

SERFF Tracking Number: AMRP-126454064 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 44560
Company Tracking Number: 09AR0527
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: ARS T65 Plan F Letter
Project Name/Number: ARS T65 Plan F Letter/09AR0527

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: ARS T65 Plan F Letter SERFF Tr Num: AMRP-126454064 State: Arkansas
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 44560
Standard Plans 2010

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0527 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Disposition Date: 02/01/2010
Authors: Andrea Davey, Kerin Overturf, Brandy Horton
Date Submitted: 01/13/2010 Disposition Status: Filed
Implementation Date Requested: 01/18/2010 Implementation Date:

State Filing Description:

General Information

Project Name: ARS T65 Plan F Letter
Project Number: 09AR0527
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/01/2010

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 02/01/2010
Created By: Brandy Horton
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Brandy Horton
Filing Description:
RE: Individual Medicare Supplement Advertisement

Z-2544

We are including the above captioned letter for your review and information. This letter is new and is not intended to replace any form currently in use. This is a lead generating advertisement that will be used in the solicitation of American Republic Corp Individual Medicare Supplement plans.

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We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to call me at 800-247-2190 ext. 2006.

Company and Contact

Filing Contact Information

Brandy Horton, brandy.horton@americanenterprise.com
 601 6th Ave. 515-248-5472 [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: \$25.00
 Retaliatory? Yes
 Fee Explanation: 1 advertisement @ \$25.00 per form = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	01/13/2010	33487251

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/01/2010	02/01/2010

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Disposition

Disposition Date: 02/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	ARS T65 Plan F Letter	Filed	Yes

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Form Schedule

Lead Form Number: Z-2544

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/01/2010	Z-2544	Advertising	ARS T65 Plan F Letter	Initial			Z-2544 bracketed.pdf

Notice of New Benefit Eligibility

Medicare Status Summary

PREPARED FOR:

Sample A. Sample

DATE OF MEDICARE ELIGIBILITY:

XX/2010

CURRENT STATUS:

Now eligible for no-cost checklist to help you understand what you must do as you turn 65.

REQUIRED ACTION:

Call {(XXX) XXX-XXXX} today.

Medicare Checklist Prepared For:

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



Dear Sample A. Sample,

Your 65th birthday brings an important question:

What will you do for Medicare coverage?

For many [Grimes] residents, the answer isn't easy. The choices are far from clear.

I've been answering questions about Medicare, its plans and deadlines for several years. And with the new changes recently implemented by the federal government, I've run into more questions than ever. That's why I've prepared a special checklist for you – *to help you understand what you must do as you turn 65:*

- When are the crucial deadlines in your Medicare enrollment?
- What exactly do you need to sign up for?
- Do you need Medicare supplement coverage to help pay the medical expenses and doctors' expenses Medicare leaves behind?
- Which Medicare supplement option is right for you?

There's no doubt Medicare is a confusing topic. But it's also important to understand the benefits you're entitled to. That's because the decisions you'll make in the coming weeks can help you make the most of your new Medicare benefits.

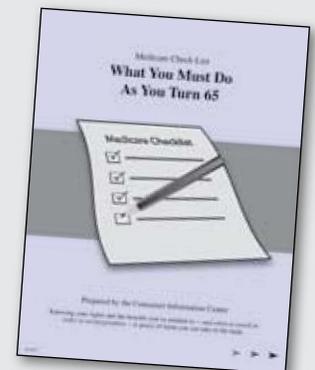
As you may know, the government standardized Medicare supplement plans. This means the benefits and coverage you receive from a "well-known" company are exactly the same as those delivered by a smaller company.

So what's the difference? PRICE.

The premium you'll pay for a Medicare supplement from a large company may very well be significantly more expensive than identical coverage from a company that doesn't run big, fancy national

Yours at no cost!

Call {(XXX) XXX-XXXX}
to reserve your free
copy today.



advertising campaigns. (After all, someone has to pay for those high-priced television commercials!)

That's why many have found that coverage from a smaller company simply gives you **the best value for your money**. Let me show you an example:

Freedom Solutions Plan F from American Republic Corp Insurance Company **guarantees your freedom to see the doctor of your choice**. It pays your Medicare deductibles and co-payments. It handles 100% of the "excess charges" when your doctor charges more than Medicare allows up to any charge limitations established by state or federal law. It even includes valuable hospice benefits.

You're guaranteed acceptance as a new Medicare participant and there are NO waiting periods for any health conditions you have now.

That means you're getting the same rock-solid package of benefits as any other standardized Plan F coverage – even those plans from the so-called “big names” in Medicare coverage. **But here's where Freedom Solutions stands out from other Medicare plans:**

First, Freedom Solutions starts with economical rates designed to be easy on your budget. Then Freedom Solutions helps you **pay even less with a special preferred health discount**.¹

And finally, Freedom Solutions helps you **drive costs even LOWER with one of the best couples discounts available**.²

It all adds up to one of the best values in Medicare coverage.

Is Freedom Solutions Plan F the best value for you? It's hard to tell without taking a closer look at your personal situation. That's why I urge you to call{(XXX) XXX-XXXX }today.

When I deliver your no-cost copy of “*What You Must Do As You Turn 65*,” I'll also help answer any questions you may have about Medicare plans or your upcoming deadlines.

Together, we can find out exactly which plan makes the most sense for you – and your budget.

Your 65th birthday – and your Medicare deadlines – will be here before you know it. Why not make it a priority to call {(XXX) XXX-XXXX} right away?

Best Regards,

(signature)

Agent Name

P.S. Please don't risk missing one of the government's Medicare deadlines. Your complimentary copy of “*What You Must Do As You Turn 65*” is an easy way to quickly get up to speed on exactly what you need to do in the coming weeks. Please call {(XXX) XXX-XXXX} today.

1. In ND and TX, preferred rates are for non-tobacco users.

2. 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.

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

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company which was established in 1929. This is a solicitation of insurance and an agent may contact you. In CO, KS, IL, MO, MS, NC, OK, OR, PA, SD and TX Medicare Supplement coverage is available to qualified beneficiaries under age 65. In ND, please ask for details about Medicare Supplement Plans A, F, K and L. Call today for more information about the benefits, costs and limits.

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Policy Forms: A3101AC; in MO, A3101ACMO; in OK, A3101ACOK; in PA, A3101ACPA; in TN, A3101ACTN.