

State: Arkansas **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement Letter - Cigna
Project Name/Number: Medicare Supplement Letter - Cigna/CGI-11-0003-AR

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Medicare Supplement Letter - Cigna
State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010
Filing Type: Advertisement
Date Submitted: 09/17/2012
SERFF Tr Num: UTAC-128680033
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: CGI-11-0003-AR

Implementation: On Approval
Date Requested:
Author(s): Melissa Garza, Melissa MacLaurin, Mary Barrett
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/20/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Continental General Insurance Company
 TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
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General Information

Project Name: Medicare Supplement Letter - Cigna Status of Filing in Domicile: Not Filed
 Project Number: CGI-11-0003-AR 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: 09/20/2012
 State Status Changed: 09/20/2012
 Deemer Date: Created By: Melissa MacLaurin
 Submitted By: Melissa Garza Corresponding Filing Tracking Number:

Filing Description:
 Continental General Insurance Company
 NAIC: 71404 FEIN: 47-0463747

Requesting Approval for Medicare Supplement Letter
 INVITATION TO INQUIRE
 NEW FORM DESCRIPTION
 CGI-11-0003-AR Medicare Supplement Letter

REPLACING FORM	DESCRIPTION	SERFF TRACKING NO#	APPROVED
GASBG-11-0039.V3-AR	Medicare Supplement Letter	UTAC-127112204	06/07/2011

The letter is to be used with Approved Medicare Supplement Policies described below:

FORMS	FORM NUMBERS	SERFF TRACKING NO#	APPROVED
Medicare Supplement Plan A-DM	CGI-MS-DM-CR-A-AR	UTAC-126442762	02/25/2010
Medicare Supplement Plan F-DM	CGI-MS-DM-CR-F-AR	UTAC-126442762	02/25/2010
Medicare Supplement Plan G-DM	CGI-MS-DM-CR-G-AR	UTAC-126442762	02/25/2010
Medicare Supplement Plan N-DM	CGI-MS-DM-CR-N-AR	UTAC-126442762	02/25/2010

Dear Analyst:

Cigna acquired Great American Supplemental Benefits Group, which included administering the Medicare Supplemental business for Continental General Insurance Company. The acquisition was finalized on August 31st, 2012. Continental General Life Insurance is in the process of rebranding all of its Medicare Supplement products including the Continental General Medicare Supplemental Advertising and this form is being submitted to you for your review and approval.

The policy forms will be marketed from our home office on a direct basis. The policies will be sold by home office employees and no commissions will be paid to external agents.

The letter will replace the previously form GASBG-11-0039.V3-AR approved on 06/07/11 under SERFF tracking number: UTAC-127112204.

The letter will be used with the policy forms described above as well as any future approved policies.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4773 or by email at mgarza@gafri.com.

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Sincerely,
 Melissa Garza,
 Senior Compliance Filing Analyst

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
 11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]
 Austin, TX 78717

Filing Company Information

Continental General Insurance Company	CoCode: 71404	State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100	Group Code: 84	Company Type: Life & Health
P. O. Box 26580	Group Name:	State ID Number:
Austin, TX 78755-0580	FEIN Number: 47-0463747	
(800) 880-8824 ext. [Phone]		

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$50.00	09/17/2012	62733288

SERFF Tracking #:

UTAC-128680033

State Tracking #:

Company Tracking #:

CGI-11-0003-AR

State:

Arkansas

Filing Company:

Continental General Insurance Company

TOI/Sub-TOI:

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

Product Name:

Medicare Supplement Letter - Cigna

Project Name/Number:

Medicare Supplement Letter - Cigna/CGI-11-0003-AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/20/2012	09/20/2012

SERFF Tracking #:

UTAC-128680033

State Tracking #:

Company Tracking #:

CGI-11-0003-AR

State:

Arkansas

Filing Company:

Continental General Insurance Company

TOI/Sub-TOI:

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

Product Name:

Medicare Supplement Letter - Cigna

Project Name/Number:

Medicare Supplement Letter - Cigna/CGI-11-0003-AR

Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Letter	Filed-Closed	Yes

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Form Schedule

Lead Form Number: CGI-11-0003-AR

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Filed-Closed 09/20/2012	CGI-11-0003-AR	ADV	Medicare Supplement Letter	Initial:		CGI-11-0003-AR (9-10-12).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

RE: [Company Name]
Medicare Supplement
Last Effective Date:



TO: [STEVE SENIOR]
[1234 MAIN STREET]
[ANYTOWN USA 56789]

Date: []

Dear [],

We are contacting you because you previously had your Medicare Supplement policy with one of the Great American Supplemental Benefits Group (GASBG) family of companies. Now that Cigna has purchased the majority of the GASBG companies¹, our message is simple: **You are a valued customer! We miss you, and we want you back!**

As you may or may not know, all Medicare Supplement plans have the exact same basic benefits regardless of the company. These benefits are standardized by the federal government, so a Plan F with Company A has the exact same basic benefits as a Plan F with Company B. The only difference is in the premiums you pay – why be overcharged for the same Medicare Supplement Plan?

Fast and Easy Quotes!! Please give us a call at **(877) 291-7373** and we can give you a fast quote to see if we can help lower your premium, and keep your benefits unchanged. We encourage you to call with no agent that needs to come to your home!

Here are some of the great advantages you have with Continental General Insurance Company:

- **Great Low Prices** – Our experience allows us to offer competitive rates that could be much lower than you currently pay.
- **Service** – You can enjoy the great service you received in the past along with electronic claims filing through Medicare – this means virtually no claim forms and speedy payment of your claims.
- **A Product You Know** – Your Medicare Supplement insurance policy benefits are standardized, no matter what company sells you the policy. Our added value is that we are dedicated to providing you with our superior customer service.
- **Respect for Your Time** – Part of the service we offer is our capability to take applications for our competitive Medicare Supplement plans over the phone! No appointment with an agent is necessary. Just a quick call for a free, no obligation quote to our toll free number is all it takes, **(877) 291-7373**.

Thank you for your time. Let us help you find security in your health care, make the call today!

¹Cigna Supplemental Benefits

Central Reserve Life Insurance Company | American Retirement Life Insurance Company
Loyal American Life Insurance Company | Provident American Life & Health Insurance Company

Administering Medicare Supplement and Supplemental Health business for:

United Teacher Associates Insurance Company | Continental General Insurance Company

Medicare Supplement plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. **No insurance company, nor its agents, are connected with or endorsed by Medicare, Social Security or any other governmental agency.** Do not send any money. You must first complete an application to obtain benefits. The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.