

SERFF Tracking Number: AMRP-126500189 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 44846  
Company Tracking Number: 09AR0527-1  
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/09AR0527-1

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: ARS T65 Plan F Letter SERFF Tr Num: AMRP-126500189 State: Arkansas  
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Approved State Tr Num: 44846  
Standard Plans 2010

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0527-1 State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Disposition Date: 03/17/2010  
Authors: Susan Falk, Michele  
Kulish Danielson, Andrea Davey,  
Kerin Overturf, Brandy Horton  
Date Submitted: 02/12/2010 Disposition Status: Approved  
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ARS T65 Plan F Letter Status of Filing in Domicile: Authorized  
Project Number: 09AR0527-1 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: Resubmission Previous Filing Number: AMRP-126454064  
Group Market Size: Overall Rate Impact:  
Group Market Type: Filing Status Changed: 03/17/2010  
Explanation for Other Group Market Type:  
State Status Changed: 03/17/2010 Deemer Date:  
Created By: Kerin Overturf Submitted By: Kerin Overturf  
Corresponding Filing Tracking Number:  
Filing Description:  
RE: Individual Medicare Supplement Advertisement

Z-2544 Revised

We are including the above captioned letter for your review and information. This letter is a revised version of the letter previously submitted and filed under AMRP-126454064. We changed the name of the brochure that we will be sending

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the consumer if they respond to this letter, and have revised the information in the letter accordingly.

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. 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

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: 1 Advertisement @ \$50 = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	02/12/2010	34169893

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	03/17/2010	03/17/2010

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## **Disposition**

Disposition Date: 03/17/2010

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	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 03/17/2010	Z-2544	Advertising	ARS T65 Plan F Letter	Revised	Replaced Form #: Z-2544 Previous Filing #: AMRP-126454064		Z-2544 revised 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.

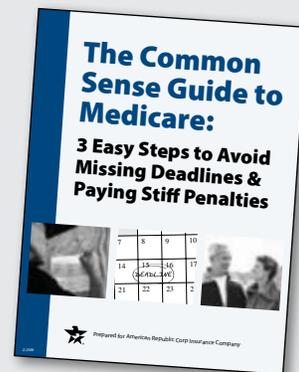
As you may know, the government standardized Medicare supplement plans. This means the benefits and coverage you receive from a "well-known" company are exactly the same as those delivered by a smaller company.

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**.<sup>1</sup>

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

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 “*The Common Sense Guide to Medicare*,” 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 “*The Common Sense Guide to Medicare*” 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.