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For Immediate Release

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Physicians Mutual Awarded Patent for Its Innovative Medicare Supplement Insurance Option

OMAHA, Neb., (November 11, 2013) – Consumers seeking additional healthcare options that provide increased protection and premium control have a newly-patented option to consider during Medicare’s current open enrollment period. Physicians Mutual Insurance Company, a leading provider in individual health, life and retirement insurance products, has been awarded a patent from the U.S. Patent and Trademark Office for one of its innovative Medicare Supplement products.

According to Physicians Mutual Vice President Mike Carstens, the company’s Innovative Deductible Discount Option is designed to save consumers money and provide increased benefits for the future. Physicians Mutual is the only company to offer this innovative option that combines the best of two standardized plans – Regular Plan F and High Deductible F. Currently, the product is available in 22 states.

“Our long-held experience in the Medicare Supplement business led to us developing an innovative option that allows consumers to control both their costs and their coverage,” said Carstens. “Our customers like this additional choice that goes beyond the standardized Medicare Supplement plans.”

Consumers realize as they get older, their health costs will rise. According to Carstens, the Innovative Deductible Discount Option automatically provides customers with increased protection after the first four calendar years. This increase in benefits is a result of the deductible going away. The increase in protection happens without an increase to the customers’ premium and without having to answer any additional health questions.

Also, with this option, consumers have the freedom to return to full Plan F benefits and premiums sooner than scheduled by simply notifying the company. This might happen because a change in the customer’s health status and an expectation of more claims, or a simple preference to have benefits paid without waiting for the deductible to be met. Either way, the consumer is in control of their healthcare costs.

*Product not available in all states





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About Physicians Mutual

Physicians Mutual Insurance Company and Physicians Life Insurance Company are members of the Physicians Mutual family. Physicians Mutual Insurance Company offers reliable Medicare Supplement, dental and supplemental health care insurance. Physicians Life Insurance Company provides important life insurance coverage and annuities. The companies have more than \$3 billion in assets and consistently maintain some of the highest financial strength ratings in the nation from independent insurance analysts, including A.M. Best Company and Weiss Ratings.

Founded in 1902, Physicians Mutual is headquartered in Omaha, Neb. To learn more about the company, please visit www.PhysiciansMutual.com.

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