

SERFF Tracking Number: AMLC-128327281 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number:
Company Tracking Number: FA591
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: High Deductible Plan F Rate Reduction Postcard
Project Name/Number: High Deductible Plan F Rate Reduction Postcard/FA591

Filing at a Glance

Company: United American Insurance Company

Product Name: High Deductible Plan F Rate Reduction Postcard SERFF Tr Num: AMLC-128327281 State: Arkansas

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

Sub-TOI: MS09.000 Medicare Supplement Other 2010 Co Tr Num: FA591 State Status: Filed-Closed

Filing Type: Advertisement

Author: Mary Johnson

Reviewer(s): Stephanie Fowler

Date Submitted: 05/03/2012

Disposition Date: 05/08/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: High Deductible Plan F Rate Reduction Postcard

Status of Filing in Domicile: Pending

Project Number: FA591

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: 05/08/2012

State Status Changed: 05/08/2012

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

NAIC #290-92916

FEIN # 73-1128555

RE: Medicare Supplement High Deductible Plan F Postcard

Form(s) FA591 – Medicare Supplement High Deductible Plan F Postcard

Attached for your review and approval please find copies of the above noted Medicare Supplement Advertisements; form(s) FA591, which is being filed as an invitation to inquire is a new submission which has never been filed and does not replace any previous filing submissions. The postcard form: FA591 will be mailed out by our agents to provide information to potential insured about the Medicare Supplement, policy High Deductible Plan F, form number:

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MSHDF10, which has been filed/approved in your state. (plans and approvals vary by state).

The above noted form(s) is being filed in Nebraska our state of domicile and is being filed in other states as necessary, where the company is licensed to do business.

State Narrative:

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohnson@torchmarkcorp.com
 3700 S. Stonebridge Drive 214-544-5335 [Phone]
 McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 filing fee per advertisement x 1 = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	05/03/2012	58918760

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/08/2012	05/08/2012

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Disposition

Disposition Date: 05/08/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: FA591

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/08/2012	FA591	Advertising	High Deductible Plan F Rate Reduction Postcard	Initial			FA591 HDF Postcard.pdf

Seniors - Frustrated with the uncertainty of your current health insurance coverage?

- Losing coverage?
- Premiums going up?
- Out-of-pocket expenses going up?
- Benefits going down?
- No network doctor nearby?

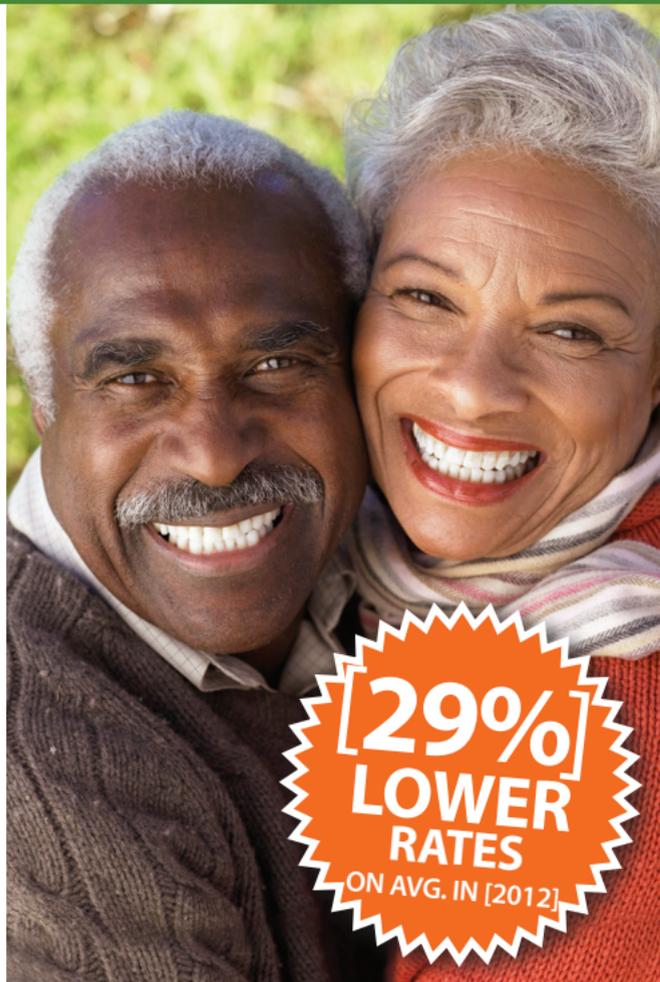
United American's* Medicare Supplement High Deductible Insurance Policy HDF helps remove uncertainty!

- Guaranteed renewable as long as premiums paid on time.
- [29%] Average rate reduction on Plan HDF over the past two years ([2012])**.
- Benefits same as Medicare Supplement Plan F after calendar-year deductible ([$\$2,070$ in 2012]) paid. Deductible is determined by Medicare and subject to change annually.
- No networks! YOU choose doctors and hospitals.



* For more than [35 consecutive years], United American has earned the [A+ (Superior)] Financial Strength Rating from A.M. Best Company ([as of 6/11]). The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates, or practices of United American Insurance company.

** Based on Company records as of [2/12].



Is Medicare Supplement Policy HDF right for you?

Call now for more information
or a quote!

[Agent Name]

[Agent Address]

[Agent Phone]



Policy Form MSHDF10. Benefits from high deductible Plan F begin when out-of-pocket expenses exceed the Medicare calendar-year deductible, [\$2,070 in 2012]. Other plans are available that may be better suited for your individual needs. United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company.