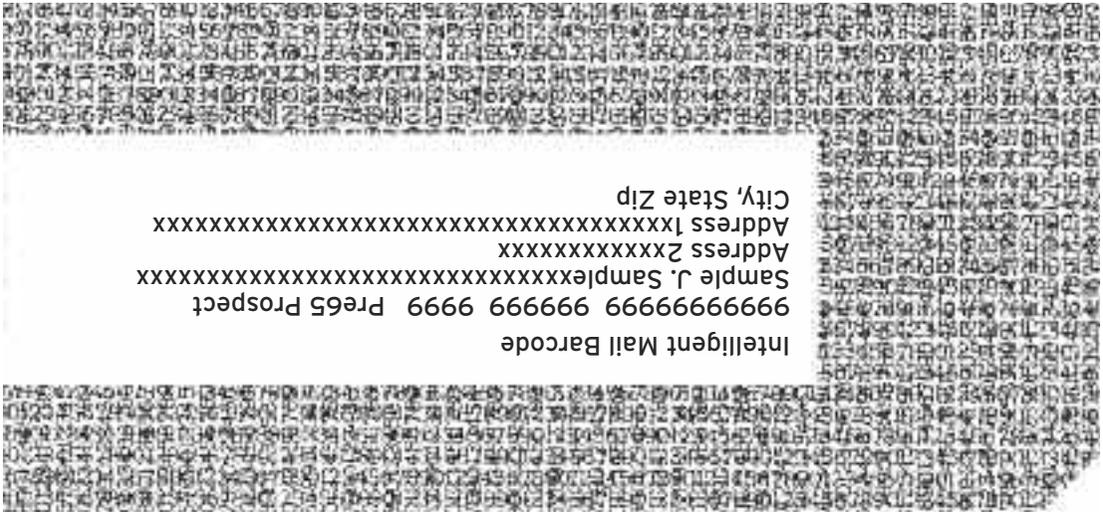
Physicians  
Mutual®

Insurance for all of us.®

[health life retirement]



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— OPEN AT ONCE —  
IMPORTANT: Medicare Information Inside

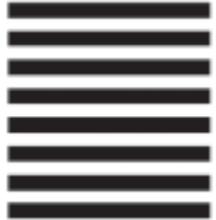


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[John J. Sample], by being informed about Medicare and your Medicare Supplement insurance choices, you can SAVE money. Since you are in your Open Enrollment period, you are GUARANTEED the Medicare Supplement insurance policy of your choice *without medical questions*.

**That's why now is the time to make the right choice!**

We'd like to help you make the most of your Open Enrollment period.

**3 ways you can save –**

- 1) **SAVE Money** on Premiums: Save hundreds of dollars each year with our Innovative Option
- 2) **SAVE Money** on Prescriptions: Get your FREE prescription drug savings card
- 3) **SAVE Time** Learning About Your Choices: Get your FREE Quick Start Guide

**For your FREE information and to get your prescription drug savings card, please mail the postage-paid card today [or Call 1-999-999-9999]**

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PMA3826AR

▼ Detach and Mail Today ▼

**▼ Mail Today [or Call Toll-Free 1-999-999-9999]**

**YES.** I would like to get my FREE Medicare Quick Start Guide and learn how I can save money on Medicare Supplement insurance. There is no cost or obligation for me.

[  **YES.** I would like a no-cost prescription drug savings card. ]

999999999999 999999 9999

Sample J. Samplexx

Address 2xxxxxxxxxxxxxxxx

Address 1xx

City, State Zip

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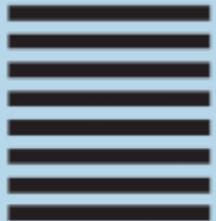


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[John J. Sample], by being informed about Medicare and your Medicare Supplement insurance choices, you can SAVE money. Since you are in your Open Enrollment period, you are GUARANTEED the Medicare Supplement insurance policy of your choice *without medical questions*.

**That's why now is the time to make the right choice!**

We'd like to help you make the most of your Open Enrollment period.

**3 ways you can save –**

- 1) **SAVE Money** on Premiums: Save hundreds of dollars each year with our Innovative Option
- 2) **SAVE Money** on Prescriptions: Get your FREE prescription drug savings card
- 3) **SAVE Time** Learning About Your Choices: Get your FREE Quick Start Guide

**For your FREE information and to get your prescription drug savings card, please mail the postage-paid card today [or Call 1-999-999-9999]**

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**▼ Mail Today [or Call Toll-Free 1-999-999-9999]**

**YES.** I would like to get my FREE Medicare Quick Start Guide and learn how I can save money on Medicare Supplement insurance. There is no cost or obligation for me.

[  **YES.** I would like a no-cost prescription drug savings card. ]

999999999999 999999 9999

Sample J. Samplexx

Address 2xxxxxxxxxxxxxxxx

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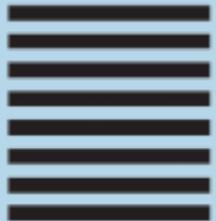


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# Medicare Questions

You Should Be Asking ...



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## Inside: 4 Common Medicare Questions Can You Answer Them?

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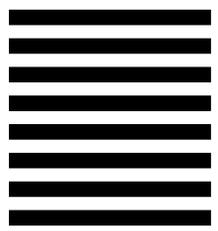


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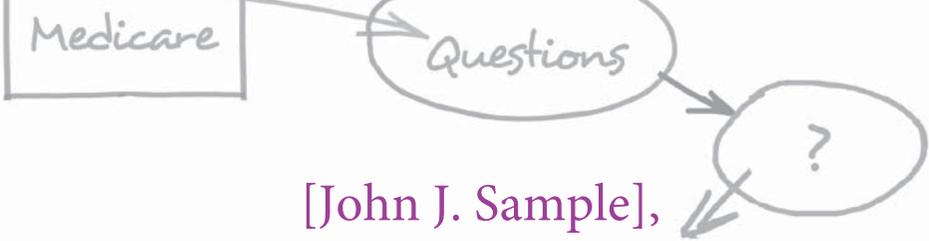
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[John J. Sample],  
Can You Answer These Questions?

- > What do Medicare Parts A and B cover?
- > What happens if I miss my initial enrollment period?
  - > What are my Medicare rights and entitlements?
- > How are my other health insurance plans affected?

We will help you get the straight answers you need and provide you with a no-cost prescription drug savings card.

**For your FREE information and prescription drug savings card, please mail the postage-paid card today [or Call 1-999-999-9999]**

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**Mail Today [or Call Toll-Free 1-999-999-9999]**

**YES!** I would like to get information about my Medicare benefits and choices. Plus, I'd also like a FREE copy of **A Guide to Health Insurance for People With Medicare.**

**YES!** I would like a no-cost **prescription drug savings card.**

[99999999999 999999 9999]

Name: Sample J. SampleXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Address: Address 2XXXXXXXXXXXX

City: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX State: xx ZIP: 99999

Date of Birth:  / / Phone: ( )

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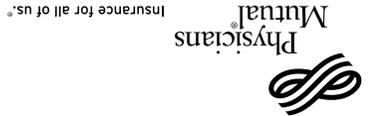
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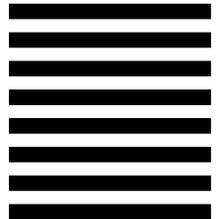


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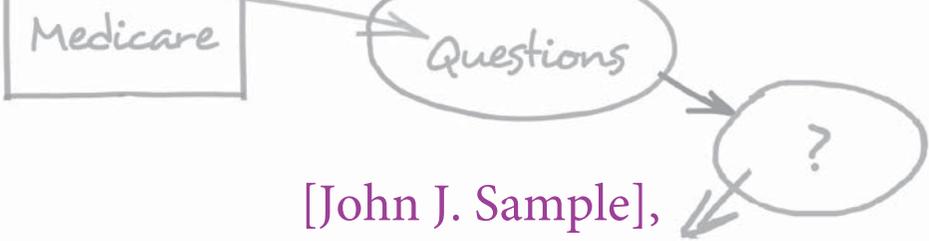
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**Do You Have All the Facts?**  
 The choices you make now can affect you for years to come ...

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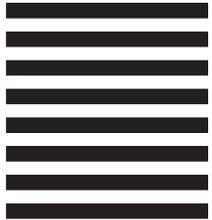


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**FACT:** You have guaranteed choices and rights from Medicare

**FACT:** You can get FREE information to help you with your decisions

Our **FREE Quick Start Guide** can help you get started in 5 steps or less.

Learn about our innovative option [that no one else offers] — and how it can save you hundreds of dollars each year.

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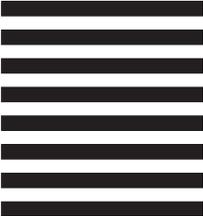


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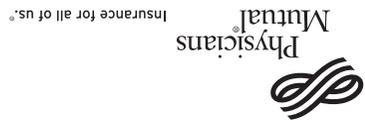
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 The choices you make now can affect you for years to come ...

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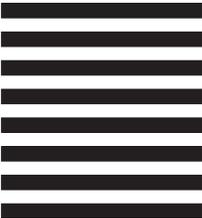


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Choosing the right plan is so important because you have **just one Open Enrollment** period where you are guaranteed to get the Medicare Supplement insurance policy of your choice *without medical questions*.

So the coverage you choose now needs to be the best fit for YOU — today and in the future.

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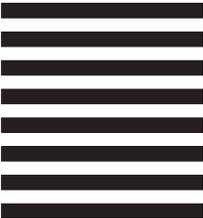


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