

SERFF Tracking Number: AMRP-126515406 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 44973
Company Tracking Number: 09AR0539
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: Plan F Pages for ARIC.com website
Project Name/Number: Plan F Pages for ARIC.com website/09AR0539

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Plan F Pages for ARIC.com website SERFF Tr Num: AMRP-126515406 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44973

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0539 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Kerin Disposition Date: 03/18/2010

Overturf, Brandy Horton

Date Submitted: 02/24/2010 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Plan F Pages for ARIC.com website

Status of Filing in Domicile: Pending

Project Number: 09AR0539

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: 03/18/2010

Explanation for Other Group Market Type:

State Status Changed: 03/18/2010

Deemer Date:

Created By: Andrea Davey

Submitted By: Andrea Davey

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Medicare Supplement Advertising

WA 1000-8 US

WA 1000-9 US

WA 1000-10 US

WA 1000-11 US

WA 1000-12 US

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 WA 1000-13 AR
 WA 1000-14 US

We are including the above referenced forms for your review and approval. These forms are new and are not intended to replace any forms that are currently in use. These individual web pages are intended to be viewed together as one Medicare Supplement advertisement.

We hope you will find these forms 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.

Thank you.

Company and Contact

Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com
 601 6th Ave 515-245-2006 [Phone]
 Des Moines, IA 50334 515-245-2391 [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: \$50.00
 Retaliatory? No
 Fee Explanation: 1 filing @ \$50/filing = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	02/24/2010	34421851

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/18/2010	03/18/2010

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Disposition

Disposition Date: 03/18/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Med Sup Webpage 1	Filed	Yes
Form	Med Sup Webpage 2	Filed	Yes
Form	Med Sup Webpage 3	Filed	Yes
Form	Med Sup Webpage 4	Filed	Yes
Form	Med Sup Webpage 5	Filed	Yes
Form	Med Sup Webpage 6	Filed	Yes
Form	Med Sup Webpage 7	Filed	Yes

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Form Schedule

Lead Form Number: WA 1000-8 US

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/18/2010	WA 1000-8	Advertising	Med Sup Webpage 1	Initial		US	WA 1000-8 US Bracketed.pdf
Filed 03/18/2010	WA 1000-9	Advertising	Med Sup Webpage 2	Initial		US	WA 1000-9 US Bracketed.pdf
Filed 03/18/2010	WA 1000-10	Advertising	Med Sup Webpage 3	Initial		US	WA 1000-10 US Bracketed.pdf
Filed 03/18/2010	WA 1000-11	Advertising	Med Sup Webpage 4	Initial		US	WA 1000-11 US Bracketed.pdf
Filed 03/18/2010	WA 1000-12	Advertising	Med Sup Webpage 5	Initial		US	WA 1000-12 US Bracketed.pdf
Filed 03/18/2010	WA 1000-13	Advertising	Med Sup Webpage 6	Initial		AR	WA 1000-13 AR Bracketed.pdf
Filed 03/18/2010	WA 1000-14	Advertising	Med Sup Webpage 7	Initial		US	WA 1000-14 US Bracketed.pdf



Home > Plans > Medicare Eligible

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

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Ask Us About Our Couples Discount

Enjoy additional savings simply for being part of a couple ... regardless of whether both of you request coverage.

Medicare Supplement Insurance for Ages 65+

AA SIZE

Information for AR ([change state](#))

Medicare Supplement Insurance is provided by American Republic Corp Insurance Company, a wholly owned subsidiary of American Republic Insurance Company. [Why Choose Us.](#)

Why Medicare Supplement Coverage?

Medicare Supplement coverage helps pay for expenses that Medicare approves, but doesn't pay for.

Medicare Supplement Coverage Provides:

- **Freedom to Choose**
 - Choose your doctors and hospitals - even when you travel
 - Includes specialists - no referrals needed
 - Centers of Excellence
- **Convenience**
 - ExpressLane Automatic Claim ServiceSM means you won't waste time filing paperwork when you're sick or hurt
- **Affordable Rates**
 - Preferred rates for good health
 - Couples discount¹ simply for being part of a couple

Most Comprehensive Protection that Fits Your Needs and Your Budget

With Medicare Supplement Insurance Plan F, you get more benefits than with any other Medicare Supplement Insurance Plan. [See Plan F Benefit Highlights](#) and [What Plan F Pays For](#).

Other Plans Available

To learn more about other Medicare Supplement options, contact us today at [1-866-319-5213] or [Find an Agent](#) in your area to work with.

¹ A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.

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WA 1000-8 US



Home > Plans > Medicare Eligible > Plan F Benefit Highlights

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

Plan F Benefit Highlights



Information for WI ([change state](#))

Freedom to choose	<p>You're free to visit the doctors and hospitals of your choice - even when you travel.</p> <ul style="list-style-type: none"> • No referrals required • Includes specialists • Centers of Excellence
Preferred rates for good health	<p>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.</p>
Couples discount to save even more	<p>Additional savings simply for being part of a couple ... regardless of whether both of you request coverage. ¹</p>
No waiting period for any health conditions you have now	<p>Any health conditions you have now are covered immediately once your policy is issued — no waiting period.</p>
Fast, accurate claims service	<p>Thanks to our ExpressLane Automatic Claims ServiceSM, there are virtually no claim forms.</p>
Guaranteed renewable for life	<p>No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.</p>

¹ A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.

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Home > Plans > Medicare Eligible > What Plan J Pays For

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

What Plan F Pays For

AA SIZE

Information for WI ([change state](#))

Here's how 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 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
After lifetime reserve days are used:			
Additional 365 days lifetime	Nothing	All Costs	Nothing ³
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

Medicare Part B - Medical Expenses (per calendar year)

BENEFITS	MEDICARE PAYS	PLAN F 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 PAYS	YOU PAY ²
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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	Generally 80%	Generally 20%	Nothing

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

ADDITIONAL BENEFITS OF PLAN F	MEDICARE PAYS	PLAN F 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

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). 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.

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Home > Plans > Medicare Eligible > Turning 65?

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[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

Turning 65?

AA SIZE

Information for WI ([change state](#))

As you approach age 65, you'll have an **Open Enrollment Period**. During your Open Enrollment Period, you are GUARANTEED ACCEPTANCE with American Republic Corp Insurance Company.

And we'll immediately cover any health issues you have once your application is issued. No waiting periods. Your Open Enrollment Period is the 6-month period beginning on the first day of the month in which you are age 65 and enrolled in Medicare Part B.

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Home > Plans > Medicare Eligible > Why Choose Us

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

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Information for WI ([change state](#))

Facts at a Glance

- **American Republic Corp** Insurance Company is a wholly owned subsidiary of American Republic Insurance Company.
- American Republic Corp Insurance Company **delivers Medicare Supplement solutions** at an affordable price to Medicare-Eligible individuals.

We're Focused on You

You can count on us to serve you with reliability and integrity... to give you a range of high-quality Medicare Supplement insurance solutions that give you:

- **Affordable Rates**
- **Freedom to Choose**
- **Convenience**

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Home > Plans > Medicare Eligible > Outline of Coverage

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

Outline of Coverage

Information for AR ([change state](#))

How comprehensive is Plan F coverage?

See a side-by-side comparison of the plans when you download the [Outline of Coverage](#).

AA SIZE + -

Plan F is the most comprehensive plan available.

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Home > Plans > Medicare Eligible > Disclosures & Important Information

Medicare-Eligible

[Plan F Benefit Highlights](#)

[What Plan F Pays For](#)

[Turning 65?](#)

[Why Choose Us](#)

[Outline of Coverage](#)

[Disclosures & Important Information](#)

[Get a Quote](#)

Other Products

[CareAssist Short-Term Convalescent Care](#)

[ExpressPay Life Whole Life](#)

Disclosures & Important Information

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Information for AR ([change state](#))

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. After the initial rate guarantee period, 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 is 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.

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. Call today for more information about the benefits, costs and limits.

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