

SERFF Tracking Number: AMRP-126921669 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 47400
Company Tracking Number: 09AR0589
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: ARCorp Plan F & HdF Brochure
Project Name/Number: ARCorp Plan F & HdF Brochure/09AR0589

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: ARCorp Plan F & HdF Brochure SERFF Tr Num: AMRP-126921669 State: Arkansas

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 47400
Standard Plans 2010 Closed

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0589 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Patricia

Disposition Date: 12/15/2010

Corrigan

Date Submitted: 11/28/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ARCorp Plan F & HdF Brochure

Status of Filing in Domicile: Authorized

Project Number: 09AR0589

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: 12/15/2010

Explanation for Other Group Market Type:

State Status Changed: 12/15/2010

Deemer Date:

Created By: Patricia Corrigan

Submitted By: Patricia Corrigan

Corresponding Filing Tracking Number:

Filing Description:

Re Individual Medicare Supplement Advertising

Z-2661

We are enclosing the above referenced form for your review and approval. This form is new and is not intended to replace any form currently in use. This letter is a lead generating device and will be used in the solicitation of our Individual Medicare Supplement plans.

We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review

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process, please feel free to contact me at 1-800-247-2190, ext. 2810
 Thank you.

Company and Contact

Filing Contact Information

Patricia Corrigan, patricia.corrigan@americanenterprise.com
 601 6th Ave. 330-220-1931 [Phone]
 Des Moines, IA 50309

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: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 /adv x 1 adv = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	11/28/2010	42365440

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/15/2010	12/15/2010

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Disposition

Disposition Date: 12/15/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	ARCorp Plan F & HdF Brochure	Filed	Yes

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Form Schedule

Lead Form Number: Z-2661

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/15/2010	Z-2661	Advertising	ARCorp Plan F & HdF Brochure	Initial			Z-2661bracketed.pdf

Freedom Solutions[®]

Medicare Supplement Insurance - Plan F

Medicare Supplement Insurance

Comprehensive Protection That Fits Your Needs and Your Budget

When you choose Plan F, you get more benefits than with any other Medicare Supplement Insurance Plan.

That's because Plan F is the most comprehensive Medicare supplement plan . . . period.

And because it's from American Republic Corp, you'll also get the right balance of cost, coverage and convenience.



Affordable Rates - to help keep costs down

- Preferred rates for good health
- Couples discount simply for being part of a couple¹



Freedom to Choose

- Choose your doctors and hospitals – even when you travel
- Includes specialists - no referrals needed
- Centers of Excellence



Convenient - we take care of the paperwork

- ExpressLane Automatic Claim ServiceSM means you won't waste time filing paperwork when you're sick or hurt

High-deductible Plan F

Are you looking for ways to lower your premium without having to go to a barebones plan?

Your best solution may be our high-deductible Plan F (HdF). It provides comprehensive protections like Plan F and the plan's higher deductible saves you money on your premium.

Protection from a Financially Strong Company

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company, a company that delivers customized health care solutions at an affordable price to individuals and families across the nation.

Founded in 1929, American Republic Insurance Company has established a proven track record in providing exceptional insurance solutions. Plus, our highly-respected [A- (Excellent)] rating by A.M. Best Company stands as further testimony to American Republic Insurance Company's financial strength and stability.*

*Our [A- (Excellent)] rating (April 2010) is the fourth highest of 15 possible ratings given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.]



Freedom Solutions Plan F Benefit Highlights

- **Freedom to choose**
You're free to visit the doctors and hospitals of your choice – even when you travel.
 - No referrals required
 - Includes specialists
 - Centers of Excellence
- **Preferred rates for good health**
You may benefit from your good health by saving money. Plus, once you're approved for our preferred rate discount, you'll automatically keep that discount for however long you have your policy ... even if your health changes.
- **Couples discount to save even more**
Additional savings simply for being part of a couple ... regardless of whether both of you request coverage.¹
- **No waiting period for health conditions you have now**
Any health conditions you have now are covered immediately once your application is issued — no waiting period.
- **Fast, accurate claims service**
Thanks to our ExpressLane Automatic Claim ServiceSM, there are virtually no claim forms.
- **Guaranteed renewable for life**
No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.

If you have any questions about **Freedom Solutions Plan F**,
be sure to ask your agent for details!

Plan F Overview

Here's how Freedom Solutions Medicare Supplement PLAN F works with Medicare to help pay hospital and medical expenses that Medicare approves but doesn't pay...

Medicare Part A—Hospital Expenses *(per benefit period)*

BENEFITS	MEDICARE PAYS	PLAN F and HdF* PAYS	YOU PAY ²
Hospital Confinement			
First 60 days	All but [\$1,100] (Part A deductible)	[\$1,100] (Part A deductible)	Nothing
Days 61-90	All but[\$275 per day] (Part A coinsurance)	[\$275 per day]	Nothing
Days 91-150 (lifetime reserve days)	All but[\$550 per day]	[\$550 per day]	Nothing
<i>After lifetime reserve days are used:</i>			
• Additional 365 days lifetime	Nothing	All costs	Nothing³
• Beyond the additional 365 days	Nothing	Nothing	All costs
Blood			
First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
Skilled Nursing Facility⁴			
First 20 days	100% of costs	Nothing	Nothing
Days 21-100	All but[\$137.50 per day] (skilled nursing coinsurance)	[\$137.50 per day]	Nothing
Beyond 100 days	Nothing	Nothing	All costs
Hospice Care			
Available for the terminally ill who elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare coinsurance	Nothing

*Plan F has a high-deductible option. If you choose the high-deductible option on Medicare Supplement Plan F, you have to pay a deductible of \$2,000 for 2010 before the plan pays anything. This amount can go up each year. High-deductible policies have lower premiums, but if you become sick, you'll have higher out-of-pocket costs.

Medicare Part B—Medical Expenses (per calendar year)

BENEFITS	MEDICARE PAYS	PLAN F and HdF* PAYS	YOU PAY ²
Physician Services and Other Medical Expenses In or Out of the Hospital			
First [\$155] of Medicare-approved expenses each calendar year	Nothing	[\$155] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally 80% (Part B coinsurance)	Generally 20%	Nothing
Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law ⁵	Nothing	100%	Nothing
Blood			
First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing

Medicare Parts A and B

BENEFITS	MEDICARE PAYS	PLAN F and HdF* PAYS	YOU PAY ²
Home Health Care Medicare-Approved Services			
Covered home care visits and medical supplies	100%	Nothing	Nothing
Durable medical equipment			
• First [\$155] of Medicare-approved amounts (Part B deductible)	Nothing	[\$155] (Part B deductible)	Nothing
• Remainder of Medicare-approved amounts	80%	20%	Nothing

Freedom Medicare Supplement Plan F also pays these expenses not covered by Medicare...

ADDITIONAL BENEFITS of PLAN F	MEDICARE PAYS	PLAN F and HdF* PAYS	YOU PAY ²
Foreign Travel			
Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside the USA	Nothing	80% of covered charges after a [\$250] deductible each calendar year, up to \$50,000 lifetime	Balance

Questions and Answers about Freedom Solutions Plan F

Q: I've applied for coverage. What happens next?

A: Once we receive your request for coverage, a representative may contact you to review the health questions you answered on the application.

Q: I've been approved for coverage. What happens now?

A: You'll receive a kit that includes all the information you need to start using your plan – including your ID card.

Q: With Freedom Solutions Plan F, can I see the same doctor I see now?

A: Yes, you can choose any doctor you wish. There are no networks, so you're free to use the doctors and hospitals of your choice – even when you travel.

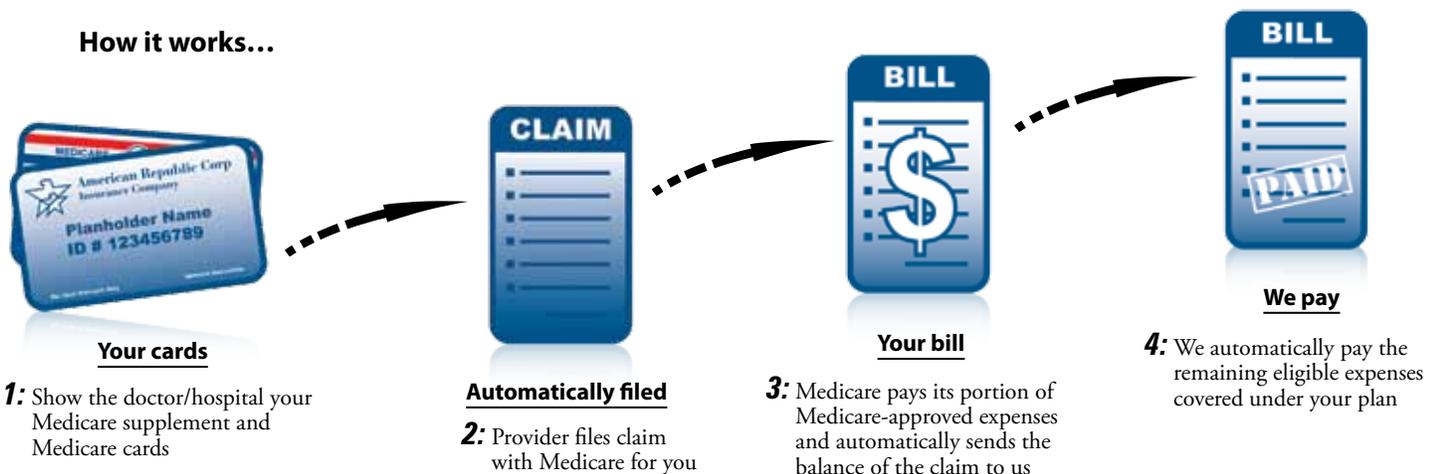
Q: Do we both have to have Freedom Solutions Plan F coverage to get the couples discount?

A: No, you can get additional savings just for being part of a couple¹ – regardless of whether you both sign up for coverage with American Republic Corp.

Q: How does the ExpressLane Automatic Claim Service work?

A: ExpressLane Automatic Claim Service is a free service that works with Medicare to make sure your claims get paid quickly and accurately with no paperwork on your part in most cases. ExpressLane is available in all 50 states, so it will take care of your claims no matter where you receive treatment.

How it works...



Disclosures and Important Information

PREMIUMS AND RENEWABILITY. Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Your premium could change if you move to a different area. Should a necessary premium change be made, it will only be made on a renewal date and only if it is made on all policies in the same class as determined by us. Premiums will increase because a person is one year older (except in AZ, AR, GA and MO).

READ YOUR POLICY CAREFULLY. This booklet provides a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE APPROVES BUT DOES NOT PAY. You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

In Colorado, Illinois, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas and Wisconsin, coverage is available to qualified Medicare beneficiaries under age 65.

Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. For Medicare Supplement plans, the Outline of Medicare Supplement Coverage form is provided.

This is a solicitation of insurance and an agent may contact you.

Not connected with or endorsed by the United States government or the federal Medicare program.

1 The couple's discount applies when two people over 18 years of age are living in the same household. In MT, the discount applies when two people have been living in the same household for at least 12 months. In OH, both people must have in force Medicare Supplement coverage with us. The couple's discount is no longer applicable if the couple's status changes.

2 This is your liability for covered charges. You are responsible for all other non-covered charges.

3 When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.

4 Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Freedom Medicare Supplement pays the skilled nursing coinsurance for Medicare-approved stays in facilities certified to provide Medicare skilled care.

5 Under federal law, doctors who do not accept assignment can charge up to 115% of the fee schedule amount for nonparticipating physicians. The patient does not have to pay charges that exceed that amount. Laws in Ohio prohibit medical providers from balance billing for charges above the Medicare-approved amount. Therefore, Ohio policies provide benefits for Part B excess charges only when services are rendered in another state.



A wholly owned subsidiary of
American Republic Insurance Company

We have additional Medicare supplement plans for you. Ask your agent for details.

30-Day Free Look Period

Take 30 days to review your coverage. If for any reason at all you decide this is not what you had in mind, just return your Certificate or policy. We will promptly cancel your coverage and refund any money you are owed.

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SM ExpressLane Claim Service is a servicemark of American Republic Insurance Company

Plan availability varies by state.

Forms: A3101AC, A3101AC-MO, A3101AC-OK, A3101AC-PA, A3137AC-PA, A3099AC, A3099AC-MO, A3099AC-OK, A3099AC-PA