

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement High Deductible Plan F Mailer
Project Name/Number: Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

Filing at a Glance

Company: United American Insurance Company
Product Name: Medicare Supplement High Deductible Plan F Mailer
State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010
Filing Type: Advertisement
Date Submitted: 08/08/2012
SERFF Tr Num: AMLC-128620599
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: MS99C-UAMKD(03)

Implementation: On Approval
Date Requested:
Author(s): Mary Johnson
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 08/15/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: United American Insurance Company
 TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
 Product Name: Medicare Supplement High Deductible Plan F Mailer
 Project Name/Number: Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

General Information

Project Name: Medicare Supplement High Deductible Plan F Mailer Status of Filing in Domicile: Pending
 Project Number: MS99C-UAMKD 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: 08/15/2012
 State Status Changed: 08/15/2012
 Deemer Date: Created By: Mary Johnson
 Submitted By: Mary Johnson Corresponding Filing Tracking Number:

Filing Description:

Attached for your review and approval please find copies of the above noted advertisement mailer. Form(s) MS99C-UAMKD and reply card, MS99C-UAMKD RC- Medicare Supplement Mailer Ad, which is being filed as invitation to inquire. This is a new submission which has never been filed and does not replace any previous filing submissions. This form will be used by our agents as a tool to provide information to potential insured about the Medicare policy form numbers, MSHDF10, which has been previously approved in your state.

The above noted form 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.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohanson@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 FEIN Number: 73-1128555 State ID Number:
 (972) 529-5085 ext. [Phone]

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	08/08/2012	61512879

SERFF Tracking #:

AMLC-128620599

State Tracking #:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/15/2012	08/15/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/10/2012	08/10/2012

Response Letters

Responded By	Created On	Date Submitted
Mary Johnson	08/15/2012	08/15/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Medicare Supplement High Deductible Plan F Mailer	Mary Johnson	08/09/2012	08/09/2012

SERFF Tracking #:

AMLC-128620599

State Tracking #:

Company Tracking #:

MS99C-UAMKD(03)

State:

Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI:

MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

Product Name:

Medicare Supplement High Deductible Plan F Mailer

Project Name/Number:

Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

Disposition

Disposition Date: 08/15/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Medicare Supplement High Deductible Plan F Mailer	Filed-Closed	Yes
Form	Medicare Supplement High Deductible Plan F Mailer	Replaced	No
Form	Medicare Supplement High Deductible Plan F Mailer	Replaced	No

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement High Deductible Plan F Mailer
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/10/2012
Submitted Date	08/10/2012
Respond By Date	09/10/2012

Dear Mary Johnson,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Medicare Supplement High Deductible Plan F Mailer, MS99C-UAKMD (Form)

Comments: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being stated, please revise this piece to reflect this requirement.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/15/2012
Submitted Date	08/15/2012

Dear Stephanie Fowler,

Introduction:

Thank you for your review of the above referenced filing submission. This response comes to address the objection outlined in correspondence received from your department on 8/10/2-12

Response 1

Comments:

To comply to AR Code Ann. 23-79-109(a)(4) language regarding the Medicare supplement rates for the High Deductible Plan F rates has been revised to read the following. This High Deductible Plan F policy is community rated, which means same rates for males and females of all ages.

Related Objection 1

Applies To:

- Medicare Supplement High Deductible Plan F Mailer, MS99C-UAKMD (Form)

Comments: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being stated, please revise this piece to reflect this requirement.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

AMLC-128620599

State Tracking #:

Company Tracking #:

MS99C-UAMKD(03)

State: Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement High Deductible Plan F Mailer

Project Name/Number: Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

Form Schedule Item Changes

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	MS99C-UAKMD(03)	ADV	Medicare Supplement High Deductible Plan F Mailer	Initial		DP MAILER - MS99C-UAMKD (03).pdf	Date Submitted: 08/15/2012 By: Mary Johnson

Previous Version

1	MS99C-UAKMD	ADV	Medicare Supplement High Deductible Plan F Mailer	Initial		DP MAILER - MS99C-UAMKD.pdf	Date Submitted: 08/15/2012 By: Mary Johnson
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State: Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement High Deductible Plan F Mailer

Project Name/Number: Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

Form Schedule Item Changes

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	MS99C-UAKMD(03)	ADV	Medicare Supplement High Deductible Plan F Mailer	Initial		DP MAILER - MS99C-UAMKD (03).pdf	Date Submitted: 08/15/2012 By: Mary Johnson
1	MS99C-UAKMD	ADV	Medicare Supplement High Deductible Plan F Mailer	Initial		DP MAILER - MS99C-UAMKD.pdf	Date Submitted: 08/15/2012 By: Mary Johnson

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Mary Johnson

SERFF Tracking #:

AMLC-128620599

State Tracking #:

Company Tracking #:

MS99C-UAMKD(03)

State:

Arkansas

Filing Company:

United American Insurance Company

TOI/Sub-TOI:

MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010

Product Name:

Medicare Supplement High Deductible Plan F Mailer

Project Name/Number:

Medicare Supplement High Deductible Plan F Mailer/MS99C-UAMKD

Amendment Letter

Submitted Date: 08/09/2012

Comments:

Correction made to form number on mailer

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
MS99C-UAKMD	Advertising	Medicare Supplement High Deductible Plan F Mailer	Initial					DP MAILER - MS99C-UAMKD.pdf

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
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Form Schedule

Lead Form Number: MS99C-UAMKD

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Filed-Closed 08/15/2012	MS99C-UAMKD(03)	ADV	Medicare Supplement High Deductible Plan F Mailer	Initial:		DP MAILER - MS99C-UAMKD (03).pdf

Form Type Legend:

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



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2012 INFORMATION UPDATE

John Prospect
123 Main Street
Anytown, US 12345-9999



MS99C-UAMKD (03)

MS99C-UAMKD (03)RC

Detach Here And Mail Today or
For Privacy Fold Card and Tape With Return Address Facing Out.



Please see I receive information on how much the HDF Medicare Supplement policy can potentially save me in premiums.

Signature: _____ Spouse's: _____

Date of Birth: ____/____/____ Date of Birth: ____/____/____

*Phone Number: (____) _____

***NEEDED FOR DELIVERY**

John Prospect
123 Main Street
Anytown, US 12345-9999





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 UNITED STATES



ARE YOU LOOKING FOR AN AFFORDABLE MEDICARE SUPPLEMENT SOLUTION?

United American Insurance Company's Medicare Supplement Plan High Deductible Plan F (HDF) offers the benefits of Plan F with an annual deductible of \$2,070 for 2012. Medicare still pays all eligible benefits.

WHY PAY FOR CLAIMS YOU MAY NEVER HAVE?

Check out the average claims of UA ProCare Plan F policyholders below.

2010 UA ProCare Plan F Average Claim Amount*			
Ages	65-67	68-72	73+
Average Claim Amount	\$524	\$632	\$719

*UA policies. Per Company records Dec. 2011. A variety of other Medicare Supplement plans are also available.

If you are in relatively good health, it makes sense to consider an HDF policy with United American for the considerable savings in premiums!

UA ProCare Monthly Premium Comparison**		
Plan F	Plan HDF	How much can the HDF policy save you annually in premiums?
\$155	\$41	\$114 x 12 = \$1,368

**UA ProCare national average monthly premium, female, age 65 nonsmoker. Per Company records Jan. 2012. For illustrative purposes only.

This high deductible Plan F policy is community rated which means same rates for males and females of all ages. 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. 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 and you may be contacted by and Agent representing United American Insurance Company.