

SERFF Tracking Number: AMRP-126112094 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 42108
Company Tracking Number: 09AR0425
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.011 Plan J (Basic)
Standard Plans
Product Name: AR Corp Medicare Information
Project Name/Number: AR Corp Medicare Information/09AR0425

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: AR Corp Medicare Information SERFF Tr Num: AMRP-126112094 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 42108

Standard Plans

Sub-TOI: MS051.011 Plan J (Basic)

Co Tr Num: 09AR0425

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Leroy Edge, Michele

Disposition Date: 04/22/2009

Kulish, Kerin Overturf, Susan Falk,

Andrea Nelson

Date Submitted: 04/14/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR Corp Medicare Information

Status of Filing in Domicile: Authorized

Project Number: 09AR0425

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/22/2009

Explanation for Other Group Market Type:

State Status Changed: 04/22/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Z-2395 – Medicare Information

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We are including the above captioned form for your review and information. The form is new and is not intended to replace any forms that are currently in use. The form is a lead generating device and will be used in the solicitation of our Medicare Supplement plan J.

We hope you will find this form satisfactory. If I can be of any assistance, during the review process, please do not hesitate to give me a call toll-free at 800-247-2190 ext. 3021.

Company and Contact

Filing Contact Information

Leroy Edge, leroy.edge@americanenterprise.com
 601 6th Ave (515) 471-3021 [Phone]
 Des Moines, IA 50334 (515) 247-2446[FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: (1) form x \$25.00 = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	04/14/2009	27147839

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/22/2009	04/22/2009

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Disposition

Disposition Date: 04/22/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Medicare Information	Filed	Yes

IMPORTANT INFORMATION ABOUT MEDICARE PART D, MEDICARE SUPPLEMENT INSURANCE AND MEDICARE ADVANTAGE PLANS

WHAT IS MEDICARE PART D PRESCRIPTION DRUG COVERAGE?

Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Medicare prescription drug coverage provides protection for people who have very high drug costs or from unexpected prescription drug bills in the future. Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses. Medicare prescription drug coverage is designed to work with Medicare coverage, including Medicare supplement insurance and Medicare Advantage plans.

WHAT IS MEDICARE SUPPLEMENT INSURANCE?

According to *Medicare & You 2009* from the government's Centers for Medicare and Medicaid Services: "Original Medicare pays for many, but not all, health care services and supplies. A Medigap policy, sold by private insurance companies, can help pay some of the health care costs ('gaps') that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. Some Medigap policies also offer coverage for services that Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, both plans will pay their share of Medicare-approved amounts for covered health care costs. Medicare doesn't pay any of the costs for a Medigap policy. Every Medigap policy must follow Federal and state laws designed to protect you, and it must be clearly identified as 'Medicare Supplement Insurance.' Medigap insurance companies can sell you only a 'standardized' Medigap policy identified in most states by letters (A through L). Each standardized Medigap policy must offer the same basic coverage, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies sold by different insurance companies."

WHAT ARE MEDICARE ADVANTAGE PLANS?

According to *Medicare & You 2009* from the government's Centers for Medicare and Medicaid Services: "Medicare Advantage Plans are health plan options (like an HMO or PPO) approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called 'Part C' or 'MA Plans.' Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. Medicare Advantage Plans provide your Medicare health coverage and usually Medicare drug coverage. They aren't supplemental insurance."

ADDITIONAL INFORMATION AVAILABLE

This information is being made available to you by American Republic Corp Insurance Company. For more information about Medicare supplement insurance, Medicare Advantage or Part D coverage, call [1-866-639-9400] (TTY 711). Agents are available 8 a.m. to 5 p.m. Monday through Friday and can tell you more about the benefits, costs and limitations. Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation of insurance and an agent may contact you. In CO, IL, MO and SD, Medicare supplement coverage is available to qualified Medicare beneficiaries under age 65.

© [2009] American Republic Corp Insurance Company, 601 Sixth Avenue, Des Moines, Iowa 50309. [1-800-247-2190]. Plan availability varies by state.

Policy Forms: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in TN, C-1026TN, C-1024TN

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