

SERFF Tracking Number: AMRP-126156899 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 42403
Company Tracking Number: 09AR0438
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.011 Plan J (Basic)
Standard Plans
Product Name: AR Corp Benefit Checkup
Project Name/Number: AR Corp Benefit Checkup/09AR0438

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: AR Corp Benefit Checkup SERFF Tr Num: AMRP-126156899 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 42403

Standard Plans

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

Co Tr Num: 09AR0438

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Kerin Overturf, Leroy
Edge, Michele Kulish

Disposition Date: 06/02/2009

Date Submitted: 05/19/2009

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: AR Corp Benefit Checkup

Status of Filing in Domicile: Authorized

Project Number: 09AR0438

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: 06/02/2009

Explanation for Other Group Market Type:

State Status Changed: 06/02/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Medicare Supplement Advertising

Z-2435 Letter

Z-2436 Premium Insert

Z-2438 Pre Ex Insert

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Z-2439 Lift Letter

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

We hope you will find these forms 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. 2364.

Company and Contact

Filing Contact Information

Michele Kulish, Product Analyst 3
 601 6th Ave
 Des Moines, IA 50309
 michele.kulish@americanenterprise.com
 (515) 245-2364 [Phone]
 (515) 247-2470[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: \$100.00
 Retaliatory? Yes
 Fee Explanation: Nebraska is domicile state and does not require fees for advertising.
 4 forms x \$25.00 = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$100.00	05/19/2009	27973073

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	06/02/2009	06/02/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/29/2009	05/29/2009	Michele Kulish	06/02/2009	06/02/2009

SERFF Tracking Number: AMRP-126156899 *State:* Arkansas
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Product Name: AR Corp Benefit Checkup
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Disposition

Disposition Date: 06/02/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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 Product Name: AR Corp Benefit Checkup
 Project Name/Number: AR Corp Benefit Checkup/09AR0438

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certificate of Compliance	Accepted for Informational Purposes	Yes
Form (revised)	Letter	Filed	Yes
Form	Letter		Yes
Form	Premium Insert	Filed	Yes
Form	Pre Ex Insert	Filed	Yes
Form (revised)	Lift Letter	Filed	Yes
Form	Lift Letter		Yes

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Standard Plans
Product Name: AR Corp Benefit Checkup
Project Name/Number: AR Corp Benefit Checkup/09AR0438

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/29/2009
Submitted Date 05/29/2009
Respond By Date 06/29/2009

Dear Michele Kulish,

This will acknowledge receipt of the captioned filing.

Objection 1

- Letter (Form)

Comment: AR R&R 41 Guideline 7-A(19) requires that a lead generating devise must include a statement that an agent will call if such is the case.

Objection 2

- Premium Insert (Form)

Comment: Please provide certification that this "free gift" complies with Bulletin 5-98.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/02/2009
Submitted Date 06/02/2009

Dear Stephanie Fowler,

Comments:

Thank you for your review of the Benefit Checkup advertisements.

Response 1

Comments: Two pieces have been changed to add the statement: "This is a solicitation of insurance and an agent may contact you."

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 Project Name/Number: AR Corp Benefit Checkup/09AR0438

Related Objection 1

Applies To:

- Letter (Form)

Comment:

AR R&R 41 Guideline 7-A(19) requires that a lead generating devise must include a statement that an agent will call if such is the case.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Letter	Z-2435		Advertising	Initial			Z-2435 Bracketed Revised.pdf
Previous Version							
Letter	Z-2435		Advertising	Initial			Z-2435 Bracketed.pdf
Lift Letter	Z-2439		Advertising	Initial			Z-2439 Revised.pdf
Previous Version							
Lift Letter	Z-2439		Advertising	Initial			Z-2439.pdf

No Rate/Rule Schedule items changed.

Response 2

SERFF Tracking Number: AMRP-126156899 State: Arkansas
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Project Name/Number: AR Corp Benefit Checkup/09AR0438

Comments: The free gift wholesale value is \$2.50.

Related Objection 1

Applies To:

- Premium Insert (Form)

Comment:

Please provide certification that this "free gift" complies with Bulletin 5-98.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Certificate of Compliance

Comment: See the Certificate of Compliance verifying the wholesale value of the free gift advertised.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your assistance with the review of these advertising materials. Let me know if you need anything further.

Sincerely,

Kerin Overturf, Leroy Edge, Michele Kulish

SERFF Tracking Number: AMRP-126156899 State: Arkansas
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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Z-2435	Advertising	Letter	Initial			Z-2435 Bracketed Revised.pdf
Filed	Z-2436	Advertising	Premium Insert	Initial			Z-2436.pdf
Filed	Z-2438	Advertising	Pre Ex Insert	Initial			Z-2438.pdf
Filed	Z-2439	Advertising	Lift Letter	Initial			Z-2439 Revised.pdf

For FREE REVIEW:

Please call 1-866-629-6161 or mail your 2009 Benefit Review Certificate in the next 10 days

* Medicare and You 2009, Centers for Medicare and Medicaid Services, page 42.

** Based on interpretation of rate data provided by TheStreet.com Rating and American Republic Corp Insurance Company's preferred rates as of [May 2009]. As an independent third party, TheStreet.com does not verify or endorse this information. Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.

*** In MT, the couples discount is a household discount for two people who have been living in the same household at least 12 consecutive months. Also in MT, gender is not used when determining rates.

**** Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent three years on letter plans A-L were written on Plan F.

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© 2009 American Republic Corp Insurance Company, 11808 Grant St., Omaha, NE 68164, 1-866-705-9100. © American Republic, Freedom Solutions and double eagle logo are registered marks owned by American Republic Insurance Company. Plan availability varies by state. Rates based on attained age (except in AZ and GA and MO). In CO and MO, Medicare Supplement coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. In ND, preferred rates are for non-tobacco users. Call today for more information about the benefits, costs and limits.

Policy Form: C-1026 Z-2435

19 114 2510 0809 US

▼ Detach Here ▼

2009 Benefit Review Certificate

OFFICE USE ONLY

FREE OF CHARGE

PRE-REGISTERED FOR:

[Sample A. Sample] [123 Any Street] [2nd Address Line] [City, ST 12345-6789]

Phone: (____) _____

INSTRUCTIONS:

Call 1-866-629-6161 or mail this Card within 10 days. Your free 2009 Medicare Supplement Benefit Review will help you make sure you're not overpaying for coverage that leaves significant medical bills for you to pay.

YOURS FREE WHEN YOU ACT IN NEXT 10 DAYS

Please mail Benefit Review Certificate in enclosed postage-paid envelope to: 2009 Medicare Supplement Benefit Review, P.O. Box 14452, Des Moines, IA 50306-9723. For Faster Service: Call 1-866-629-6161 Monday - Friday: 8:00 - 5:00 Central Time



Z-2435 RC

EXTENDED TO:

[State] Medicare Participant [Sample A. Sample]

2009 REVIEW:

Pre-Registered for Complimentary Medicare Plan Review & FREE Gift

2009 FREE BENEFIT REVIEW IDENTIFICATION CARD:

ISSUED FREE OF CHARGE TO:

[Sample A. Sample] [123 Any Street] [2nd Address Line] [City, ST 12345-6789]

Dear [Sample A. Sample],

As a [State] resident currently enrolled in Medicare, you are now pre-registered for a free 2009 Medicare supplement coverage review.

Think of this complimentary privilege as an "annual checkup" for your Medicare supplement ...

... To help make sure you're not paying MORE than you need to -- for protection that may leave you paying for significant medical bills out of your own pocket.

This costs you nothing. It could help you save hundreds of dollars a year. It's something that Medicare recommends you do annually.* (Plus, you'll also get a Free Gift as a special "thank you" reward.)

So I urge you to call the toll-free Benefit Review Hotline at 1-866-629-6161 or mail your 2009 Benefit Review Certificate in the next 10 days.

COMPLIMENTARY REVIEW HELPS YOU AVOID OVERPAYING FOR YOUR MEDICARE SUPPLEMENT

Could you be paying more than you need to? For a Medicare supplement that leaves significant medical bills for you to pay?

The answer to both is probably "yes."

Let's start with the "paying too much" portion ...

State regulations require insurance companies to file their rates in each state. So I compiled the rates listed by your state's biggest Medicare supplement plans. Then I conducted a "dollars and cents" comparison to find the best deal.

The result? You could pay LESS for benefits that are the same (or even better) than

(over, please)



Z-2435

FREE Medicare Supplement Benefit Review: 1-866-629-6161

your current coverage.

Here's how: My analysis revealed that Freedom Solutions® Plan J Medicare supplement insurance from American Republic Corp Insurance Company starts out with low rates compared to similar plans in your area.**

Then Freedom Solutions helps you drive costs even lower with:

- a special preferred health discount
- a generous couples discount***

(And unlike other plans, you keep your Freedom Solutions discounts for as long as you're in the plan – no matter what happens to your health, how many claims you file, or any changes that come up in your family.)

HOW YOU CAN LOCK IN MORE BENEFITS FOR LESS MONEY

Now I'd like to walk you through that "paying for big medical bills out of your own pocket" dilemma ...

According to recent studies, almost half of all Americans covered by Medicare supplement plans are enrolled in Plan F.**** And Plan F probably made sense when many of these people first signed up.

But now it's important to review your options ... **especially if you've been in your current plan for a year or two.**

That's because many companies are now extending more standardized benefits than found in Plan F at a lower rate under Plan J.

Stepping up to Plan J gives you all the same benefits found in Plan F **PLUS two important extras:**

- (1) **\$120.00 EACH YEAR FOR PREVENTIVE CARE** like an annual physical or preventive screenings not covered by Medicare.
- (2) **AT-HOME RECOVERY** to help pay for extra care at home if your doctor sends you home to recuperate after surgery or an accident.

Freedom Solutions Plan J also helps you **stay more in control of your health care** by protecting your right to see the doctor of your choice. You can even get medical care at any Center of Excellence where doctors specialize in certain treatments – and patients are more likely to have excellent outcomes. (It's a critical distinction – especially if something serious happens with your health down the road.)

Plus, you can rest assured that you're immediately covered for any current health conditions with Freedom Solutions Plan J.

BUT HERE'S THE MOST IMPORTANT POINT: Plan J covers MORE than ANY OTHER standardized Medicare

(next page, please)

WHY
PAY MORE
THAN YOU
NEED TO?

IMPORTANT
TIP IF YOU'RE
66 OR OLDER

SEE THE
DOCTOR
YOU WANT
- No
Network
Involved!

supplement. Period.

FREE GIFT: Yours At No Cost With Complimentary Review

With the potential to significantly lower your costs and lock in better benefits at the same time, it's important to get your free 2009 Benefit Review right away.

PLEASE KEEP
THE FREE TOOL
KIT – with my
compliments

So I arranged a Free Gift to thank you for acting quickly:

Just call **1-866-629-6161** or mail your 2009 Benefit Review Certificate within 10 days to claim your free 15-Piece Tool Kit.

Your complimentary Tool Kit puts the right tool at your fingertips so you can quickly tackle common fix-it projects. Plus, it fits perfectly in your car's glove box or a kitchen utility drawer.

SEE FOR YOURSELF: IT'S EASY & YOU WON'T RISK EVEN ONE CENT

How much could you save? Just by switching to more benefits under Freedom Solutions Plan J?

Do THIS
NOW:
There's NO
obligation!

It's hard to pinpoint an exact amount until you call the Benefit Review Hotline at **1-866-629-6161** or mail back your 2009 Benefit Review Certificate.

Just one quick call is all it takes to see how your current Medicare plan stacks up to Freedom Solutions Plan J.

Your 2009 Medicare Coverage Benefit Review is simply a free privilege to help you avoid overpaying for your Medicare supplement. So please act on this special Notice in the next 10 days.

REMEMBER:
The Review is FREE
of charge + you
get a Free Gift!

Sincerely,

Mike Needham
Assistant Vice President

P.S. PRE-REGISTRATION HELPS SPEED YOUR FREE REVIEW. Based on your "pre-registered" status, I was authorized to include your 2009 Benefit Review I.D. Card with this Notice. This personal I.D. confirms your pre-registration for this complimentary Review.

Just call 1-866-629-6161 in the next 10 days to speed this through.



FREE Medicare Supplement Benefit Review: 1-866-629-6161

OVER FOR 2009 BENEFIT REVIEW CERTIFICATE

YOURS FREE: 15-Piece “Handy Man” Tool Kit

No more searching for the right tool. Household fix-it projects are a snap when the perfect tool is at your fingertips!

It's easy to grab the right tool for the job with your free “Handy Man” Tool Kit. Includes:

- 5 durable screwdriver bits (3 Phillips, 2 flathead) to tackle household fix-it projects
- Easy-grip socket driver with 5 sturdy socket heads
- Convenient screwdriver and socket adapter does double-duty to minimize the tools you'll need
- Rugged case stands up to everyday use to keep everything right where you need it



You Keep Your FREE “Handy Man” Tool Kit – no matter what.

It's yours with our compliments when you call 1-866-629-6161 or mail your 2009 Benefit Review Certificate in the next 10 days

2009 Medicare Supplement Benefit Review

You have been pre-registered for a complimentary 2009 Medicare Supplement Insurance Benefit Review.



Think of this free privilege as an “annual checkup” for your Medicare supplement – to help you make sure you’re not overpaying for coverage that leaves you paying big medical bills out of your own pocket.

Your 2009 Benefit Review I.D. Card is included with this Notice. Please call **1-866-629-6161** or mail your Benefit Review Certificate to take advantage of your special pre-registered status.



It's an easy way to make sure you're not paying more than you need to. Plus, you get a Free Gift just for getting your Benefit Review in the next 10 days.

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and a representative may contact you regarding this information request.

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Policy Form: C-1026
Z-2436

19 114 2511 0809 US

CONFIRMED: ALL Pre-Existing Medical Conditions Covered IMMEDIATELY

Dear Friend,

Mike Needham asked me to send this note to clarify an important consideration:

You are immediately covered for any current health conditions with Freedom Solutions Medicare Supplement Insurance Plan J as soon as your application is issued.

There are no waiting periods. No pre-existing condition limitations to worry about. With Freedom Solutions Plan J, you're covered from Day 1 for any health condition. Period.



Cassy Potthoff
Freedom Solutions Manager of Underwriting

FREE 2009 Medicare Supplement Benefit Review

Please take advantage of your pre-registered status to get your complimentary 2009 Medicare Supplement Benefit Review in the next 10 days. There's no risk and no obligation.

This privilege is provided free of charge – *to help you make sure you're not paying more than you need to for your Medicare supplement coverage.* In a nutshell, it's an easy opportunity to compare your current coverage to Freedom Solutions Plan J.

Just call 1-866-629-6161
Or mail your Benefit Review Certificate within 10 days



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Policy Form: C-1026

Z-2438

19 114 2509 0809 US

Please read this ONLY
if you've decided NOT to use
your FREE 2009 Medicare
Supplement Benefit Review...



2009 Medicare Supplement Benefit Review

-- Provided *free of charge* to pre-registered Medicare-eligible families --

**PRE-REGISTRATION
NOW IN FORCE**



**Specializing In Coverage
For Americans Over Age 65**

PLUS YOUR FREE GIFT:

15-Piece Tool Kit



American Republic Corp Insurance Company, a wholly owned subsidiary of American Republic Insurance Company, specializes in protecting Americans over age 65. That means you can rely on them for solid coverage at an economical price – today and tomorrow.

Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and an agent may contact you.

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Policy Form: C-1026

Z-2439

19 114 2508 0809 US



Rod DeHaai

Business Systems Administrator
American Republic Corp

Dear Friend,

I'm at a bit of a loss.

I helped Mike Needham set up the analysis of Medicare supplement coverage. I saw the results first-hand.

And I can tell you that many Americans are now paying less for better coverage through Freedom Solutions Medicare Supplement Insurance Plan J.

So I'm just puzzled why anyone would pass up a FREE Medicare Supplement Benefit Review ... especially when there's no money at risk and absolutely no obligation.

Your 2009 Benefit Review gives you an easy-to-understand comparison of your current coverage and Freedom Solutions Plan J:

- You'll see the money-saving rates that could deliver more coverage at a better price.
- You'll also get a quick overview of how much lower your rates could go with a special preferred health discount and generous couples discount.*
- Plus, if you discover that your current coverage is a better deal, **you still get a complimentary Tool Kit** just for making the call.

Won't you please reconsider taking advantage of your complimentary Benefit Review? Just call toll free 1-866-629-6161 or mail your Benefit Review Certificate within the next 10 days.

Sincerely,

* In MT, the couples discount is a household discount for two people who have been living in the same household for at least 12 consecutive months.

Z-2439

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Filing Company: American Republic Corp Insurance Company *State Tracking Number:* 42403
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Standard Plans
Product Name: AR Corp Benefit Checkup
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Rate Information

Rate data does NOT apply to filing.

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Project Name/Number: AR Corp Benefit Checkup/09AR0438

Supporting Document Schedules

Satisfied -Name: Certificate of Compliance **Review Status:** Accepted for Informational 06/02/2009
Purposes

Comments:

See the Certificate of Compliance verifying the wholesale value of the free gift advertised.

Attachment:

Med Supp Advertising Cert of Compliance.pdf

STATE OF ARKANSAS
MEDICARE SUPPLEMENT ADVERTISING
CERTIFICATION OF COMPLIANCE

CARRIER: American Republic Corp Insurance Company

DESCRIPTION/TITLE: Benefit Checkup
Letter, Premium Insert, Lift Letter, PreEx Insert

FORM NUMBERS: Z-2435/Z-2435RC, Z-2436, Z-2438, Z-2439

I hereby certify that the laws and regulations of the State of Arkansas have been reviewed and that the advertising material submitted herewith is in full compliance with such laws and regulations. The free gift offered in the advertisements is a wholesale value of \$2.50.

Michele Kulish

Signature

Michele Kulish, Product Analyst 3, Legal and Compliance Services
American Enterprise Group Inc.

June 2, 2009

For FREE REVIEW:

Please call 1-866-629-6161 or mail your 2009 Benefit Review Certificate in the next 10 days

* Medicare and You 2009, Centers for Medicare and Medicaid Services, page 42.

** Based on interpretation of rate data provided by TheStreet.com Rating and American Republic Corp Insurance Company's preferred rates as of [May 2009]. As an independent third party, TheStreet.com does not verify or endorse this information. Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.

*** In MT, the couples discount is a household discount for two people who have been living in the same household at least 12 consecutive months.

**** Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent three years on letter plans A-L were written on Plan F.

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Policy Form: C-1026 Z-2435

19 114 2510 0809 US

▼ Detach Here ▼

2009 Benefit Review Certificate

OFFICE USE ONLY

FREE OF CHARGE

PRE-REGISTERED FOR:

[Sample A. Sample] [123 Any Street] [2nd Address Line] [City, ST 12345-6789]

Phone: (____) _____

INSTRUCTIONS:

Call 1-866-629-6161 or mail this Card within 10 days. Your free 2009 Medicare Supplement Benefit Review will help you make sure you're not overpaying for coverage that leaves significant medical bills for you to pay.

YOURS FREE WHEN YOU ACT IN NEXT 10 DAYS

Please mail Benefit Review Certificate in enclosed postage-paid envelope to: 2009 Medicare Supplement Benefit Review, P.O. Box 14452, Des Moines, IA 50306-9723. For Faster Service: Call 1-866-629-6161 Monday - Friday: 8:00 - 5:00 Central Time



Z-2435 RC

EXTENDED TO:

[State] Medicare Participant [Sample A. Sample]

2009 REVIEW:

Pre-Registered for Complimentary Medicare Plan Review & FREE Gift

2009 FREE BENEFIT REVIEW IDENTIFICATION CARD:

ISSUED FREE OF CHARGE TO:

[Sample A. Sample] [123 Any Street] [2nd Address Line] [City, ST 12345-6789]

Dear [Sample A. Sample],

As a [State] resident currently enrolled in Medicare, you are now pre-registered for a free 2009 Medicare supplement coverage review.

Think of this complimentary privilege as an "annual checkup" for your Medicare supplement ...

... To help make sure you're not paying MORE than you need to -- for protection that may leave you paying for significant medical bills out of your own pocket.

This costs you nothing. It could help you save hundreds of dollars a year. It's something that Medicare recommends you do annually.* (Plus, you'll also get a Free Gift as a special "thank you" reward.)

So I urge you to call the toll-free Benefit Review Hotline at 1-866-629-6161 or mail your 2009 Benefit Review Certificate in the next 10 days.

COMPLIMENTARY REVIEW HELPS YOU AVOID OVERPAYING FOR YOUR MEDICARE SUPPLEMENT

Could you be paying more than you need to? For a Medicare supplement that leaves significant medical bills for you to pay?

The answer to both is probably "yes."

Let's start with the "paying too much" portion ...

State regulations require insurance companies to file their rates in each state. So I compiled the rates listed by your state's biggest Medicare supplement plans. Then I conducted a "dollars and cents" comparison to find the best deal.

The result? You could pay LESS for benefits that are the same (or even better) than

(over, please)



Z-2435

FREE Medicare Supplement Benefit Review: 1-866-629-6161

your current coverage.

Here's how: My analysis revealed that Freedom Solutions® Plan J Medicare supplement insurance from American Republic Corp Insurance Company starts out with low rates compared to similar plans in your area.**

Then Freedom Solutions helps you drive costs even lower with:

- a special preferred health discount
- a generous couples discount***

(And unlike other plans, you keep your Freedom Solutions discounts for as long as you're in the plan – no matter what happens to your health, how many claims you file, or any changes that come up in your family.)

HOW YOU CAN LOCK IN MORE BENEFITS FOR LESS MONEY

Now I'd like to walk you through that "paying for big medical bills out of your own pocket" dilemma ...

According to recent studies, almost half of all Americans covered by Medicare supplement plans are enrolled in Plan F.**** And Plan F probably made sense when many of these people first signed up.

But now it's important to review your options ... **especially if you've been in your current plan for a year or two.**

That's because many companies are now extending more standardized benefits than found in Plan F at a lower rate under Plan J.

Stepping up to Plan J gives you all the same benefits found in Plan F **PLUS two important extras:**

- (1) **\$120.00 EACH YEAR FOR PREVENTIVE CARE** like an annual physical or preventive screenings not covered by Medicare.
- (2) **AT-HOME RECOVERY** to help pay for extra care at home if your doctor sends you home to recuperate after surgery or an accident.

Freedom Solutions Plan J also helps you **stay more in control of your health care** by protecting your right to see the doctor of your choice. You can even get medical care at any Center of Excellence where doctors specialize in certain treatments – and patients are more likely to have excellent outcomes. (It's a critical distinction – especially if something serious happens with your health down the road.)

Plus, you can rest assured that you're immediately covered for any current health conditions with Freedom Solutions Plan J.

BUT HERE'S THE MOST IMPORTANT POINT: Plan J covers MORE than ANY OTHER standardized Medicare

(next page, please)

WHY
PAY MORE
THAN YOU
NEED TO?

IMPORTANT
TIP IF YOU'RE
66 OR OLDER

SEE THE
DOCTOR
YOU WANT
- No
Network
Involved!

supplement. Period.

FREE GIFT: Yours At No Cost With Complimentary Review

With the potential to significantly lower your costs and lock in better benefits at the same time, it's important to get your free 2009 Benefit Review right away.

PLEASE KEEP
THE FREE TOOL
KIT – with my
compliments

So I arranged a Free Gift to thank you for acting quickly:

Just call **1-866-629-6161** or mail your 2009 Benefit Review Certificate within 10 days to claim your free 15-Piece Tool Kit.

Your complimentary Tool Kit puts the right tool at your fingertips so you can quickly tackle common fix-it projects. Plus, it fits perfectly in your car's glove box or a kitchen utility drawer.

SEE FOR YOURSELF: IT'S EASY & YOU WON'T RISK EVEN ONE CENT

How much could you save? Just by switching to more benefits under Freedom Solutions Plan J?

Do THIS
NOW:
There's NO
obligation!

It's hard to pinpoint an exact amount until you call the Benefit Review Hotline at **1-866-629-6161** or mail back your 2009 Benefit Review Certificate.

Just one quick call is all it takes to see how your current Medicare plan stacks up to Freedom Solutions Plan J.

Your 2009 Medicare Coverage Benefit Review is simply a free privilege to help you avoid overpaying for your Medicare supplement. So please act on this special Notice in the next 10 days.

REMEMBER:
The Review is FREE
of charge + you
get a Free Gift!

Sincerely,

Mike Needham
Assistant Vice President

P.S. PRE-REGISTRATION HELPS SPEED YOUR FREE REVIEW. Based on your "pre-registered" status, I was authorized to include your 2009 Benefit Review I.D. Card with this Notice. This personal I.D. confirms your pre-registration for this complimentary Review.

Just call 1-866-629-6161 in the next 10 days to speed this through.



FREE Medicare Supplement Benefit Review: 1-866-629-6161

OVER FOR 2009 BENEFIT REVIEW CERTIFICATE

Please read this ONLY
if you've decided NOT to use
your FREE 2009 Medicare
Supplement Benefit Review...



2009 Medicare Supplement Benefit Review

-- Provided *free of charge* to pre-registered Medicare-eligible families --

**PRE-REGISTRATION
NOW IN FORCE**



**Specializing In Coverage
For Americans Over Age 65**

PLUS YOUR FREE GIFT:

15-Piece Tool Kit



American Republic Corp Insurance Company, a wholly owned subsidiary of American Republic Insurance Company, specializes in protecting Americans over age 65. That means you can rely on them for solid coverage at an economical price – today and tomorrow.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

© 2009 American Republic Corp Insurance Company, 11808 Grant St., Omaha, NE 68164, 1-866-705-9100. © American Republic, Freedom Solutions and double eagle logo are registered marks owned by American Republic Insurance Company. Plan availability varies by state. Rates based on attained age (except in AZ and GA and MO). In CO and MO, Medicare Supplement coverage is available to qualified Medicare beneficiaries under age 65 during their open enrollment period. In ND, preferred rates are for non-tobacco users. Call today for more information about the benefits, costs and limits.

Policy Form: C-1026

Z-2439

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Rod DeHaai

Business Systems Administrator
American Republic Corp

Dear Friend,

I'm at a bit of a loss.

I helped Mike Needham set up the analysis of Medicare supplement coverage. I saw the results first-hand.

And I can tell you that many Americans are now paying less for better coverage through Freedom Solutions Medicare Supplement Insurance Plan J.

So I'm just puzzled why anyone would pass up a FREE Medicare Supplement Benefit Review ... especially when there's no money at risk and absolutely no obligation.

Your 2009 Benefit Review gives you an easy-to-understand comparison of your current coverage and Freedom Solutions Plan J:

- You'll see the money-saving rates that could deliver more coverage at a better price.
- You'll also get a quick overview of how much lower your rates could go with a special preferred health discount and generous couples discount.*
- Plus, if you discover that your current coverage is a better deal, **you still get a complimentary Tool Kit** just for making the call.

Won't you please reconsider taking advantage of your complimentary Benefit Review? Just call toll free 1-866-629-6161 or mail your Benefit Review Certificate within the next 10 days.

Sincerely,

* In MT, the couples discount is a household discount for two people who have been living in the same household for at least 12 consecutive months.

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