

State: Arkansas **Filing Company:** Bankers Fidelity Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Medicare Supplement Sales Brochure (2013)
Project Name/Number: /

Filing at a Glance

Company: Bankers Fidelity Life Insurance Company
Product Name: Medicare Supplement Sales Brochure (2013)
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Advertisement
Date Submitted: 09/27/2012
SERFF Tr Num: BFLI-128706351
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: AR B 21092 SB2013

Implementation: 01/01/2013
Date Requested:
Author(s): Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, Sharon White
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/27/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: 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: 09/27/2012
 State Status Changed: 09/27/2012
 Deemer Date: Created By: Tina Cunningham
 Submitted By: Tina Cunningham Corresponding Filing Tracking Number:

Filing Description:

The above-referenced sales brochure is being submitted to your department for formal review and approval and will replace form B 21092 SB2010, which was previously approved by your department on 04-28-2010 (SERFF Tracking # BFLI-126597295). This brochure will be used in conjunction with the solicitation of our Medicare Supplement policies, which were approved by the Department on 03-23-2010 (SERFF Tracking # BFLI-126469285).

The content (text) in the brochure is similar to that which was contained in the previous brochure. The pictures, general style and layout, and the company logo have been updated. We intend to begin using this brochure 01-01-2013, dependent upon Department approval.

The deductible and OOP information on the back of the brochure is currently showing the amounts for 2012; these will be changed upon notification from the federal government of the 2013 figures. A statement of variability is included in the filing, since these figures will potentially have to be changed each year.

Company and Contact

Filing Contact Information

Tina Cunningham, Compliance Analyst L1 tcunningham@atlam.com
 4370 Peachtree Road NE 404-266-5723 [Phone]
 Atlanta, GA 30319 404-926-4092 [FAX]

Filing Company Information

Bankers Fidelity Life Insurance CoCode: 61239 State of Domicile: Georgia
 Company Group Code: 587 Company Type: Life & Health
 4370 Peachtree Rd NE Group Name: 61239 State ID Number:
 Atlanta, GA 30319 FEIN Number: 58-0658963
 (404) 266-5600 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

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Company	Amount	Date Processed	Transaction #
Bankers Fidelity Life Insurance Company	\$50.00	09/27/2012	63163039

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/27/2012	09/27/2012

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State Tracking #:

Company Tracking #:

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State:

Arkansas

Filing Company:

Bankers Fidelity Life Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

Medicare Supplement Sales Brochure (2013)

Project Name/Number:

/

Disposition

Disposition Date: 09/27/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	No
Form	Sales Brochure	Filed-Closed	No

State: Arkansas **Filing Company:** Bankers Fidelity Life Insurance Company
TOI/Sub-TOI: MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010
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Form Schedule

Lead Form Number: B 21092 SB2013

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 09/27/2012	B 21092 SB2013	ADV	Sales Brochure	Initial:	0.000	B 21092 SB2013 (1-13).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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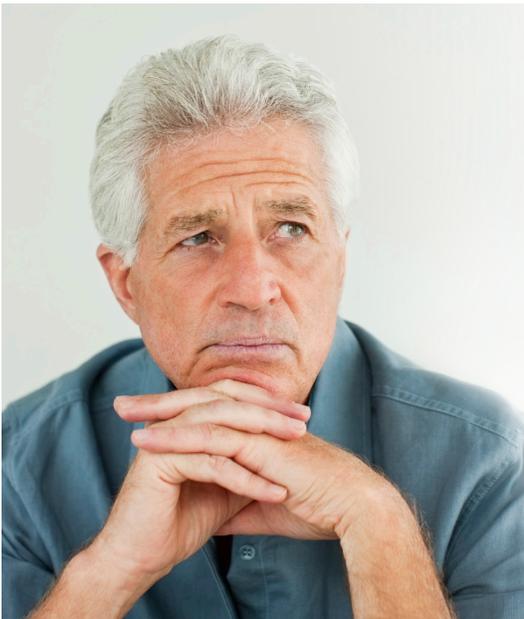


youclaimyourlife.com

**Medicare
Supplement**

Senior Security Series®

Bankers  Fidelity



“Medicare is confusing to me!”

Medicare* is health insurance for the following:

- People age 65 and older
- People under 65 with certain disabilities
- People of any age with End Stage Renal Disease (ESRD)
(Permanent kidney failure requiring dialysis or a kidney transplant)

Original Medicare provides your Part A and Part B coverage.

Different parts of Medicare cover specific services if you meet certain conditions.

Medicare Part A

(Hospital Insurance)

Helps cover the following:

- Inpatient care in hospitals
- Inpatient care in a skilled nursing facility
- Hospice care services
- Home health care services

You usually don't pay a monthly premium for Part A coverage if, while working, you or your spouse paid Medicare taxes.

Medicare Part B

(Medical Insurance)

Helps cover medically necessary services such as:

- Doctors' services
- Outpatient care
- Home health care services
- Other medical services

You normally pay a monthly premium for Part B coverage. The amount varies based on your reported income and how you pay for Part B.

**Protect yourself
from potentially
hefty medical
expenses by
enrolling in a
Medicare
Supplement plan**

Medicare is a good program and pays a large portion of your health care expenses...but it doesn't pay for all of them!

Relying on Medicare alone to cover your health care expenses can leave you with additional expenses or large out-of-pocket costs.

You can protect yourself from potentially hefty medical expenses by enrolling in a Medicare Supplement plan from Bankers Fidelity Life Insurance Company®.

*This information provides a brief overview of Part A and Part B of Medicare. For complete information about Medicare and a full explanation of Medicare benefits, consult *Medicare and You 2013* and *Welcome to Medicare*, published by Centers for Medicare and Medicaid Services or visit their websites at www.cms.hhs.gov or www.medicare.gov.

Bankers Fidelity Life®:

Setting the Standard in Senior Protection

Bankers Fidelity Life Insurance Company® has been serving senior citizens since 1955. Our sound financial position, coupled with a client-focused philosophy, make us a leading Medicare Supplement provider.

Quality Services:

- Our knowledgeable customer service professionals collectively represent over 250 years of experience in insurance services.
- The Company has earned a strong reputation for outstanding customer service as a result of its unwavering commitment to fair and prompt payment of claims.

Plan Highlights:

- **Your Medicare Supplement policy enables you to see any doctor or provider who accepts Medicare.**
- **Your Medicare Supplement policy covers your health care needs anywhere in the country.**
- **Benefits can be paid to you, your doctor or your hospital.**
- **Your policy has no Pre-Existing Condition* waiting period.** Your coverage begins immediately.
- **Your policy is Guaranteed Renewable for life.** As long as you pay your premiums on time.**
- **30-Day Free Look**
If you are not totally satisfied, you may return your policy within the first 30 days for a full refund of the premiums you paid.

Exclusions and Limitations:

Your Medicare Supplement policy will not pay for:

- any medical expenses incurred before the effective date of your policy
- any expenses paid for by Medicare
- any services for expenses that are not Medicare-approved expenses

This is a brief description of Medicare and its coverages. Be sure to read the accompanying Outline of Coverage for specific details. Some of the plans may not be available in certain states.

Neither Bankers Fidelity Life Insurance Company® nor its Medicare Supplement policies are connected with or endorsed by the U.S. Government, the federal Medicare program, or the Centers for Medicare and Medicaid Services.

This is a solicitation of insurance and an agent may call on you.

The Medicare Supplement products issued by the Company are insurance policies. Policy form B 21092 is underwritten by Bankers Fidelity Life Insurance Company®, Atlanta, GA. Limitations and exclusions apply; actual policy provisions control.

*Notice to Oklahoma applicants: A pre-existing condition is a medical condition, not admitted on the application for this policy, for which medical advice or treatment was recommended by or received from a Physician prior to the effective date of the policy or for which symptoms existed prior to the effective date of the policy which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

**Notice to Nevada applicants: Your policy is Guaranteed Renewable for life as long as you pay your premiums on time and there are no material misrepresentations.



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Benefit Chart of Medicare Supplement Plans

Sold for Effective Dates on or after 06-01-2010

This chart shows the benefits included in each of the standard Medicare Supplement Plans. Every company must make available Plan "A". Some plans may not be available in your state.

Basic Benefits:

- **Hospitalization**—Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses**—Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.
- **Blood**—First three (3) pints of blood each year.
- **Hospice**—Part A coinsurance.

Plans									
Plan A	Plan B	Plan C	Plan D†	Plan F/F*	Plan G	Plan K	Plan L†	Plan M†	Plan N†
Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%, other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%, other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER					
		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance			
	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible				
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of-pocket limit \$[4,660] paid at 100% after limit reached	Out-of-pocket limit \$[2,330] paid at 100% after limit reached		

Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as standard Plan F after one has paid a calendar year \$[2,070] deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses are \$[2,070]. Out-of-pocket expenses for this deductible are expenses that would normally be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

† Bankers Fidelity Life Insurance Company® does not currently offer these plans. Plan B available in PA only. Plan C available in MI only.

*The deductible for High Deductible Plan F is subject to change every year. The amount shown is for [2012].



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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	Filed-Closed	09/27/2012
Comments:			
Attachment(s):			
B 21092 SB2013 Statement of Variability.pdf			

B 21092 SB2013 STATEMENT OF VARIABILITY

<u>Sales Brochure:</u>	<u>Page #</u>	<u>Description of Variability</u>
Plan K [4,660]	4	Deductible changes per federal mandate
Plan L [2,330]	4	Deductible changes per federal mandate
High Deductible Plan F [2,070]	4	Deductible changes per federal mandate
[2012]	4	the year will change to reflect the year for which the deductible is shown