

SERFF Tracking Number: AMRP-126158824 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 42429
Company Tracking Number: 09AR0427
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.011 Plan J (Basic)
Standard Plans
Product Name: Medicare Supplement Call The Experts Campaign
Project Name/Number: Medicare Supplement Call The Experts Campaign/09AR0427

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Medicare Supplement Call The Experts Campaign
SERFF Tr Num: AMRP-126158824 State: ArkansasLH

TOI: MS05I Individual Medicare Supplement - Standard Plans
SERFF Status: Closed State Tr Num: 42429

Sub-TOI: MS05I.011 Plan J (Basic)

Co Tr Num: 09AR0427

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Leroy Edge, Norm Von Seggern, Michele Kulish, Kerin Overturf, Susan Falk, Andrea Davey

Disposition Date: 06/10/2009

Date Submitted: 05/19/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Call The Experts Campaign

Status of Filing in Domicile: Authorized

Project Number: 09AR0427

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: 06/10/2009

Explanation for Other Group Market Type:

State Status Changed: 06/10/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re Individual Medicare Supplement Advertising

Z-2307 Consumer Letter

SERFF Tracking Number: AMRP-126158824 State: Arkansas
 Filing Company: American Republic Corp Insurance Company State Tracking Number: 42429
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 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.011 Plan J (Basic)
 Standard Plans
 Product Name: Medicare Supplement Call The Experts Campaign
 Project Name/Number: Medicare Supplement Call The Experts Campaign/09AR0427

- Z-2310 Certificate
- Z-2417-A Check List
- Z-2299 Lift Note
- Z-2419 Card

We are including the above captioned forms for your review and approval. 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, please feel free to call me at 1-800-247-2190, ext. 2064

Company and Contact

Filing Contact Information

Kerin Overturf, kerin.overturf@americanenterprise.com
 601 6th Ave (515) 245-2064 [Phone]
 Des Moines, IA 50334 (515) 247-2469[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:	\$0.00
Retaliatory?	Yes
Fee Explanation:	Nebraska is domicile state, no filing fee in Nebraska
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$0.00	05/19/2009	
American Republic Corp Insurance Company	\$125.00	05/26/2009	28090663

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/10/2009	06/10/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing fees	Note To Reviewer	Kerin Overturf	05/26/2009	05/26/2009
Filing Fees	Note To Filer	Stephanie Fowler	05/26/2009	05/26/2009

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Disposition

Disposition Date: 06/10/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Note To Reviewer

Created By:

Kerin Overturf on 05/26/2009 12:25 PM

Last Edited By:

Stephanie Fowler

Submitted On:

06/10/2009 12:49 PM

Subject:

Filing fees

Comments:

Thank you for your note, I apologize for the error. I have submitted the \$125.00 filing fee via EFT today. Please let me know if you have questions or if you need anything else.

Kerin Overturf

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Product Name: Medicare Supplement Call The Experts Campaign
Project Name/Number: Medicare Supplement Call The Experts Campaign/09AR0427

Note To Filer

Created By:

Stephanie Fowler on 05/26/2009 10:24 AM

Last Edited By:

Stephanie Fowler

Submitted On:

06/10/2009 12:49 PM

Subject:

Filing Fees

Comments:

We will accept the domicile state fees only if the domicile state fees are greater than the fees outlined for the State of Arkansas. With that being said, the appropriate fee for this filing is \$125.00.

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Form Schedule

Lead Form Number: Z-2307

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Z-2307	Advertising	Consumer Letter	Initial			Z-2307 Consumer Letter - Bracketed.pdf
Filed	Z-2310	Advertising	Certificate	Initial			Z-2310 Certificate - Bracketed.pdf
Filed	Z-2417-A	Advertising	Check List	Initial			Z-2417-A Check List - Bracketed.pdf
Filed	Z-2299	Advertising	Lift Note	Initial			Z-2299 Lift Note - Bracketed.pdf
Filed	Z-2419	Advertising	Card	Initial			Z-2419 Card updated Bracketed.pdf



Consumer Information Center

A service provided by American Republic Corp Insurance Company
601 6th Ave., Des Moines, Iowa 50309

To confirm your Charter Membership status and activate this free service, call toll free [1-866-539-5151].

Then put the enclosed ID card in your wallet.

**Please
respond in
12 days for
faster service.**

Dear Friend,

Tom Peterson, Senior Vice President of Medicare health insurance plans at our company, asked me to write this letter to you. The purpose of this letter is to let you know that you are immediately eligible for Charter Membership in the Consumer Information Center -- a service provided by American Republic Corp Insurance Company.

This privilege is only offered through the mail a few times a year. You are among the first to be contacted. Please call to activate your membership. For faster service, please respond in 12 days.

If we don't hear from you, your name is removed from the list, making room for another individual to be selected and mailed.

The Consumer Information Center is a **free service** that gives you the opportunity to ask questions and talk about Medicare, its plans and deadlines with one of our personal licensed insurance advisors.

There's absolutely no cost and your conversation is confidential.

The Consumer Information Center's purpose is to give you more peace of mind and a better understanding about this complex subject because ...

Knowing your rights and the benefits you're entitled to can help you get the most financial assistance from Medicare and can help

- maintain your health
- keep your current assets
- protect your financial security.

To activate this free, no obligation service, just call toll free [1-866-539-5151].

Even if you don't have a question today, please call to confirm your membership status and activate the service. An advisor will establish an informational file for you so your future calls can be handled faster and more conveniently.

Then your advisor will answer any questions you may have about the sometimes confusing aspects of Medicare.

Be sure to ask about our Medicare Supplement Insurance Plan J – the most comprehensive plan available with **extra features and money-saving discounts** ...

Continued ...

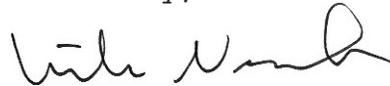
- ✓ **Lower, preferred rates for good health**
- ✓ **Couples discount** -- save more when you're part of a couple, regardless of whether you both request coverage
- ✓ **\$120.00 each year for preventive care** helps pay for things like an annual physical or screening tests not covered by Medicare to help you stay healthy
- ✓ **At home recovery** to help pay for extra care if your doctor sends you home to recuperate after surgery or an accident
- ✓ You get the **freedom to see the doctors and hospitals of your choice** -- No referrals needed to see a specialist
- ✓ **No waiting periods** for health conditions you have now -- you're covered immediately once your coverage is issued

Knowing your rights and the benefits -- *and when to enroll in order to avoid penalties* -- is peace of mind you can take to the bank.

Call now to activate your free service. The toll free number is [1-866-539-5151]. Your advisor is ready to answer your questions and offer free guidance.

For faster service please call within 12 days.

Sincerely,



Michael Needham
Assistant Vice President

P.S. You may be wondering, "What's the rush? I don't turn 65 for weeks."

Granted, your 65th birthday may seem like a ways off, but getting started now means less stress as government deadlines approach. And if you miss one of the deadlines, you could be forced to pay higher rates for the rest of your life.

For free answers and guidance from experts who can help you make the best decisions, **call our Hotline at [1-866-539-5151]**. Then enjoy greater peace of mind and the satisfaction of knowing you're getting the most from your Medicare benefits.

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company which was established in 1929. 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. In CO, IL, MO, MS, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65. Call today for more information about the benefits, costs and limits.

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® American Republic is a registered mark owned by American Republic Insurance Company. Plan availability varies by state.
Policy Form: C-1026; in MO, C-1026MO; in OK, C-1026OK; in TN, C-1026TN.

[2009] Charter Membership extended
to [Sample A. Sample]

In the Consumer Information Center

*A Free Service Provided by
American Republic Corp Insurance Company*

Please respond
in 12 days for
faster service.

Place this ID Card in your wallet immediately.
Then call to activate your membership privileges.

Call toll free: [1-866-539-5151]

RESERVED FOR [STATE] RESIDENT

[Sample A. Sample

123 Any Street

City, State Zip Code]

Welcome New Member to the
**Consumer Information
Center!**

See back of card for
important information

Message from the President

Reserved for [Sample A. Sample]

Welcome to the Consumer Information Center.

As a Charter Member, you are entitled to call the Hotline any time you have a question about Medicare or the Medicare Plans. There is no cost and no obligation when you call.

Your membership privileges start as soon as you activate your card by calling [1-866-539-5151]. Carry the card with you as a handy reminder of the Hotline's phone number. Please fill out the back of the card with your emergency medical information.

We hope that after calling the Hotline, you'll be better informed and confident regarding your Medicare benefits and choices.

We also hope to provide you with some peace of mind regarding this serious and complex subject and the knowledge to help you protect your financial security knowing you can get help paying your medical bills.



Michael E. Abbott

Michael E. Abbott

President

American Republic Corp Insurance Company

Americans are Paying Less for Better Coverage with Plan J

It's true. Our Medicare Supplement Insurance Plan J is the most comprehensive plan available with extra features and money-saving discounts.

**Call American Republic Corp today
to check out our Plan J**

Call toll free: [1-866-539-5151]

Serving Americans

American Republic Insurance Company was established in 1929. American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic which has been serving Americans for 80 years.

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. In CO, IL, MO, MS, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65. Call today for more information about the benefits, costs and limits for our Medicare Supplement Insurance Plan J.

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Medicare Check List

What You Must Do As You Turn 65



Prepared by the Consumer Information Center

Knowing your rights and the benefits you're entitled to -- *and when to enroll in order to avoid penalties* -- is peace of mind you can take to the bank.



What You Must Do As You Turn 65

Now, before you turn 65, please take the time to review the following check list of things to do as you prepare to enroll in Medicare coverage. As you complete each task, check the box next to it.

6 months before turning 65

Begin reading about Medicare benefits – what's covered, what Medicare pays and what you'll be expected to pay:

Part A (Hospital Insurance) and Part B (Medical Insurance)

- Medicare provides this coverage
- You have your choice of doctors
- Generally, Medicare Part B pays 80% of covered costs and you pay 20% after you pay your deductible
- Your Part B premium is automatically deducted from your Social Security check by the government

How Do I Get Part A? Do I Have to Sign Up?

If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part A starting the first day of the month you turn age 65.

If you have a disability: If you are under age 65 and disabled, you will automatically get Part A after you get disability benefits from Social Security or RRB for 24 months.

Most people don't pay a premium for Part A because they paid Medicare taxes while working. If you *aren't* eligible for premium-free Part A, you can buy Part A during the following times:

Initial Enrollment Period -- the 7-month period that begins 3 months before your 65th birthday and ends 3 months after your 65th birthday.

General Enrollment Period -- from January 1 – March 31 each year.

Special Enrollment Period -- if you have group health coverage through you or your spouse's employer or union. (See Part B Special Enrollment Period.)

If you aren't getting Social Security or RRB benefits (for instance, if you are still working), you will need to sign up for Part A. **You should contact Social Security 3 months before you turn age 65 to sign up for Part A.** For more information, visit www.socialsecurity.gov on the web or call Social Security at 1-800-772-1213.

How Do I Get Part B? Do I Have to Sign Up?

If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part B starting the first day of the month you turn age 65.

If you have a disability: If you are under age 65 and disabled, you will automatically get Part B after you get disability benefits from Social Security or RRB for 24 months.

If you aren't getting Social Security or RRB benefits, and you want to get Part B, you will need to sign up for Part B when you are close to age 65. If you didn't sign up for Part B when you first became eligible, you may be able to sign up during one of these times:

General Enrollment Period -- from January 1 – March 31 each year. Your coverage will begin on July 1. However, the cost of your Part B will go up 10% for each full 12-month period you could have had Part B but didn't sign up for it, unless you qualify for a Special Enrollment Period (see below). You may have to pay this late-enrollment penalty as long as you have Part B.

Special Enrollment Period -- if you wait to sign up for Part B because:

- you or your spouse are working and have group health plan coverage based on that work or
- if you are disabled and you or a family member are working and have group health plan coverage based on that work ...

... then you can sign up for Part B any time while you have group health plan coverage based on current

employment or during the 8-month period that begins the month the employment ends, or the group health plan coverage ends, whichever happens first.

☐ 3 months before turning 65

- Start looking into Medicare Supplement coverage that supplements your Medicare Part A and Part B coverage
- You'll want to note a company's financial stability rating, customer service, claims handling and rates. Costs and services will vary by policy and company.
- Check out plans from American Republic Corp. You can easily find out more and get a free rate quote by calling toll free [1-866-539-5151].

☐ Within 6 months of having Medicare Part B

Get a "Welcome to Medicare" physical exam. There is no cost for the exam during this time frame but you are responsible for the Medicare Part B deductible. Most Medicare Supplements pay your Part B deductible.

If you enroll now, during your open enrollment period, you are GUARANTEED ACCEPTANCE with American Republic Corp and we'll immediately cover any health issues you have. No waiting periods.

When looking for Medicare Supplement coverage, be sure to ask other insurance companies if they offer any of the following for Plan J, the most comprehensive of all the standardized plans:

	American Republic Corp's Plan J	Other Company
Freedom to see your own doctor	Yes	<input type="checkbox"/>
Freedom to see specialists without a referral	Yes	<input type="checkbox"/>
Virtually no claims paperwork	Yes	<input type="checkbox"/>
Couples discount that you can keep as long as you have your policy	Yes	<input type="checkbox"/>
Discounted rates for good health that stay with you as long as you have this coverage, even if your health changes	Yes	<input type="checkbox"/>
Freedom to get care at Centers of Excellence	Yes	<input type="checkbox"/>
Prescription discount available	Yes	<input type="checkbox"/>
Coverage while you travel in the U.S.	Yes	<input type="checkbox"/>

You are immediately eligible for Charter Membership in the Consumer Information Center. This is a free service provided by American Republic Corp Insurance Company. It gives you access to a Hotline you can call to ask questions and get answers about Medicare, its deadlines and its plans, with one of our licensed personal advisors.

To activate your Charter Membership and free entitlement to the Hotline, call the Consumer Information Center today!

Toll Free [1-866-539-5151]

All Across America, People Turn to Us For Answers

Every day people like you call our licensed insurance agents with questions about Medicare, its plans and deadlines. Now you can count on receiving solid guidance and advice on this complex topic. And you can count on complete confidentiality when you call.

There's no cost and no obligation. We've established the Consumer Information Center to centralize this service and to give you more peace of mind and a better understanding about Medicare because ...

Knowing your rights and the benefits can help you get the most from Medicare and help you

- maintain your health
- keep your current assets
- protect your financial security.



**To activate your free service, just call
[1-866-539-5151] toll free.**

American Republic Insurance Company was established in 1929. American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic which has been serving Americans for [80] years.

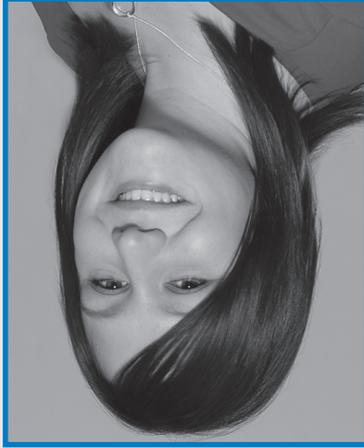
Not connected with or endorsed by the U.S. government of the federal Medicare program. This is a solicitation of insurance and an agent may contact you. In MO, CO, IL and SD, coverage is available to qualified Medicare beneficiaries under age 65. Call today for more information about the benefits, costs and limits for our Medicare Supplement Insurance Plan J.



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From the desk of Rachel Lynch



*Give us a call toll free
at 1-866-539-5151*



American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company which has specialized in protecting Americans since 1929. 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. In CO, IL, MO, MS, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65. Call today for more information about the benefits, costs and limits.

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Z-2299

[19 114 2137 0409 US]

*Thanks for reading
my note. I
hope it helps!*

Hi,

My name is Rachel Lynch and I work at the Consumer Information Center.

My co-workers and I talk to hundreds of people a day who are all asking about our Medicare Supplement Insurance plans and about Medicare in general.

It's all pretty confusing. Plans A, B, C, D, F ... It's like some crazy alphabet soup. 

But because we're talking about it every day, my co-workers and I live and breathe Medicare and Medicare Supplement. Plus we're all licensed agents so we have a solid insurance background.

So I hope it doesn't sound like bragging when I say that we're pretty knowledgeable about this very complicated subject. We've answered all kinds of questions from all kinds of people.

Even the CEO of our company, a very smart man with 35 years of insurance experience, called us when he was looking into Medicare Health Plan coverage for his mother.

He had spent 5 hours researching the various plans and still had questions. So he gave us a call and got the information and guidance he was looking for to help make a decision.

We know the ins and outs, what coverage is best for any situation and we always look for ways to keep your costs down.

I'm sure we can give you a hand too. Give us a call on our Hotline at [1-866-539-5151] toll free and we'll be happy to compare our benefits and rates with anything you currently have or are considering.

We can give you a rate quote in minutes, right over the phone. It's free and there's no obligation.

Thanks!

Rachel

P.S. While you have our phone number handy, call today. Please don't set this aside and risk missing a deadline.

Call us and get the information and guidance you need to choose coverage now because ...

you are currently **GUARANTEED ACCEPTANCE** during your open enrollment period. **And any health issues you have will be covered immediately**. No waiting periods.

(Front of Card)

Consumer Information Center
Call for free guidance about Medicare and Medicare Health Plans

 Charter Membership Issued: [2009]
Member Name: [Sample A. Sample]
Member No: 100456789

**To Activate Your Free Membership Privileges
Call toll free 1-866-539-5151**

A service from American Republic Corp Insurance Company

 **Emergency Medical Information**

Allergies: _____
Doctor Name & Phone: _____
Emergency Contact: _____
Medical Conditions: _____

Z-2419 [09 114 2535 0409 US]

(Back of Card)

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Rate Information

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