

SERFF Tracking Number: AMRP-126516078 State: Arkansas
Filing Company: World Corp Insurance Company State Tracking Number: 45453
Company Tracking Number: 09AR0540
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: WCIC Website Advertisement
Project Name/Number: WCIC Website Advertisement /09AR0540

Filing at a Glance

Company: World Corp Insurance Company

Product Name: WCIC Website Advertisement

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.005 Plan F (Basic) 2010

Filing Type: Advertisement

SERFF Tr Num: AMRP-126516078 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 45453
Closed

Co Tr Num: 09AR0540

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Authors: Susan Falk, Sarah Shives, Disposition Date: 04/28/2010

Jamie Mueller, Michele Kulish

Danielson, Andrea Davey, Kerin

Overturf, Colletta Maddy

Date Submitted: 04/16/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: WCIC Website Advertisement

Project Number: 09AR0540

Requested Filing Mode: Review & Approval

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments: This will only be used in Arkansas, the web pages are state specific.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Created By: Susan Falk

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/28/2010

Deemer Date:

Submitted By: Michele Kulish Danielson

Filing Description:

Please review the cover letter under the Supporting Documents tab for an explanation of this advertisement filing.

Company and Contact

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2010	04/28/2010

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Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMRP-126516078 State: Arkansas
 Filing Company: World Corp Insurance Company State Tracking Number: 45453
 Company Tracking Number: 09AR0540
 TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: WCIC Website Advertisement
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	Core Content: Home Page	Filed	Yes
Form	Core Content: Choosing a Medicare Supplement Plan	Filed	Yes
Form	Core Content: Benefits of Medicare Supplement Plan	Filed	Yes
Form	Core Content: Best Time to Enroll	Filed	Yes
Form	Core Content: Why Complete Plus? - Complete Plus Medicare Supplement Plans	Filed	Yes
Form	Core Content: Complete Plus Medicare Supplement Plans in Arkansas	Filed	Yes
Form	Core Content: Complete Plus Medicare Supplement Plans Couples Discount	Filed	Yes
Form	Core Content: Complete Plus Medicare Supplement Plans Preferred Rates	Filed	Yes
Form	Core Content: Complete Plus Medicare Supplement Plans Online Rates	Filed	Yes
Form	Core Content: Apply for a Complete Plus Medicare Supplement Plan with No Risk	Filed	Yes
Form	Core Content: Complete Plus Answers	Filed	Yes
Form	Core Content: Complete Plus FAQs	Filed	Yes
Form	Core Content: Complete Plus ExpressLane Automatic Claim Service	Filed	Yes
Form	Core Content: Complete Plus Medicare Supplement Plans Express Lane Automatic Claim Service	Filed	Yes
Form	Quote: Complete Plus Medicare Supplement 3-Minute Quote Step 1 About You	Filed	Yes
Form	Quote: Complete Plus Medicare Supplement 3-Minute Quote Step 2 About Your Significant Other	Filed	Yes
Form	Quote: Complete Plus Medicare Supplement 3-Minute Quote Step 3 Reviewing Your Options	Filed	Yes

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Product Name: WCIC Website Advertisement
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Form	Quote: Complete Plus Medicare Supplement 3-Minute Quote Significant Other	Filed	Yes
Form	Quote: Complete Plus Medicare Supplement 3-Minute Quote Significant Other Summary	Filed	Yes
Form	Complete Plus Medicare Supplement Quote	Filed	Yes
Form	Advertorials: "Answers in Easy Reach"	Filed	Yes
Form	Advertorials: "Your Time is Valuable"	Filed	Yes
Form	Advertorials: "Pick a Plan in Your Pajamas"	Filed	Yes
Form	Advertorials: "Your Information is Safe with Us"	Filed	Yes
Form	Advertorials: "Freedom to Choose"	Filed	Yes
Form	Advertorials: "Heading South for the Winter"	Filed	Yes
Form	Advertorials: "The Choice is Yours"	Filed	Yes
Form	Advertorials: "Unbeatable Benefits"	Filed	Yes
Form	Advertorials: "On a Fixed Income"	Filed	Yes
Form	Advertorials: "Your Benefits are Here to Stay"	Filed	Yes
Form	Advertorials: "Easy Choice Today = Easy Days Ahead"	Filed	Yes
Form	Advertorials: "Wish it Were Easier to Process Health Care Claims?"	Filed	Yes
Form	Advertorials: "Try Us on For Size"	Filed	Yes
Form	Advertorials: "Complete Coverage When You Need It"	Filed	Yes
Form	Advertorials: "Apply Now Risk Free"	Filed	Yes
Form	Advertorials: "Our Simple Formula to Avoid Overpaying"	Filed	Yes
Form	Advertorials: "Two Ways to Save"	Filed	Yes
Form	Advertorials: "Save Even More with Our Preferred Rates"	Filed	Yes
Form	Advertorials: "Good News!"	Filed	Yes

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 Standard Plans 2010

Product Name: WCIC Website Advertisement
 Project Name/Number: WCIC Website Advertisement /09AR0540

Form	Advertorials: "We Wouldn't Tease You"	Filed	Yes
Form	Advertorials: "A Future of Savings"	Filed	Yes
Form	Advertorials: "Affordable Rates...Here To Stay"	Filed	Yes
Form	Advertorials: "More Savings"	Filed	Yes
Form	Advertorials: "We Put Your Needs First"	Filed	Yes
Form	Advertorials: "Rely on Our Experience"	Filed	Yes
Form	Advertorials: "Real People; Real Answers"	Filed	Yes
Form	Advertorials: "Take Comfort in Our Strength"	Filed	Yes
Form	Advertorials: "Have Questions?"	Filed	Yes
Form	Advertorials: "Get a Second Opinion"	Filed	Yes
Form	Advertorials: "Questions About your Quote"	Filed	Yes
Form	Advertorials: "Help When You Want It"	Filed	Yes
Form	Advertorials: "Questions About Your Application"	Filed	Yes
Form	Advertorials: "What Do Your Loved Ones Think?"	Filed	Yes
Form	Advertorials: "We're Here if You Need Us"	Filed	Yes
Form	Advertorials: "No Pressure"	Filed	Yes
Form	Advertorials: "Help When You Need It"	Filed	Yes
Form	Advertorials: "No Need for Fine Print"	Filed	Yes
Form	Advertorials: "Keep It Personal"	Filed	Yes
Form	Advertorials: "You're In Control"	Filed	Yes
Form	Widgets: Benefit Basics	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/28/2010	WC CC 1000	Advertising	Core Content: Home Page	Initial			Web Page WC CC 1000.pdf
Filed 04/28/2010	WC CC 1003	Advertising	Core Content: Choosing a Medicare Supplement Plan	Initial			Web Page WC CC 1003.pdf
Filed 04/28/2010	WC CC 1004	Advertising	Core Content: Benefits of Medicare Supplement Plan	Initial			Web Page WC CC 1004.pdf
Filed 04/28/2010	WC CC 1006	Advertising	Core Content: Best Time to Enroll	Initial			Web Page WC CC 1006.pdf
Filed 04/28/2010	WC CC 1010	Advertising	Core Content: Why Complete Plus? - Complete Plus Medicare Supplement Plans	Initial			Web Page WC CC 1010.pdf
Filed 04/28/2010	WC CC 1011	Advertising	Core Content: Complete Plus Medicare Supplement Plans in Arkansas	Initial			Web Page WC CC 1011.pdf
Filed 04/28/2010	WC CC 1012	Advertising	Core Content: Complete Plus Medicare Supplement Plans Couples Discount	Initial			Web Page WC CC 1012.pdf
Filed 04/28/2010	WC CC 1013	Advertising	Core Content: Complete Plus Medicare	Initial			Web Page WC CC 1013.pdf

<i>SERFF Tracking Number:</i>	<i>AMRP-126516078</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>World Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>45453</i>
<i>Company Tracking Number:</i>	<i>09AR0540</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
<i>Product Name:</i>	<i>WCIC Website Advertisement</i>		
<i>Project Name/Number:</i>	<i>WCIC Website Advertisement /09AR0540</i>		
	Supplement Plans		
	Preferred Rates		
Filed	WC CC	Advertising Core Content:	Initial
04/28/2010	1014	Complete Plus	
		Medicare	
		Supplement Plans	
		Online Rates	
Filed	WC CC	Advertising Core Content: Apply	Initial
04/28/2010	1015	for a Complete Plus	
		Medicare	
		Supplement Plan	
		with No Risk	
Filed	WC CC	Advertising Core Content:	Initial
04/28/2010	1016	Complete Plus	
		Answers	
Filed	WC CC	Advertising Core Content:	Initial
04/28/2010	1018	Complete Plus FAQs	
Filed	WC CC	Advertising Core Content:	Initial
04/28/2010	1002-4	Complete Plus	
		ExpressLane	
		Automatic Claim	
		Service	
Filed	WC CC	Advertising Core Content:	Initial
04/28/2010	1019	Complete Plus	
		Medicare	
		Supplement Plans	
		Express Lane	
		Automatic Claim	
		Service	
Filed	WC QU	Advertising Quote: Complete	Initial
04/28/2010	1000	Plus Medicare	
		Supplement 3-Minute	
		Quote Step 1 About	
		You	
Filed	WC QU	Advertising Quote: Complete	Initial
04/28/2010	1001	Plus Medicare	

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		Supplement 3-Minute		1001.pdf
		Quote Step 2 About		
		Your Significant		
		Other		
Filed	WC QU	Advertising Quote: Complete	Initial	Web Page
04/28/2010	1002	Plus Medicare		WC QU
		Supplement 3-Minute		1002.pdf
		Quote Step 3		
		Reviewing Your		
		Options		
Filed	WC QU	Advertising Quote: Complete	Initial	Web Page
04/28/2010	1002-1	Plus Medicare		WC QU 1002-
		Supplement 3-Minute		1.pdf
		Quote Significant		
		Other		
Filed	WC QU	Advertising Quote: Complete	Initial	Web Page
04/28/2010	1002-2	Plus Medicare		WC QU 1002-
		Supplement 3-Minute		2.pdf
		Quote Significant		
		Other Summary		
Filed	WC QU	Advertising Complete Plus	Initial	WC QU
04/28/2010	1003	Medicare		1003.pdf
		Supplement Quote		
Filed	WC AD	Advertising Advertorials:	Initial	WC AD
04/28/2010	1000	"Answers in Easy		1000.pdf
		Reach"		
Filed	WC AD	Advertising Advertorials: "Your	Initial	WC AD
04/28/2010	1001	Time is Valuable"		1001.pdf
Filed	WC AD	Advertising Advertorials: "Pick a	Initial	WC AD
04/28/2010	1002	Plan in Your		1002.pdf
		Pajamas"		
Filed	WC AD	Advertising Advertorials: "Your	Initial	WC AD
04/28/2010	1003	Information is Safe		1003.pdf
		with Us"		
Filed	WC AD	Advertising Advertorials:	Initial	WC AD
04/28/2010	1004	"Freedom to Choose"		1004.pdf
Filed	WC AD	Advertising Advertorials:	Initial	WC AD

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04/28/2010	1005	"Heading South for the Winter"			1005.pdf
Filed	WC AD	Advertising Advertorials: "The Choice is Yours"	Initial		WC AD 1006.pdf
04/28/2010	1006				
Filed	WC AD	Advertising Advertorials: "Unbeatable Benefits"	Initial		WC AD 1007.pdf
04/28/2010	1007				
Filed	WC AD	Advertising Advertorials: "On a Fixed Income"	Initial		WC AD 1008.pdf
04/28/2010	1008				
Filed	WC AD	Advertising Advertorials: "Your Benefits are Here to Stay"	Initial		WC AD 1009.pdf
04/28/2010	1009				
Filed	WC AD	Advertising Advertorials: "Easy Choice Today = Easy Days Ahead"	Initial		WC AD 1010.pdf
04/28/2010	1010				
Filed	WC AD	Advertising Advertorials: "Wish it Were Easier to Process Health Care Claims?"	Initial		WC AD 1011.pdf
04/28/2010	1011				
Filed	WC AD	Advertising Advertorials: "Try Us on For Size"	Initial		WC AD 1012.pdf
04/28/2010	1012				
Filed	WC AD	Advertising Advertorials: "Complete Coverage When You Need It"	Initial		WC AD 1014.pdf
04/28/2010	1014				
Filed	WC AD	Advertising Advertorials: "Apply Now Risk Free"	Initial		WC AD 1015.pdf
04/28/2010	1015				
Filed	WC AD	Advertising Advertorials: "Our Simple Formula to Avoid Overpaying"	Initial		WC AD 1016.pdf
04/28/2010	1016				
Filed	WC AD	Advertising Advertorials: "Two Ways to Save"	Initial		WC AD 1017.pdf
04/28/2010	1017				
Filed	WC AD	Advertising Advertorials: "Save Even More with Our Preferred Rates"	Initial		WC AD 1018.pdf
04/28/2010	1018				
Filed	WC AD	Advertising Advertorials: "Good News!"	Initial		WC AD 1019.pdf
04/28/2010	1019				
Filed	WC AD	Advertising Advertorials: "We	Initial		WC AD

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04/28/2010	1020	Wouldn't Tease You"			1020.pdf
Filed	WC AD	Advertising Advertorials: "A	Initial		WC AD
04/28/2010	1021	Future of Savings"			1021.pdf
Filed	WC AD	Advertising Advertorials:	Initial		WC AD
04/28/2010	1022	"Affordable Rates...Here To Stay"			1022.pdf
Filed	WC AD	Advertising Advertorials: "More Savings"	Initial		WC AD
04/28/2010	1023				1023.pdf
Filed	WC AD	Advertising Advertorials: "We Put Your Needs First"	Initial		WC AD
04/28/2010	1024				1024.pdf
Filed	WC AD	Advertising Advertorials: "Rely on Our Experience"	Initial		WC AD
04/28/2010	1025				1025.pdf
Filed	WC AD	Advertising Advertorials: "Real People; Real Answers"	Initial		WC AD
04/28/2010	1026				1026.pdf
Filed	WC AD	Advertising Advertorials: "Take Comfort in Our Strength"	Initial		WC AD
04/28/2010	1027				1027.pdf
Filed	WC AD	Advertising Advertorials: "Have Questions?"	Initial		WC AD
04/28/2010	1028				1028.pdf
Filed	WC AD	Advertising Advertorials: "Get a Second Opinion"	Initial		WC AD
04/28/2010	1029				1029.pdf
Filed	WC AD	Advertising Advertorials: "Questions About your Quote"	Initial		WC AD
04/28/2010	1030				1030.pdf
Filed	WC AD	Advertising Advertorials: "Help When You Want It"	Initial		WC AD
04/28/2010	1032				1032.pdf
Filed	WC AD	Advertising Advertorials: "Questions About Your Application"	Initial		WC AD
04/28/2010	1033				1033.pdf
Filed	WC AD	Advertising Advertorials: "What Do Your Loved Ones Think?"	Initial		WC AD
04/28/2010	1034				1034.pdf
Filed	WC AD	Advertising Advertorials: "We're Here if You Need Us"	Initial		WC AD
04/28/2010	1035				1035.pdf
Filed	WC AD	Advertising Advertorials: "No	Initial		WC AD

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04/28/2010	1036	Pressure"			1036.pdf
Filed	WC AD	Advertising Advertorials: "Help	Initial		WC AD
04/28/2010	1038	When You Need It"			1038.pdf
Filed	WC AD	Advertising Advertorials: "No	Initial		WC AD
04/28/2010	1039	Need for Fine Print"			1039.pdf
Filed	WC AD	Advertising Advertorials: "Keep It	Initial		WC AD
04/28/2010	1040	Personal"			1040.pdf
Filed	WC AD	Advertising Advertorials: "You're	Initial		WC AD
04/28/2010	1041	In Control"			1041.pdf
Filed	WC WD	Advertising Widgets: Benefit	Initial		WC WD
04/28/2010	1003	Basics			1003.pdf

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

Apply Today or Continue Saved Application

7

Completeplus

Find the Best Coverage for You™ | CompletePlus Plans | 3-Minute Quote | Apply | Answers | About Us

 Start your journey with confidence
MORE COVERAGE, LESS WORRY

1

3-Minute Quote

Curious about our rates? Just answer a few simple questions for an instant Medicare supplement insurance quote.

ZIP Code **START**

LEARN

You have some important decisions to make about your Medicare coverage – no easy task, given all the available options. We can help.

We've gathered the information you need to make the right choice.

[Click Here to Get the Facts](#) 2

CHOOSE

We have the tools you need to make the best choice when it comes to your Medicare coverage.

[Choose What Medicare Coverage is Right for You](#) 3

[Choose a Medicare Supplement Plan](#) 4

[Choose a CompletePlus Medicare Supplement Plan](#) 5

BENEFIT

Complete our direct online Medicare supplement application to benefit from a great plan at an affordable rate.

[Start Your Application Now](#) 6

[Continue Saved Application](#) 6



WC CC 1000 8 MM/DD/YYYY

Print Share

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Privacy Policy Legal Notice Outline of Coverage Disclosures

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

9

Choosing a Medigap Policy Medicare & You

1

When a visitor lands on the home page, this image and message will rotate. See below for the additional images.



Relax,
we've got
you covered.

PLANS THAT FIT YOUR LIFESTYLE

□■□□



You're in
control of your
future

FIND THE RIGHT PLAN, RIGHT NOW

□□■□



Enjoy *your*
freedom

COVERAGE WITH CHOICES

□□□■



It's time to
focus on *you*

LET US TAKE CARE OF THE DETAILS

□□□■

Web Page WC CC 1000

Navigation

2

Links to institutional advertising web page WC CC 1001 “Finding the Best Coverage for You”

3

Links to institutional advertising web page WC CC 1005 “Coverage Advisor”

4

Links to invitation to inquire web page WC CC 1003 “Choosing a Medicare Supplement Plan”

5

Links to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

6

Links to web page: WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

7

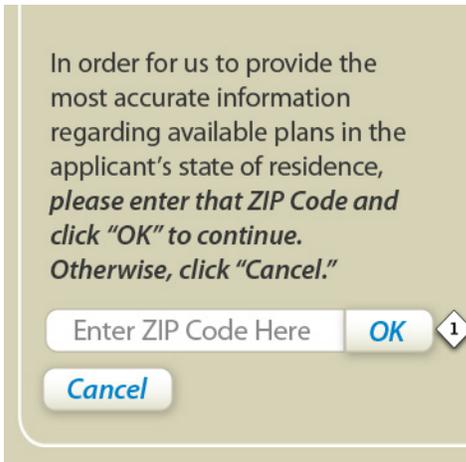
The visitor can click the Home button, or the CompletePlus logo, from any page to return to this screen.

State Sort Validation Process

Note: All submitted invitation to inquire web pages are state sort protected pages and will utilize the validation process described below.

8

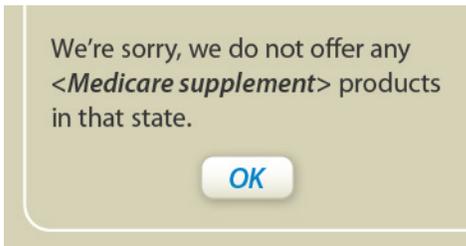
If the visitor is in a state where World Corp Insurance Company does not do business (based on a geographical-location lookup of the user's Internet address), the following state sort interstitial will be forced for ANY link clicked off the home page. If the visitor is in a state where World Corp Insurance Company may do business (based on a geographical-location lookup of the user's Internet address), the following state sort interstitial will appear if he/she clicks on a state sort protected web page link.



1

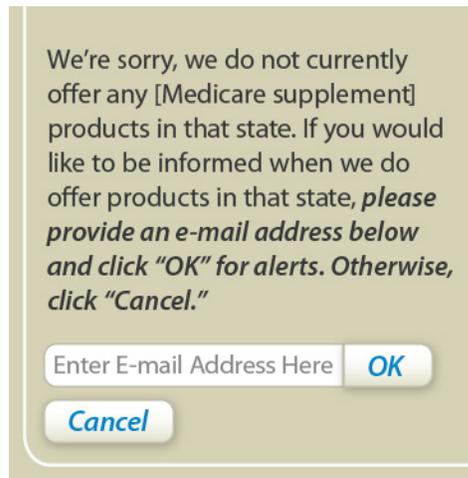
If the visitor enters a ZIP Code for a state where World Corp Insurance Company currently offers Medicare supplement products, he/she will be allowed to view the linked web page.

If the visitor enters a ZIP Code for a state where World Corp Insurance Company does not do business, he/she will receive the following message and will not be allowed to view the linked web page.



Web Page WC CC 1000

If the visitor enters a ZIP Code for a state where World Corp Insurance Company does not *currently* offer Medicare supplement products, he/she will receive the following message and will not be allowed to view the linked web page.



We're sorry, we do not currently offer any [Medicare supplement] products in that state. If you would like to be informed when we do offer products in that state, *please provide an e-mail address below and click "OK" for alerts. Otherwise, click "Cancel."*

Enter E-mail Address Here

9

To accommodate a longer list of states, this may be replaced with alternate language that will read: World Corp Insurance Company may offer products in all states except [AK, CA, CT, HI, ID, MA, MD, ME, NJ, NY, RI and WA, as well as the District of Columbia]

Home

[Text Size](#) [FAQ](#) [Click With Me Now™](#) [<Live Chat>](#) [<1-800-xxx-xxxx>](#)

[Apply Today](#) or [Continue Saved Application](#)



SEARCH

Find the Best Coverage for You™
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[3-Minute Quote](#)
[Apply](#)
[Answers](#)
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Your Medicare Options

[Choose a Medicare Supplement Plan](#)

Benefits of Medicare Supplement Insurance

Coverage Advisor

Best Time to Enroll

Choosing a Medicare Supplement Plan

Medicare supplement plans (also known as Medigap plans) are designed to pay for many of the health care costs that [Original Medicare](#) doesn't cover.

There are 10 standardized Medicare supplement plans to choose from, each offering a different set of benefits.

	A	B	C	D	F*	G	K	L	M	N
Part A Hospital Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Benefit	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing				✓	✓	✓	50%	75%	✓	✓
Part A Deductible	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Deductible				✓	✓					
Part B Excess Charges					✓	✓				
Foreign Travel Emergency				✓	✓	✓			✓	✓
Out-of-Pocket Limit								\$[4,620]**	\$[2,310]**	

* Plan F also has an option called a High-deductible Plan F. This high-deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2,000] deductible. Benefits from High-deductible Plan F will not begin until out-of-pocket expenses exceed \$[2,000]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

** Once your out-of-pocket limit is reached, these plans pay 100% for covered benefits. The out-of-pocket annual limit will increase each year for inflation.

*** You pay \$[20] per office visit and up to \$[50] per emergency room visit. The co-payment of up to \$[50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

1

Special Interest Feature Zone

Content to be determined

1

Special Interest Feature Zone

Content to be determined

(Continued)

1

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2

When the visitor rolls over each benefit in the chart, corresponding details (see below) will pop up:

Part A Hospital Coinsurance

Days 61-90: \$[275] per day

Days 91+: \$[550] per day if using Lifetime Reserve Days

All costs for an additional 365 days after Lifetime Reserve Days are used

Part B Coinsurance

20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment

Blood

Cost for first 3 pints of blood

Hospice Benefit

[5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest)

[\$5] per prescription for outpatient prescription drugs for pain and symptom management

Skilled Nursing Facility (SNF) Stays

Days 21-100: \$[137.50] per day

Part A Deductible (for Hospital Stays)

Days 1-60: \$[1,100]

Part B Deductible

[\$155] per year

Part B Excess Charges

Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law

Foreign Travel Emergency

80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

3

Links to institutional advertising web page WC CC 1002-1 "What is Original Medicare?"

So, how do you know which plan to choose?

Based on our experience in helping customers choose the plan best suited to their needs, we have the following recommendations:

Plan F

If you are looking for the most comprehensive coverage for your dollar, we recommend Plan F, which is designed to protect you from virtually all out-of-pocket doctor and hospital expenses, including charges for treatment that exceeds what Medicare approves (up to any charge limitations established by state or Federal law).

Plan A

If you are looking for basic benefits only, we recommend Plan A. However, it is important to remember that because this plan does not provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges, or Foreign Travel Emergency, it is likely that you will incur out-of-pocket expenses.

[Click here to learn more about CompletePlus Plans.](#)



WC CC 1003

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Links to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

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Your Medicare Options

Choose a Medicare Supplement Plan

Benefits of Medicare Supplement Insurance

Coverage Advisor

Best Time to Enroll

1

Special Interest Feature Zone

Content to be determined

Benefits of a Medicare Supplement Plan

Today, more than six million* Medicare beneficiaries have Medicare supplement plans that provide coverage for medical expenses that are either not covered or are only partially covered by [Original Medicare](#).

In addition to providing more comprehensive health care coverage, Medicare supplement plans also offer more freedom and stability than other coverage options.

2

Freedom

To Choose Your Doctors

Medicare supplement plans give you the freedom to choose your own doctors. There is no list of providers to worry about, so you can keep seeing your family doctor, who knows your medical history.

To Choose Your Hospitals

Medicare supplement plans allow you to visit any hospital that accepts Medicare. Plus, with many Medicare supplement plans, you can get care at any Center of Excellence, where doctors specialize in certain treatments and patients are more likely to have good outcomes.

To See Specialists Without a Referral

Medicare supplement plans allow you to see any specialist that accepts Medicare – without the delay of getting a doctor referral or pre-authorization first.

To Travel

With Medicare supplement plans, you are covered when you travel anywhere in the United States. Plus, plans are available with coverage for foreign travel emergencies.

Stability

Virtually No Out-of-Pocket Expenses

Don't worry about an unexpected illness putting your savings at risk. Medicare supplement plans are designed to provide comprehensive coverage and limit your out-of-pocket expenses – making it easy to budget for your health costs each year.

The Same Benefits from Year to Year

With Medicare supplement plans you have the same core benefits from year to year – eliminating the hassle of re-evaluating your health coverage annually.

Guaranteed Renewal of your Policy Each Year

Rest assured that changes in your medical situation will NOT affect your coverage. Medicare supplement plans are guaranteed renewable. That means as long as you pay your premium on time your policy cannot be canceled.

[CompletePlus Medicare Supplement Plans offer even more advantages...](#)

3

Source: [Examining Sources of Supplemental Insurance and Prescription Drug Coverage Among Medicare Beneficiaries: Findings from the Medicare Current Beneficiary Survey, 2007, The Henry J. Kaiser Family Foundation, August 2009]

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Web Page WC CC 1004

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2

Links to institutional advertising web page WC CC 1002-1 “What is Original Medicare?”

3

Links to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

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Your Medicare Options

Choose a Medicare Supplement Plan

Benefits of Medicare Supplement Insurance

Coverage Advisor

Best Time to Enroll

Open Enrollment Period

Guaranteed Issue Rights

Best Time to Enroll

It's always a good time to apply for a CompletePlus Medicare Supplement Plan.

CompletePlus Online Rates	CompletePlus Couples Discount	CompletePlus Preferred Rates
We've streamlined our application process, allowing you to apply online and enjoy great savings.	If you are married or are part of a civil union, you may qualify for our Couples Discount – even if only you apply!	Even if you have some health issues, you may still qualify for our money-saving Preferred Rates.

Plus, if you are in your Medicare Supplement **2** [Open Enrollment Period](#) or have **3** [Guaranteed Issue Rights](#), you will automatically qualify for these great savings!

1 **Special Interest Feature Zone**
Content to be determined

CompletePlus Couples Discount and Preferred Rates are Permanent.
That means even if your situation changes, your savings won't!

WC CC 1006 MM/DD/YYYY

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Web Page WC CC 1006

2

Links to institutional advertising web page WC CC 1006-1 "What is the Medicare Supplement Open Enrollment Period?"

3

Links to institutional advertising web page WC CC 1006-2 "What are Guaranteed Issue Rights?"

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Plans in Your State

Couples Discount

Preferred Rates

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ExpressLane Automatic Claim Service™

CompletePlus Medicare Supplement Plans

CompletePlus Medicare Supplement Plans offer all the benefits of a standard Medicare supplement policy and much more. People choose CompletePlus Medicare Supplement Plans for:

Affordability	Convenience	Control
CompletePlus Couples Discount and Preferred Rates can be combined for a competitive and affordable rate.	With a CompletePlus plan, you can focus on improving your health instead of completing paperwork.	We have streamlined the CompletePlus application process, allowing you to apply online.
<p>2 Couples Discount If you are married or are part of a civil union, you may qualify for our Couples Discount – even if only you apply!</p>	<p>4 With our ExpressLane Automatic Claim Service, we work with Medicare to pay your claims quickly and accurately, with virtually no paperwork on your part.</p>	<p>1 That means you can take your time <, and> search our site for answers to your questions <,even "Live Chat" with one of our licensed representatives>. Then, once you've chosen a plan that best fits your needs, simply apply when you're ready!</p>
<p>3 Preferred Rates You can save even more money with our Preferred Rates for good health. And, if you are in your Medicare Supplement Open Enrollment Period or have a Guaranteed Issue Right to purchase a Medicare supplement plan, you will automatically qualify for this money-saving rate.</p> <p>Plus, our direct application process allows you to apply online and enjoy great savings!</p>	<p>Plus, your core benefits will remain the same from year to year – eliminating the hassle of re-evaluating your coverage each year.</p>	<p>Plus, you will have the freedom to choose – doctors, hospitals, even specialists – putting you in control of your health care before, and after, you choose a plan.</p>

5 [Find out what plans CompletePlus offers in your state!](#)

1 Special Interest Feature Zone
Content to be determined

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Web Page WC CC 1010

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2

Links to invitation to inquire web page WC CC 1012 “CompletePlus Medicare Supplement Plans Couples Discount”

3

Links to invitation to inquire web page WC CC 1013 “CompletePlus Medicare Supplement Plans Preferred Rates”

4

Links to invitation to inquire web page WC CC 1015 “CompletePlus Medicare Supplement Plans ExpressLane Automatic Claim Service”

5

Links to invitation to inquire web page WC CC 1011 “CompletePlus Medicare Supplement Plans in [state name]”

Note: Because this web page WC CC 1010 is a state sort protected web page, the visitor will have already identified the applicant’s ZIP Code. This information will be utilized to populate WC CC 1011 when the visitor clicks this link.

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Plans in Your State

- Couples Discount
- Preferred Rates
- Online Rates
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CompletePlus Medicare Supplement Plans in [state name]

Good News!

We offer these highly popular CompletePlus Medicare Supplement Plans in your state.

	A	B	C	D	F*	G	K	L	M	N
Part A Hospital Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Benefit	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Deductible		✓								
Part B Excess Charges							✓			
Foreign Travel Emergency	✓	✓	✓	✓	✓	✓			✓	✓
Out-of-Pocket Limit							\$[4,620]**	\$[2,310]**		

* Plan F also has an option called a High-deductible Plan F. This high-deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2,000] deductible. Benefits from High-deductible Plan F will not begin until out-of-pocket expenses exceed \$[2,000]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

** Once your out-of-pocket limit is reached, these plans pay 100% for covered benefits. The out-of-pocket annual limit will increase each year for inflation.

*** You pay \$[20] per office visit and up to \$[50] per emergency room visit. The co-payment of up to \$[50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

Special Interest Feature Zone

Content to be determined

Plan F

Considered the most comprehensive coverage for your dollar, Plan F is designed to protect you from virtually all out-of-pocket doctor and hospital expenses, including charges for treatment that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law.

High-Deductible Plan F

Providing the same overall protection as Plan F, this option has a lower premium, but benefits will not begin until your out-of-pocket expenses exceed \$[2,000].

Plan A

An excellent choice if you are looking for basic benefits only. (Note: This plan will not provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges, or Foreign Travel Emergency – making it likely that you will incur out-of-pocket expenses.)

[Click here to download a CompletePlus Medicare supplement brochure.](#)

Adobe Acrobat Reader is needed to read "pdf" files. To download a FREE copy, click on the icon below.

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2

When the visitor rolls over each benefit in the chart, corresponding details (see below) will pop up:

Part A Hospital Coinsurance

Days 61-90: [\$275] per day

Days 91+: [\$550] per day if using Lifetime Reserve Days

All costs for an additional 365 days after Lifetime Reserve Days are used

Part B Coinsurance

20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment

Blood

Cost for first 3 pints of blood

Hospice Benefit

[5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest)

[\$5] per prescription for outpatient prescription drugs for pain and symptom management

Skilled Nursing Facility (SNF) Stays

Days 21-100: \$[137.50] per day

Part A Deductible (for Hospital Stays)

Days 1-60: \$[1,100]

Part B Deductible

[\$155] per year

Part B Excess Charges

Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law

Foreign Travel Emergency

80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

3

Will link to separately filed institutional advertising brochure.

Web Page WC CC 1011



Note: Because this web page WC CC 1011 is a state sort protected web page, it will utilize the state sort validation process described in the notes for web page WC CC 1000 to identify the user's location.

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CompletePlus Medicare Supplement Plans Couples Discount

If you are part of a couple*, you have two ways to save money with our CompletePlus Couples Discount.

Apply Individually

Even if your partner is not eligible or does not wish to apply for a CompletePlus Medicare Supplement Plan, you can still benefit from our Couples Discount. That's because just being part of a couple qualifies you for this money-saving option.

Apply as a Couple

Of course, if both of you wish to apply for a CompletePlus Medicare Supplement Plan, both can benefit from the Couples Discount – saving you even more money on your health care costs.

Plus, our Couples Discount is permanent. That means even if your status changes, your discount won't!

* 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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1

Special Interest Feature Zone

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Special Interest Feature Zone

Content to be determined

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CompletePlus Medicare Supplement Plans Preferred Rates

Here's how CompletePlus Preferred Rates work:

Apply	Combine	Keep
<p>1</p> <p>Don't worry. You don't have to be in "perfect" health to qualify for CompletePlus Preferred Rates. In fact, [the majority] of the people who request this rate qualify for this money-saving option!</p>	<p>2</p> <p>Great news. If you qualify for our Couples Discount, we won't make you choose. CompletePlus lets you combine our Preferred Rates and Couples Discount to get the best rate possible!</p>	<p>Our CompletePlus Preferred Rate is permanent. That means even if your health changes, your savings won't!</p>

Special Interest Feature Zone
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2

Links to institutional advertising web page WC CC 1012 “CompletePlus Medicare Supplement Plans Couples Discount”

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Plans in Your State
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ExpressLane Automatic Claim Service™

CompletePlus Medicare Supplement Plans Online Rates

Our direct application process allows you to apply online and enjoy great savings.

Step 1
Take your time exploring our site to LEARN answers to your questions.

Step 2
CHOOSE a plan that best fits your needs and complete our secure online application when you are ready.

Step 3
BENEFIT from our competitive and affordable rates.

1

Special Interest Feature Zone
Content to be determined

1

Special Interest Feature Zone
Content to be determined

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Plans in Your State

Couples Discount

Preferred Rates

Online Rates

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ExpressLane Automatic Claim Service™

Apply for a CompletePlus Medicare Supplement Plan with No Risk

With CompletePlus, you can take 30 days to review your policy. If for any reason you decide it's not what you had in mind, we will promptly cancel your coverage and refund any money you are owed.

Here's how it works...

CompletePlus Application Submission

If you currently have a Medicare supplement plan, do not cancel it until you have reviewed and decided to keep your CompletePlus issued Medicare supplement plan.

CompletePlus Application Approval

- Once your application is approved, we will send you your CompletePlus policy in the mail.
- Your 30-day free look period begins once you receive this policy.

CompletePlus Free Look Period

Your official CompletePlus policy provides all of the details about your coverage. Make sure to review this policy carefully during your 30-day free look period.

CompletePlus Decision

- If you're satisfied with your new CompletePlus Medicare Supplement Plan, make sure to cancel your current Medicare supplement plan. You can do so anytime during your 30-day free look period. You may use our [Sample Cancellation Letter](#) or write your own.

OR

- Mail back your CompletePlus policy together with a cancellation request and receive a refund of any money you are owed.

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WC CC 1015

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1

Special Interest Feature Zone

Content to be determined

1

Special Interest Feature Zone

Content to be determined

2

Web Page WC CC 1015

1

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2

Will link to Sample Cancellation Letter PDF.

The screenshot shows the CompletePlus website interface. At the top, there is a blue navigation bar with links for Home, Text Size, FAQ, Click With Me Now, Live Chat, and a phone number. Below this is a search bar and a secondary navigation bar with links for Find the Best Coverage for You, CompletePlus Plans, 3-Minute Quote, Apply, Answers, and About Us. The main content area features a 'CompletePlus Answers' section with a list of popular questions, each preceded by a plus sign and a circled number. Two callout boxes, labeled '1', are positioned on the left and right sides of the page, both containing the text 'Special Interest Feature Zone' and 'Content to be determined'. Below the list of questions is a 'Search Answers' section with a search input field and a 'SEARCH' button. At the bottom of the main content area, there are links for 'View All Answers' and 'Search Our Glossary'. The footer contains contact information, RSS feeds, and legal notices.

1
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2
Will link to institutional advertising web page WC CC 1002 “Your Medicare Options”

Web Page WC CC 1016

3

Will link to invitation to inquire web page WC CC 1004 "Benefits of a Medicare Supplement Plan"

4

Will link to institutional advertising web page WC CC 1005 "Coverage Advisor"

5

Will link to invitation to inquire web page WC CC 1006 "Best Time to Enroll"

6

Will link to invitation to inquire web page WC CC 1010 "CompletePlus Medicare Supplement Plans"

7

Will link to institutional advertising web page WC CC 1007 "About Us"

8

Will link to invitation to inquire web page WC CC 1018 "CompletePlus FAQs"

9

Will link to institutional advertising web page WC CC 1017 "CompletePlus Glossary"

The screenshot shows the CompletePlus website interface. At the top is a blue navigation bar with links for Home, Text Size, FAQ, Click With Me Now, Live Chat, and a phone number. Below the navigation bar is a search bar and a secondary navigation menu with links like 'Find the Best Coverage for You', 'CompletePlus Plans', '3-Minute Quote', 'Apply', 'Answers', and 'About Us'. The main content area features a 'CompletePlus FAQs' section with a sub-section for 'Medicare Questions'. Several questions and answers are listed, such as 'What are my Medicare options?' and 'What is Original Medicare?'. Three 'Special Interest Feature Zones' are highlighted with numbered callouts: 1 (left side), 2 (right side), and 3 (bottom right).

(Continued)

1
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Web Page WC CC 1018

2

Will link to institutional advertising web page WC CC 1005 "Coverage Advisor"

3

Will link to institutional advertising web page WC CC 1002-3 "Part D Prescription Drug Coverage"

Q. What is a Medicare Advantage Plan?

A. Medicare Advantage plans (sometimes referred to as Part C) are approved by Medicare, but run by private companies. They provide coverage for Medicare Part A and Part B benefits, and may provide Prescription Drug coverage or additional benefits such as vision, hearing, and dental. Medicare Advantage plans often require members to visit doctors and hospitals in their provider network & obtain referrals or prior authorization to see a specialist.

Medicare Advantage plans are available in different types, such as Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Private-Fee-for-Service (PFFS) plans. While they offer low premiums, members are responsible for copayments, coinsurance and deductibles – which could mean higher out-of-pocket expenses.

Medicare Supplement Questions

Q. What is a Medicare supplement plan?

A. Medicare supplement plans (also known as Medigap plans) are designed to pay for many of the health care costs that Original Medicare doesn't cover. There are 10 standardized plans to choose from, each offering a different set of benefits. To find out more, click [here](#).



Q. What does it mean to be a Medicare Supplement Open Enrollee?

A. Your Medicare Supplement Open Enrollment Period begins on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B and lasts for six months. During this period, Medicare supplement insurance companies cannot deny you coverage, place conditions on your plan (like making you wait for coverage to start), or change the price of your plan because of past or present health problems. You can apply for a Medicare supplement plan up to six months before the start of your Open Enrollment Period, but the effective date of your plan must be within your Open Enrollment Period in order to take advantage of the Open Enrollment Period benefits.

Q. What does it mean to be eligible for Guaranteed Issue of a Medicare supplement insurance policy?

A. . If you are losing other health insurance coverage through no fault of your own, you may have a Guaranteed Issue Right to purchase a Medicare supplement policy. If you have a Guaranteed Issue Right, Medicare supplement insurance companies cannot deny you coverage, place conditions on the policy (like making you wait for coverage to start), or change the price of the policy because of past or present health problems.

(Continued)



Will link to invitation to inquire web page WC CC 1003 “Choosing a Medicare Supplement Plan”

Q. What is Medical Underwriting?

A. During the medical underwriting process, a person is assessed on his/her medical history. Based on a person's answers, he/she can be denied coverage or charged higher rates.

Q. What are the different Medicare supplement plans?

A. There are 10 standardized plans to choose from, each offering a different set of benefits.

	A	B	C	D	F*	G	K	L	M	N
Part A Hospital Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Benefit	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Deductible			✓							
Part B Excess Charges					✓	✓				
Foreign Travel Emergency			✓	✓	✓	✓			✓	✓
Out-of-Pocket Limit							[\$4,620]**	[\$2,310]**		

* Plan F also has an option called a High-deductible Plan F. This high-deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2,000] deductible. Benefits from High-deductible Plan F will not begin until out-of-pocket expenses exceed \$[2,000]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

** Once your out-of-pocket limit is reached, these plans pay 100% for covered benefits. The out-of-pocket annual limit will increase each year for inflation.

*** You pay \$[20] per office visit and up to \$[50] per emergency room visit. The co-payment of up to \$[50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

Q. How do I choose a Medicare supplement plan?

A. Based on our experience in helping customers choose the best plan for their needs, we have the following recommendations:

Plan F

If you are looking for the most comprehensive coverage for your dollar, we recommend Plan F, which is designed to protect you from virtually all out-of-pocket doctor and hospital expenses, even including charges for treatment you need that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law.

Plan A

If you are looking for basic benefits only, we recommend Plan A. However, it is important to remember that because this plan does not provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges, or Foreign Travel Emergency, it is likely that you will incur out-of-pocket expenses.

(Continued)

Q. What are the benefits of a Medicare supplement plan?
A. Medicare supplement plans offer more freedom and stability than other coverage options. Click [here](#) to learn more. 1

CompletePlus Questions

Q. Who is the company behind CompletePlus Medicare Supplement Plans?
A. CompletePlus Medicare Supplement Plans are underwritten by World Corp Insurance Company, a wholly owned subsidiary of World Insurance Company – a leader in the health care insurance industry. That means, as a CompletePlus customer, you will benefit from our commitment, innovation, experience, and financial stability. Click [here](#) to learn more. 2

Q. How do I qualify for the CompletePlus Couples Discount?
A. Even if your partner is not eligible, or does not wish to apply for a CompletePlus Medicare Supplement Plan, you can still benefit from our Couples Discount. That's because just being part of a couple* qualifies you for this money-saving option. Of course, if both of you wish to apply for a CompletePlus Medicare Supplement Plan, both can benefit from the Couples Discount – saving you even more money on your health care costs.

*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.

Q. How do I qualify for CompletePlus Preferred Rates?
A. You don't have to be in "perfect" health to qualify for CompletePlus Preferred Rates. In fact, [a majority of] the people who request this rate qualify for this money-saving option! Plus, if you have a Guaranteed Issue Right to purchase a Medicare supplement policy, or are in your Medicare Supplement Open Enrollment period, you will automatically qualify for these rates.

Q. With CompletePlus, 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. There is no list of providers to worry about and you can keep seeing your family doctor who knows your medical history.

Q. With CompletePlus, will I be covered if I travel?
A. With CompletePlus Medicare Supplement Plans, you are covered when you travel anywhere in the United States. Plus, our Plan F also includes coverage for foreign travel emergencies.

Q. Are CompletePlus Medicare Supplement Plans Guaranteed Renewable?
A. Yes! Your CompletePlus Medicare Supplement Plan will be automatically renewed each year, regardless of changes in your health, as long as you pay your premium on time and are truthful to us about your health status.

(Continued)

1

Will link to invitation to inquire web page WC CC 1004 "Benefits of a Medicare Supplement Plan"

2

Will link to institutional advertising Web Page WC CC 1007 "About Us"

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

Q. Why choose a CompletePlus Medicare Supplement Plan?
A. Customers choose CompletePlus Medicare Supplement Plans for our competitive rates and dedication to putting the customer first. To learn more, click [here](#).

Q. When is the best time to enroll?
A. It's always a good time to apply for a CompletePlus Medicare Supplement Plan. Click [here](#) to learn more.

Application Questions

Q. Why do I need to create a profile to apply for a CompletePlus Medicare Supplement Plan?
A. Completing a profile will not only allow us to keep your information safe and secure, but will also give you the ability to pause your application and continue where you left off at a later time.

Q. Do I need an e-mail address to apply online for a CompletePlus Medicare Supplement Plan?
A. Yes, you need a valid e-mail address to create a profile and apply for a CompletePlus Medicare Supplement Plan online. If you do not have a valid e-mail address, you may [print out the application](#) and send it in by mail to [World Corp Insurance Company, P.O. Box 2155, Omaha, Nebraska, 68103-2155].

Q. How will my personal information be used?
A. Any information we collect on this website will remain confidential pursuant to our Privacy Policy and HIPAA notice. While we and our affiliates may use the information for business purposes, such as sending you important notices, we will NOT sell, rent, or lease this information to any person or organization. Click [here](#) to read our Privacy Policy.

Q. How long will it take me to complete my online application?
A. Once you have gathered all of your information (such as your Medicare Part B Card and prior coverage details) completing our online application should take less than 1 hour. If you need to stop your application at any time, for any reason (such as to gather information), just click the Pause button. You can always sign back in later (using your e-mail address and profile password) and pick up right where you left off.

(Continued)

1

Will link to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

2

Will link to invitation to inquire web page WC CC 1006 “Best Time to Enroll”

3

Will link to PDF of previously filed application.

4

Will link to PDF of company privacy policy.

Q. Who can help me if I have a question while completing the CompletePlus Medicare supplement online application?

A. There are many ways you can get help during the application process. You can...

- Roll over the ? icon for more information
- View our Popular Answers
- <Click to Live Chat with one of our licensed representatives>
- Use our Click With Me Now web page sharing tool for step-by-step help from a loved one.

Q. Do my significant other and I both need to apply for CompletePlus Medicare Supplement Plans in order to qualify for the Couple's Discount?

A. No. Only you need to apply to qualify for the Couple's Discount. However, if both you and your significant other choose to apply, you can both receive the Couple's Discount – saving you even more money.

Q. I do not have my Medicare card yet. Can I still apply?

A. Yes. If you are within six months before your 65th birthday, but don't yet have your Medicare card, you can still apply for a CompletePlus Medicare Supplement Plan. Just enter the date of your 65th birthday as your Medicare Part B Effective Date and leave the Medicare Claim Number field blank.

Q. Do I need to fax my Termination Notice before I complete my online application?

A. No. However, we recommend faxing or sending this notice to World Corp Insurance Company within 24-48 hours of completing your online application in order to avoid any delay in processing your application. Also, in order to avoid any delays in processing your application, remember to include your Application ID # (found in the upper left-hand corner of any online application screen).

Mailing Address: [World Corp Insurance Company P.O. Box 2155 Omaha, Nebraska, 68103-2155] Fax [1-800-xxx-xxxx]

Q. I am not sure how to answer some of the medical questions. How can I get help?

A. If you are not sure how to answer any of the medical questions, call your doctor or a member of the medical profession for assistance.

Q. Is an urgent care or emergency room visit considered a physician visit?

A. Yes. You should list any visit to a doctor, including a visit to your primary care doctor, or an urgent care or emergency room visit. (If listing an urgent care or emergency room visit, list the name of the facility under "Physician's Name.")

Q. Why should I continue to apply if I am not eligible for Preferred Rates?

A. No matter what your health, you can always benefit from our competitive and affordable rates. Plus, if you qualify for our Couples Discount, you can save even more money!

(Continued)

Q. Are there any medication types that are not included as maintenance prescription medications?

A. Yes. We will allow up to two of the following medication types to "not count" against the maximum of 2 drugs currently allowed for preferred rating:

- a. Allergy medications (Examples: [Allegra], [Zyrtec], [Flonase], [Nasonex])
- b. Thyroid medications (Examples: [Synthroid], [Levothroid], [Levoxy], [Thryolar])
- c. Gastric Reflux medications (Examples: [Protonix], [Nexium], [Prevacid], [prescription strength Prilosec] or [Tagamet])
- d. Routine hormone therapy (Examples: [Premarin], [Prempro], [Estratab], [Estrace], [Prometrium])
- e. Anxiety/mild antidepressant medication (not anti- psychotics) (Examples: [Ativan], [Valium], [Lorazepam], [Prozac], [Paxil], [Zoloft]) Antipsychotic examples: [Zyprexa], [Clozapine], [Clozaril], [Risperidone], [Seroquel], [Haldol], [Navane], [Loxitane], [Thorazine], [Mellaril], [Abilify]
- f. Eye/ear drops
- g. Dermatologic ointments
- h. Insomnia/Restless Leg medications (Examples: [Requip], [Mirapex], [Ambien], [Lunesta], [Sonata])

Q. How do I get help answering questions about my Medicaid coverage?

A. Because each state operates its own Medicaid program, we recommend contacting your state Medicaid office with questions.

Q. Could the estimated premium on application change?

A. While we have done our best to provide you the most accurate quote possible based on your application responses, every application submitted is sent to our underwriting department for review. As a result of this review, there is the possibility that the quoted premium may change. Of course, if this happens you will be notified as soon as possible, so that you can make an informed decision about your coverage options.

Q. When will the initial payment be charged to my account?

A. We will not charge your credit card or bank account until your policy's effective date.

Q. Why do I need to choose my ongoing billing method now?

A. It is important to set up an ongoing payment method now to avoid the possibility of missing a payment, which could result in the loss of coverage. Of course, you can always change your ongoing billing method later by contacting our Customer Service team at [1-800-xxx-xxxx].

(Continued)

Q. What does Direct Bill mean?

A. By choosing the Direct Bill option, you will be mailed a paper statement. You can choose to receive this statement on a monthly, quarterly, semiannual, or annual basis. Select the Direct Bill Annual method and you can ensure that your premium will not increase for 12 months – making it easier to budget for your health care expenses.

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. What if I am unhappy with my policy?

A. With CompletePlus, you can take 30 days to review your policy. And, if for any reason you decide it's not what you had in mind, we will promptly cancel your coverage and refund any money you are owed.

Adobe Acrobat Reader is needed to read "pdf" files. To download a FREE copy, click on the icon below.



WC CC 1018

MM/DD/YYYY

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[Choosing a Medigap Policy](#) [Medicare & You](#)

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

Apply Today or Continue Saved Application

Completeplus™ SEARCH

Find the Best Coverage for You™ | CompletePlus Plans | 3-Minute Quote | Apply | Answers | About Us

Medicare Supplement Plans

Many people are surprised to find out that there are many medical expenses that are not covered, or are only partially covered, by [Original Medicare](#).

That's why it's important to also purchase a [Medicare Supplement](#) (or Medigap) plan, like a [CompletePlus Medicare Supplement Plan](#), designed to provide comprehensive coverage and reduce your out-of-pocket health care costs.

[Find out more!](#)

Special Interest Feature Zone
Content to be determined

Special Interest Feature Zone
Content to be determined

WC CC 1002-4 MM/DD/YYYY

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2 Will link to institutional advertising web page WC CC 1002-1 “What is Original Medicare?”

Web Page WC CC 1002-4

3

Will link to invitation to inquire web page WC CC 1004 “Benefits of a Medicare Supplement Plan”

4

Will link to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

5

Will link to invitation to inquire web page WC CC 1004 “Benefits of a Medicare Supplement Plan”

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

Apply Today or Continue Saved Application

Completeplus SEARCH

Find the Best Coverage for You™ | [CompletePlus Plans](#) | [3-Minute Quote](#) | [Apply](#) | [Answers](#) | [About Us](#)

Plans in Your State

Couples Discount

Preferred Rates

Online Rates

Apply with No Risk

[ExpressLane Automatic Claim Service™](#)

CompletePlus Medicare Supplement Plans ExpressLane Automatic Claim Service

2 With a [CompletePlus Medicare Supplement Plan](#), you can spend time focusing on your health instead of completing paperwork, or worrying about lost or misfiled claims.

That's because our ExpressLane Automatic Claim Service works directly with Medicare to make sure your claims are paid quickly and accurately, with virtually no paperwork on your part.

Plus, ExpressLane™ is available in all 50 states, so it will take care of your claims wherever you receive treatment.

Here's how it works...

Step 1
Show your provider your CompletePlus Medicare Supplement card.

Step 2
Your provider will file a claim with Medicare.

Step 3
Medicare will pay its portion and send a claim for the remainder to us.

Step 4
We will pay the remaining eligible expenses and send you a copy of your Explanation of Benefits.

It's that simple!

WC CC 1019 MM/DD/YYYY

Print Share

1

Special Interest Feature Zone

Content to be determined

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Web Page WC CC 1019

1

Special Interest Feature Zones will be dynamically populated by a combination of advertorials and widgets intended to assist the visitor in a more productive web experience. Each web page, advertorial and widget considered to be an “invitation to inquire” is being submitted as a separate identified asset.

2

Will link to invitation to inquire web page WC CC 1010 “CompletePlus Medicare Supplement Plans”

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

Apply Today or Continue Saved Application

Completeplus™

Find the Best Coverage for You™ | CompletePlus Plans | **3-Minute Quote** | Apply | Answers | About Us

CompletePlus Medicare Supplement 3-Minute Quote

Step 1 : About You

1 **Special Interest Feature Zone**
Content to be determined

First Name

ZIP Code 2

Date of Birth

Effective Date 3

Are you part of a couple? 4

Yes No 5

WC QU 1000

MM/DD/YYYY

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1

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2

Dynamic Help Text: This information will help us tell you which plans are available in your area and should be the ZIP Code of your permanent residence.

3

Dynamic Help Text: This is the date you want your CompletePlus Medicare supplement coverage to begin.

Pop Up Messages:

If under 65 on requested effective date (and the applicant is in any state other than [Colorado, Kansas, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon or South Dakota]), the following message will pop up:

Based on our calculations, you will be under age 65 on your requested effective date. At this time, CompletePlus Medicare supplement coverage is not available in your state for those under 65. (Note that if you are within six months of your 65th birthday, you may still get a quote, but you will need to make sure you will be age 65 on your requested effective date.) If you have questions about your eligibility to apply for a CompletePlus Medicare Supplement Plan, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



If under 65, and the applicant is in [Colorado, Kansas, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon or South Dakota], the following message will pop up:

Based on our calculations, you will be under age 65 on your requested effective date. To find out more about CompletePlus Medicare Supplement Plans for those under age 65, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



Web Page WC QU 1000

If over 89 on requested effective date, the following message will pop up:

Based on our calculations, you will be age 89 or older on your requested effective date. Unless you are a Medicare Supplement Open Enrollee or have a Guaranteed Issue Right to purchase a Medicare supplement policy, you will not be eligible to apply for a CompletePlus Medicare Supplement Plan. If you have questions about your eligibility to apply for a CompletePlus Medicare Supplement Plan, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



If the user clicks this link, the following pop up message will appear, which will allow him/her to schedule a call with a representative [Monday – Friday], in one hour blocks [8:00 a.m. – 4:00 p.m. CST]. The e-mail field will be optional.

Schedule a Call

First and Last Name

Phone Number

Best Time to Call:

On

Between

E-mail (in case we have trouble reaching you by phone)

[OK](#) [Cancel](#)

Web Page WC QU 1000

4

Dynamic Help Text: This information will help us determine if you qualify for our Couples Discount. (A couple is defined as two people, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union living at the same address.)

5

If user selects “No”, they will skip to Step 3 of the Quote (invitation to contract web page WC QU 1002 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options”)

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

Apply Today or Continue Saved Application

Completeplus SEARCH

Find the Best Coverage for You™ | CompletePlus Plans | **3-Minute Quote** | Apply | Answers | About Us

CompletePlus Medicare Supplement 3-Minute Quote

Step 2 : About Your Significant Other

1 Special Interest Feature Zone
Content to be determined

First Name

ZIP Code 2

Date of Birth

Is your significant other also interested in a quote? 3
 Yes No

BACK NEXT

WC QU 1001 MM/DD/YYYY

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Choosing a Medigap Policy Medicare & You

1 Special Interest Feature Zones will be dynamically populated by a combination of advertorials and widgets intended to assist the visitor in a more productive web experience. Each web page, advertorial and widget considered to be an “invitation to inquire” is being submitted as a separate identified asset.

2 **Dynamic Help Text:** In order for you to qualify for the Couples Discount, you must live at the same address, and therefore in the same ZIP Code, as your significant other.

3

Dynamic Help Text: Even if your partner is not eligible, or does not wish to apply for a CompletePlus Medicare Supplement Plan, you can still benefit from our Couples Discount. That's because just being part of a couple qualifies you for this money-saving option. Of course, if both of you wish to apply for a Complete Plus Medicare Supplement Plan, both can benefit from the Couples Discount – saving you even more money on your health care costs.

If the user answers “YES” to this question, the following additional question will appear:

Effective Date



Dynamic Help Text: This is the date your significant other wants his/her CompletePlus Medicare supplement coverage to begin

Pop Up Messages:

If under 65 on requested effective date (and the applicant is in any state other than [Colorado, Kansas, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon or South Dakota]), the following message will pop up:

Based on our calculations, your significant other will be under age 65 on his/her requested effective date. At this time, CompletePlus Medicare supplement coverage is not available in your state for those under 65. (Note that if your significant other is within six months of his/her 65th birthday, he/she may still get a quote, but will need to make sure he/she will be age 65 on his/her requested effective date.) If your significant other has questions about his/her eligibility to apply for a CompletePlus Medicare Supplement Plan, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



Web Page WC QU 1001

If under 65, and the applicant is in [Colorado, Kansas, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon or South Dakota], the following message will pop up:

Based on our calculations, your significant other will be under age 65 on his/her requested effective date. To find out more about CompletePlus Medicare Supplement Plans for those under age 65, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



If over 89 on requested effective date, the following message will pop up:

Based on our calculations, your significant other will be age 89 or older on his/her requested effective date. Unless your significant other is a Medicare Supplement Open Enrollee or has a Guaranteed Issue Right to purchase a Medicare supplement policy, he/she will not be eligible to apply for a CompletePlus Medicare Supplement Plan. If your significant other has questions about his/her eligibility to apply for a CompletePlus Medicare Supplement Plan, click [here](#) to schedule a call with one of our licensed representatives.

[Close](#)



1

If the user clicks this link, the following pop up message will appear, which will allow him/her to schedule a call with a representative [Monday – Friday], in one hour blocks [8:00 a.m. – 4:00 p.m. CST]. The e-mail field will be optional.

The image shows a pop-up window titled "Schedule a Call" with a blue header bar. The form is set against a light beige background and contains the following elements:

- Two text input fields: "First and Last Name" and "Phone Number".
- A section titled "Best Time to Call:" in blue text.
- A dropdown menu labeled "On" with "Monday" selected.
- A dropdown menu labeled "Between" with "10:00 a.m. and 11 a.m. CST" selected.
- A text input field for "E-mail (in case we have trouble reaching you by phone)".
- At the bottom, a text input field with the placeholder "Enter E-mail Address Here", followed by "OK" and "Cancel" buttons.

Home Text Size FAQ Click With Me Now™ <Live Chat> <1-800-xxx-xxxx>

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1 Special Interest Feature Zone
Content to be determined

CompletePlus Medicare Supplement 3-Minute Quote

Step 3: Reviewing Your Options

2 **3**

[PRIMARY APPLICANT NAME]'S QUOTE **[SECONDARY APPLICANT NAME]'S QUOTE** **SUMMARY**

Plan A	Plan F	High-Deductible Plan F
<p>[\$xxx.xx]/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit 	<p>[\$xxx.xx]/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit Skilled Nursing Part A Deductible Part B Deductible Part B Excess Charge Foreign Travel Emergency 	<p>[\$xxx.xx]/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit Skilled Nursing Part A Deductible Part B Deductible Part B Excess Charge Foreign Travel Emergency
<p>A good choice if you are looking for basic benefits only, this plan may offer a lower premium but does NOT provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges, or Foreign Travel Emergency.</p>	<p>Often considered the most comprehensive coverage for your dollar, this plan will protect you from virtually all out-of-pocket doctor and hospital expenses, including charges for treatment you need that exceeds what Medicare will approve.</p>	<p>This plan provides the same overall protection as Plan F for a lower premium. However, benefits do not begin until your out-of-pocket expenses exceed \$[2,000].</p>
4 5 Select	Select	Select

(Continued)

1 Special Feature Zones will be dynamically populated by a combination of advertorials and widgets intended to assist the visitor in a more productive web experience. Each web page, advertorial and widget considered to be an “invitation to inquire” is being submitted as a separate identified asset. At minimum, this Special Interest Feature Zone will include the institutional advertising widget WC WD 1017 “Rate Selector” (which allows the user to toggle between Standard and Preferred Rates on the Quote screen) and the institutional advertising widget WC WD 1018 “Payment Frequency Preference” (which allows the user to toggle between Monthly and Annual payment frequencies on the Quote screen).

Web Page WC QU 1002

2

The Secondary Applicant tab will only appear if the user clicked “YES” to “Is your significant other also interested in a quote?” on invitation to contract web page WC QU 1000 “CompletePlus Medicare Supplement 3-Minute Quote - Step 1: About You” and will link to invitation to contract web page WC QU 1002-1 “CompletePlus Medicare Supplement 3-Minute Quote - Step 3: Reviewing Your Options.”

If the user chooses to click on this Secondary Applicant tab and make that selection first, he/she will be returned to this screen to make a Primary Applicant selection before proceeding to the Summary screen (invitation to contract web page WC QU 1002-2 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options”).

3

Will link to invitation to contract web page WC QU 1002-2 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options.”

This tab will only be clickable when at least one (Primary Applicant and/or Secondary Applicant) selection has been made.

4

When the visitor clicks on each benefit in the chart, corresponding details (see below) will appear on the page:

Part A Hospital Coinsurance

Days 61-90: [\$275] per day

Days 91+: [\$550] per day if using Lifetime Reserve Days

All costs for an additional 365 days after Lifetime Reserve Days are used

Part B Coinsurance

20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment

Blood

Cost for first 3 pints of blood

Hospice Benefit

[5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest)

[\$5] per prescription for outpatient prescription drugs for pain and symptom management

Skilled Nursing Facility (SNF) Stays

Days 21-100: \$[137.50] per day

Part A Deductible (for Hospital Stays)

Days 1-60: \$[1,100]

Web Page WC QU 1002

Part B Deductible

[\$155] per year

Part B Excess Charges

Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law

Foreign Travel Emergency

80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

5

Clicking a Select button will transfer the user's selection to the Summary tab (invitation to contract web page WC QU 1002-2 "CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options").

If the user has clicked "YES" to "Is your significant other also interested in a quote?", clicking Select will bring him/her to the invitation to contract web page WC QU 1002-1 "CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options" (Secondary Applicant tab).

If the user has clicked "NO" to "Is your significant other also interested in a quote?", clicking Select will bring him/her to the invitation to contract web page WC QU 1002-2, "CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options" (Summary tab).

Web Page WC QU 1002

*All quotes are estimates. To confirm this quote, please select a plan, confirm your selection on the Summary screen and complete your application by clicking the Apply button.

To view and print our Comparison Statement worksheet, click [here](#). 6

7 [E-Mail Quote](#) 8
[Print Quote](#)

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WC QU 1002 Forms: A3110WC, A3111WC and A3112WC 9 MM/DD/YYYY

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6

Will link to Comparison Statement PDF.

7

When the visitor clicks the "E-Mail Quote" option, he/she will be prompted to enter an e-mail address and sent an e-mail with a secure link to their quote (invitation to contract PDF WC QU 1003 "Quote PDF").

8

When the visitor clicks the "Print" option, he/she will have the opportunity to print a personalized quote (invitation to contract PDF WC QU 1003 "Quote PDF").

9

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CompletePlus Medicare Supplement 3-Minute Quote

Step 3: Reviewing Your Options

[PRIMARY APPLICANT NAME]'S QUOTE **[SECONDARY APPLICANT NAME]'S QUOTE** **SUMMARY**

Plan A	Plan F	High Deductible Plan F
<p>\$(xxx.xx)/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit <p>A good choice if you are looking for basic benefits only, this plan may offer a lower premium but does NOT provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges, or Foreign Travel Emergency.</p> <p>Select</p>	<p>\$(xxx.xx)/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit Skilled Nursing Part A Deductible Part B Deductible Part B Excess Charge Foreign Travel Emergency <p>Often considered the most comprehensive coverage for your dollar, this plan will protect you from virtually all out-of-pocket doctor and hospital expenses, including charges for treatment you need that exceeds what Medicare will approve.</p> <p>Select</p>	<p>\$(xxx.xx)/[month]*</p> <p>Covers:</p> <ul style="list-style-type: none"> Part A Hospital Coinsurance Part B Coinsurance Blood Hospice Benefit Skilled Nursing Part A Deductible Part B Deductible Part B Excess Charge Foreign Travel Emergency <p>This plan provides the same overall protection as Plan F for a lower premium. However, benefits do not begin until your out-of-pocket expenses exceed \$[2,000].</p> <p>Select</p>

(Continued)

1 Special Interest Feature Zones will be dynamically populated by a combination of advertorials and widgets intended to assist the visitor in a more productive web experience. Each web page, advertorial and widget considered to be an “invitation to inquire” is being submitted as a separate identified asset. At minimum, this Special Interest Feature Zone will include the institutional advertising widget WC WD 1017 “Rate Selector” (which allows the user to toggle between Standard and Preferred Rates on the Quote screen) and the institutional advertising widget WC WD 1018 “Payment Frequency Preference” (which allows the user to toggle between Monthly and Annual payment frequencies on the Quote screen).

2 Will link to invitation to contract web page WC QU 1002 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options.”

Web Page WC QU 1002-1

3

Will link to invitation to contract web page WC QU 1002-2 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options.”

This tab will only be clickable when at least one (Primary Applicant and/or Secondary Applicant) selection has been made.

4

When the visitor clicks on each benefit in the chart, corresponding details (see below) will appear on the page:

Part A Hospital Coinsurance

Days 61-90: [\$275] per day

Days 91+: [\$550] per day if using Lifetime Reserve Days

All costs for an additional 365 days after Lifetime Reserve Days are used

Part B Coinsurance

20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment

Blood

Cost for first 3 pints of blood

Hospice Benefit

[5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest)

[\$5] per prescription for outpatient prescription drugs for pain and symptom management

Skilled Nursing Facility (SNF) Stays

Days 21-100: \$[137.50] per day

Part A Deductible (for Hospital Stays)

Days 1-60: \$[1,100]

Part B Deductible

[\$155] per year

Part B Excess Charges

Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law

Foreign Travel Emergency

80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

Web Page WC QU 1002-1

5

Clicking a Select button will transfer the user's selection to the Summary tab.

Clicking a Select button will transfer the user's selection and bring him/her to the Summary tab (invitation to contract web page WC QU 1002-2 "CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options").

*All quotes are estimates. To confirm this quote, please select a plan, confirm your selection on the Summary screen and complete your application by clicking the Apply button.

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7 [E-Mail Quote](#)
[Print Quote](#) 8

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WC QU 1002-1 Forms: A3110WC, A3111WC and A3112WC 9 MM/DD/YYYY

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6

Will link to Comparison Statement PDF.

7

When the visitor clicks the "E-Mail Quote" option, he/she will be prompted to enter an e-mail address and sent an e-mail with a secure link to their quote (invitation to contract PDF WC QU 1003 "Quote PDF").

8

When the visitor clicks the "Print" option, he/she will have the opportunity to print a personalized quote (invitation to contract PDF WC QU 1003 "Quote PDF").

9

The policy series will be customized to reflect the form number approved for use by the state.

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CompletePlus Medicare Supplement 3-Minute Quote

Step 3: Reviewing Your Options

[PRIMARY APPLICANT NAME]'S QUOTE	[SECONDARY APPLICANT NAME]'S QUOTE	SUMMARY
[Primary Applicant Name]: [Plan A]: \${xxx.xx}/[month]*		
2 [Part A Hospital Coinsurance] [Part B Coinsurance] [Blood] [Hospice Benefit]		
[A good choice if you are looking for basic benefits only, this plan may offer a lower premium but does NOT provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles. Part B Excess Charges, or Foreign Travel Emergency]		
3 Select Another Plan	Remove Selection	4
[Primary Applicant Name]: [High-Deductible Plan F]: \${xxx.xx}/[month]*		
2 [Part A Hospital Coinsurance] [Part B Coinsurance] [Blood] [Hospice Benefit] [Skilled Nursing] [Part A Deductible] [Part B Deductible] [Part B Excess Charge] [Foreign Travel Emergency]		
[This plan provides the same overall protection as Plan F for a lower premium. However, benefits do not begin until your out-of-pocket expenses exceed \$[2,000].]		
3 Select Another Plan	Remove Selection	4

(Continued)

1 Special Interest Feature Zones will be dynamically populated by a combination of advertorials and widgets intended to assist the visitor in a more productive web experience. Each web page, advertorial and widget considered to be an “invitation to inquire” is being submitted as a separate identified asset.

When the visitor click on each benefit, corresponding details (see below) will appear on the page:

Part A Hospital Coinsurance

Days 61-90: [\$275] per day

Days 91+: [\$550] per day if using Lifetime Reserve Days

All costs for an additional 365 days after Lifetime Reserve Days are used

Part B Coinsurance

20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventive services, and durable medical equipment

Blood

Cost for first 3 pints of blood

Hospice Benefit

[5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest)

[\$5] per prescription for outpatient prescription drugs for pain and symptom management

Skilled Nursing Facility (SNF) Stays

Days 21-100: \$[137.50] per day

Part A Deductible (for Hospital Stays)

Days 1-60: \$[1,100]

Part B Deductible

[\$155] per year

Part B Excess Charges

Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law

Foreign Travel Emergency

80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

Web Page WC QU 1002-2

3

When the visitor clicks the “Select a Different Plan” option, he/she will be returned to the invitation to contract web page WC QU 1002 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options” (Primary Applicant tab) or invitation to contract web page WC QU 1002-1 “CompletePlus Medicare Supplement 3-Minute Quote – Step 3: Reviewing Your Options” (Secondary Applicant tab) screen as appropriate to select a different plan.

4

When the visitor clicks the “Remove Selection” option, the corresponding selection will be removed from the Summary screen.

*All quotes are estimates. To confirm this quote, complete your application by clicking the Apply button below.

To view and print our Comparison Statement worksheet, click [here](#). 5

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[APPLY](#) 6

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WC QU 1002-2 Forms: A3110WC, A3111WC and A3112WC 9 MM/DD/YYYY

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5

Will link to Comparison Statement PDF.

6

When the visitor clicks the "Apply" button, he/she will be redirected to the first page of the application process, the content of which matches the previously filed paper application.

7

The policy series will be customized to reflect the form number approved by use by the state.

CompletePlus Medicare Supplement Quote



Quote #: [000000000]
 Quote Expires:
 [MM/DD/YYYY]

Prepared for: [Applicant Name]

Requested Effective Date:
 [MM/DD/YYYY]

ZIP Code: [00000]

Date of Birth: [MM/DD/YYYY]

Plan F \$[xxx.xx]/[month]*

Quote Reflects: <Preferred Rate> <and> <Couples Discount>

Covers	
Part A Hospital Coinsurance <ul style="list-style-type: none"> • Days 61-90: \$[275] per day • Days 91+: \$[550] per day if using Lifetime Reserve Days • Once lifetime reserve days are used, all Medicare-eligible expenses for an additional 365 days 	Skilled Nursing <ul style="list-style-type: none"> • Days 21-100: \$[137.50] per day
	Part A Deductible (for Hospital Stays) <ul style="list-style-type: none"> • Days 1-60: \$[1,100]
	Part B Deductible <ul style="list-style-type: none"> • \$[155] per year
Part B Coinsurance <ul style="list-style-type: none"> • 20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventative services and durable medical equipment 	Part B Excess Charges <ul style="list-style-type: none"> • Charges for treatment you receive that exceeds what Medicare will approve, up to any charge limitations established by state or Federal law
Blood <ul style="list-style-type: none"> • Cost for first 3 pints of blood 	Foreign Travel Emergency <ul style="list-style-type: none"> • 80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)
Hospice Benefit <ul style="list-style-type: none"> • [5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest) • \$[5] per prescription for outpatient prescription drugs for pain and symptom management 	

About this plan

Often considered the most comprehensive coverage for your dollar, this plan will protect you from virtually all out-of-pocket doctor and hospital expenses, including charges for treatment you need that exceeds what Medicare will approve.

High-Deductible Plan F \$[xxx.xx]/[month]*

Quote Reflects: <Preferred Rate> <and>
 <Couples Discount>

About this plan

This plan provides the same overall protection as Plan F for a lower premium. However, benefits do not begin until your out-of-pocket expenses exceed \$[2,000].

CompletePlus Medicare Supplement Quote



Quote #: [000000000]
 Quote Expires:
 [MM/DD/YYYY]

Prepared for: [Applicant Name]

Requested Effective Date:
 [MM/DD/YYYY]

ZIP Code: [00000]

Date of Birth: [MM/DD/YYYY]

Plan A \$[xxx.xx]/[month]*

Quote Reflects: <Preferred Rate> <and> <Couples Discount>

Covers	
<p><i>Part A Hospital Coinsurance</i></p> <ul style="list-style-type: none"> • Days 61-90: \$[275] per day • Days 91+: \$[550] per day if using Lifetime Reserve Days • Once lifetime reserve days are used, all Medicare-eligible expenses for an additional 365 days 	<p><i>Blood</i></p> <ul style="list-style-type: none"> • Cost for first 3 pints of blood
<p><i>Part B Coinsurance</i></p> <ul style="list-style-type: none"> • 20% of Medicare-approved amount for most doctor services, outpatient therapy, most preventative services and durable medical equipment 	<p><i>Hospice Benefit</i></p> <ul style="list-style-type: none"> • [5]% of Medicare-approved amount for inpatient respite care (temporary care so the usual caregiver can rest) • \$[5] per prescription for outpatient prescription drugs for pain and symptom management

About this plan

A good choice if you are looking for basic benefits only, this plan may offer a lower premium but does NOT provide coverage for Skilled Nursing Facility (SNF) coinsurance, Part A and B deductibles, Part B Excess Charges or Foreign Travel Emergency.

* All quotes are estimates. If your quote reflects our Preferred Rates, you may or may not qualify for this option. This can be confirmed during the application process. To complete our convenient and secure online application, visit [www.CompletePlus.com/application].

Rate quotes are for illustrative purposes only and are not guaranteed. This quote is not an offer or a contract. We reserve the right to adjust quoted rates based on the information provided by the application, the underwriting process, applicant interviews, or to correct any errors on the quote. Any coverage is effective only after approved by the Company, and only after premium has been received by the Company. All plan provisions apply. Rates reflect your age as of the proposed effective date and the rates in effect in the state of issue as of the application date. If the state of issue approves a rate change that becomes effective after the application date, your premium will reflect that change on the first billing date after the policy effective date.



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to make the best choice
for your health care
coverage are here at
your fingertips.

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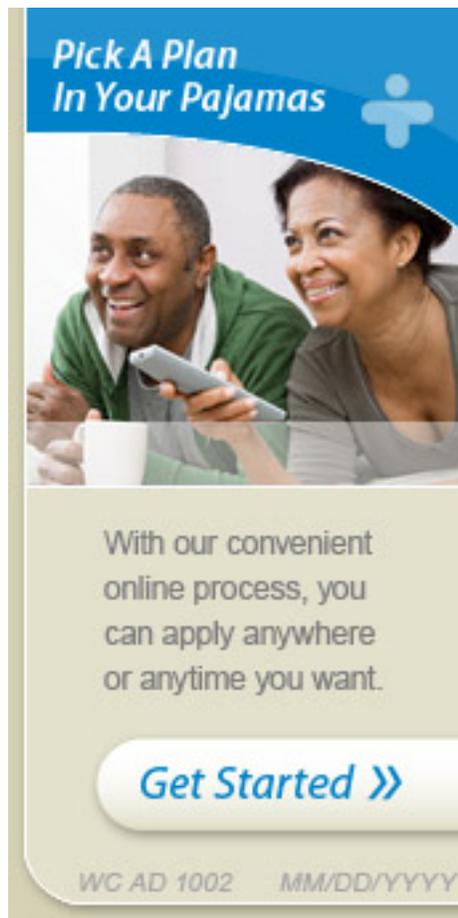
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[Start your 3-Minute Quote now.](#)

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WC AD 1001 MM/DD/YYYY

Will link to invitation to contract web page
WC QU 1000
“CompletePlus Medicare Supplement 3-Minute Quote”



Pick A Plan
In Your Pajamas



With our convenient
online process, you
can apply anywhere
or anytime you want.

[Get Started >>](#)

WC AD 1002 MM/DD/YYYY

Will link to web page
WC AP 1000 (Start of
online application process,
the content of which
matches the previously filed
paper application.)



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WC AD 1003 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

*Freedom
To Choose* 



Choosing a doctor is a very important and personal decision – and is one that our plans let YOU make.

[Learn More >>](#)

WC AD 1004 MM/DD/YYYY

Will link to invitation to inquire web page
WC CC 1010
“CompletePlus Medicare Supplement Plans”

*Heading South
For The Winter?* 



Great! You're covered
by your CompletePlus
Plan even when you're
far from home.

[*Learn More* >>](#)

WC AD 1005 MM/DD/YYYY

Will link to invitation to
inquire web page
WC CC 1010
"CompletePlus Medicare
Supplement Plans"

*The Choice
Is Yours*

With our Medicare supplement plans, you have the freedom to pick your own doctors, specialists, even your preferred hospitals.

Get Started >>

WC AD 1006 MM/DD/YYYY

Will link to invitation to contract web page
WC QU 1000
“CompletePlus Medicare Supplement 3-Minute Quote”

**Unbeatable
Benefits** 



Our Medicare supplement plans not only offer great health care benefits, but also the benefit of choice; pick your own doctors, hospitals, and specialists.

Get Started »

WC AD 1007 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

*On A Fixed
Income?*



Our Medicare supplement plans offer the stability of a fixed monthly premium and little to no additional out-of-pocket costs.

[Learn More >>](#)

WC AD 1008 MM/DD/YYYY

Will link to invitation to inquire web page
WC CC 1010
“CompletePlus Medicare Supplement Plans”

**Your Benefits
Are Here To Stay** 



With our Medicare supplement plans, you won't be surprised by changes in your coverage. Once you pick a plan, your core benefits will stay the same.

[Learn More >>](#)

WC AD 1009 MM/DD/YYYY

Will link to invitation to inquire web page
WC CC 1010
"CompletePlus Medicare Supplement Plans"

*Easy Choice Today
= Easy Days Ahead*



Just pay your premium on time to automatically renew your policy each year. Plus, little to no out-of-pocket costs make it easy to budget for medical expenses.

Get Started >>

WC AD 1010 MM/DD/YYYY

Will link to invitation to contract web page WC QU 1000 "CompletePlus Medicare Supplement 3-Minute Quote"



**Wish It Were Easier
To Process Health
Care Claims?**

Wish granted! Our ExpressLane Claim ServiceSM works with Medicare to pay claims quickly and accurately, with virtually no paperwork on your part.

WC AD 1011 MM/DD/YYYY

The advertisement is a vertical rectangular graphic. At the top, a blue curved banner contains the text "Try Us On For Size" in white, with a white plus sign icon to the right. Below the banner is a photograph of an elderly Black man and woman smiling and looking at each other. The background of the photo is a soft-focus outdoor setting with green foliage. Below the photo, the text "Don't fret about choosing a plan. With our 30-day free look you can make sure it fits just right." is centered in a dark grey font. At the bottom of the ad is a white rounded rectangular button with the text "Get Started >>" in orange. In the bottom left corner, the text "WC AD 1012 MM/DD/YYYY" is displayed in a small, light grey font.

Will link to invitation to inquire web page
WC CC 1010
"CompletePlus Medicare Supplement Plans"

**Complete Coverage
When You Need It** 

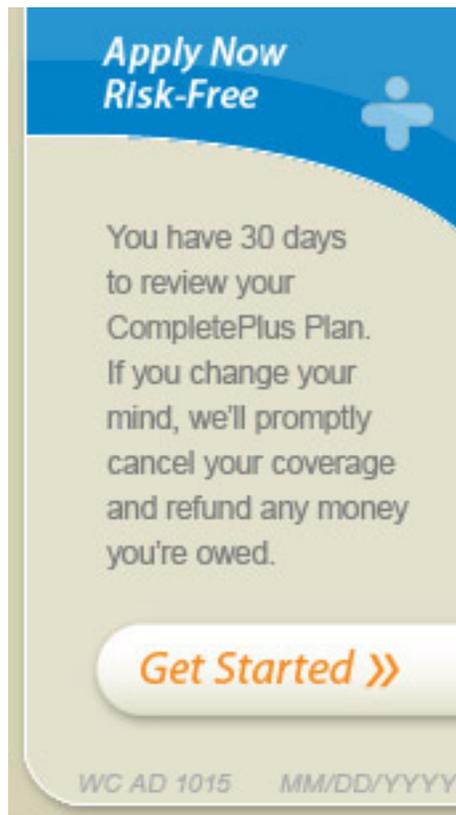


Existing health condition?
Don't worry – we've got you covered. In fact, once your CompletePlus policy is issued any health condition you have will be covered.

[Learn More >>](#)

WC AD 1014 MM/DD/YYYY

Will link to invitation to inquire web page
WC CC 1010
"CompletePlus Medicare Supplement Plans"



**Apply Now
Risk-Free** 

You have 30 days to review your CompletePlus Plan. If you change your mind, we'll promptly cancel your coverage and refund any money you're owed.

Get Started »

WC AD 1015 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

*Our Simple Formula To
Avoid Overpaying*



Preferred Rates &
Couples Discount
+ Online Application

Savings for You

[Learn More >>](#)

WC AD 1016 MM/DD/YYYY

Will link to invitation to
inquire web page
WC CC 1006 "Best Time
to Enroll"

*Two Ways
To Save* 



If you are part of a couple,
you have two ways to
save money with our
CompletePlus Couples
Discount. Apply individually,
or as a couple - whichever
works best for you.

[Learn More >>](#)

WD AD 1017 MM/DD/YYYY

Will link to invitation to
inquire web page
WC CC 1012
“CompletePlus Medicare
Supplement Plans
Couples Discount”



*Save Even More With
Our Preferred Rates*

You may qualify for our permanent Preferred Rates. Complete your application today to find out.

Get Started »

WC AD 1018 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)



Good News! 

CompletePlus lets you combine our Preferred Rates and Couples Discount to get the best rate possible.

[Get Started >>](#)

WC AD 1019 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

*We Wouldn't
Tease You* 

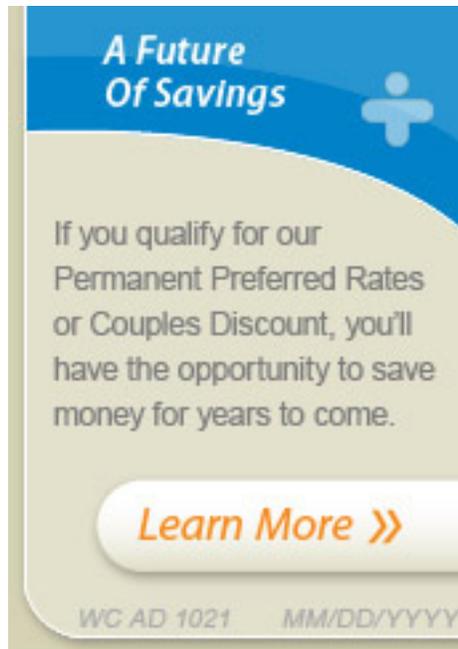


Our affordable rates aren't introductory rates. They are the savings we pass on to you through our exclusive discounts and direct application process.

[*Learn More >>*](#)

WC AD 1020 MM/DD/YYYY

Will link to invitation to inquire web page
WC CC 1006 "Best Time to Enroll"



A Future
Of Savings

If you qualify for our
Permanent Preferred Rates
or Couples Discount, you'll
have the opportunity to save
money for years to come.

[Learn More >>](#)

WC AD 1021 MM/DD/YYYY

Will link to invitation to
inquire web page
WC CC 1006 "Best Time
to Enroll"

*Affordable Rates...
Here To Stay*



Once you qualify for our Preferred Rate or Couples Discount, they are yours to keep. So even if your situation changes, your discounts won't.

Start Quote »

WC AD 1022 MM/DD/YYYY

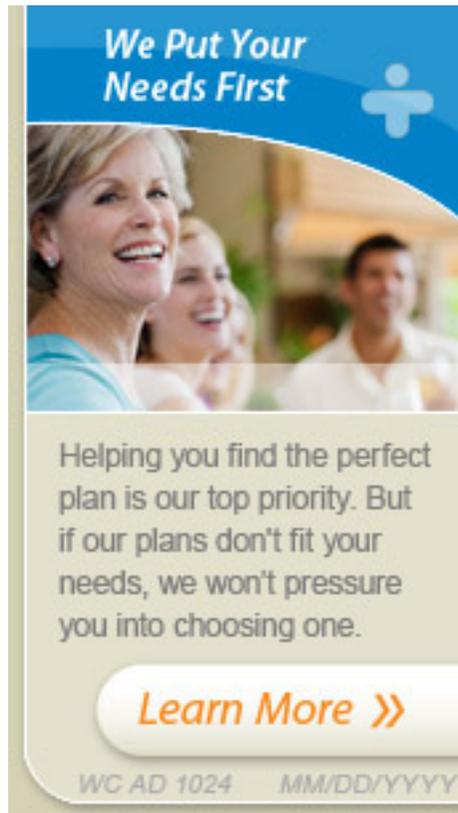
Will link to invitation to contract web page
WC QU 1000
"CompletePlus Medicare Supplement 3-Minute Quote"

More Savings 



You're just a few minutes away from securing outstanding benefits. Here's more good news: you can secure additional savings with our annual payment option.

WC AD 1023 MM/DD/YYYY



We Put Your Needs First

Helping you find the perfect plan is our top priority. But if our plans don't fit your needs, we won't pressure you into choosing one.

Learn More >>

WC AD 1024 MM/DD/YYYY

Will link to institutional advertising web page WC CC 1001 "Finding the Best Coverage for You"

Rely On Our Experience

We understand your questions and have the answers you need - our plans are underwritten by World Corp Insurance Company, a wholly owned subsidiary of World Insurance Company which has been in business for over 100 years.

[Learn More >>](#)

WC AD 1025 MM/DD/YYYY

Will link to institutional advertising web page WC CC 1007 "About Us"

*Real People,
Real Answers* 



Located in the Midwest, our call center operators are licensed representatives, ready to help if and when you need it.

WC AD 1026 MM/DD/YYYY

*Take Comfort
In Our Strength* 



Choose a plan underwritten
by World Corp Insurance
Company, a subsidiary of
World Insurance Company
– a financially strong
leader in the health care
insurance industry.

*Complete
your application today.*

WC AD 1027 MM/DD/YYYY

Will link to web page
WC AP 1000 (Start of
online application process,
the content of which
matches the previously
filed paper application.)

Have Questions? 

We have answers.
No registration or
follow-up phone
calls required!

Learn More >>

WC AD 1028 MM/DD/YYYY

Will link to institutional
advertising web page
WC CC 1001 "Finding the
Best Coverage for You"

**Get A
Second Opinion** 

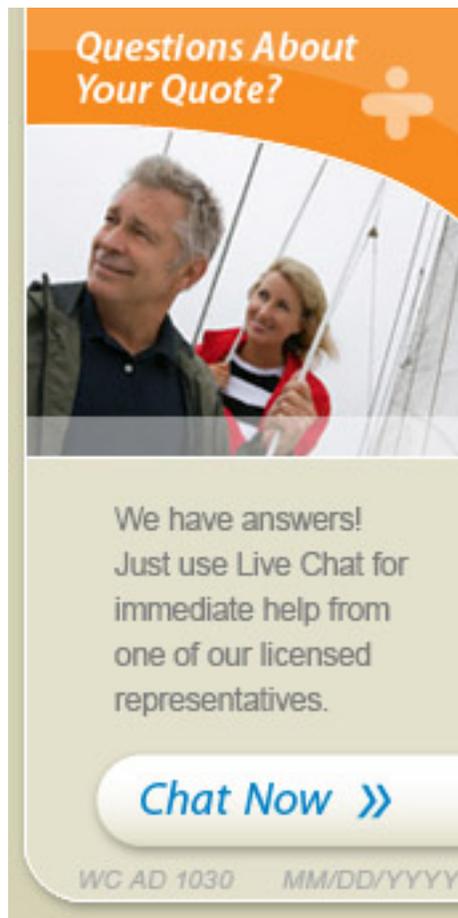
Know someone who could help you through the Medicare maze? Our Click With Me NowSM web page sharing tool lets you co-view any page on our website.

[Start Session >>](#)

WC AD 1029 MM/DD/YYYY

Will Link to institutional advertising widget
WC WD 1008 "Click With Me Now"

This advertorial will only be used if the Live Chat service is active.



Questions About Your Quote?

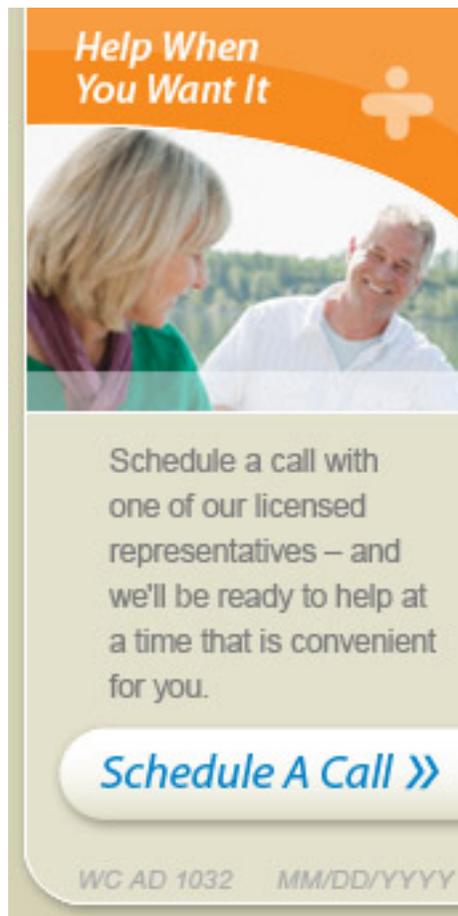
We have answers!
Just use Live Chat for immediate help from one of our licensed representatives.

[Chat Now >>](#)

WC AD 1030 MM/DD/YYYY

Will link to institutional advertising widget WC WD 1006 "Live Chat"

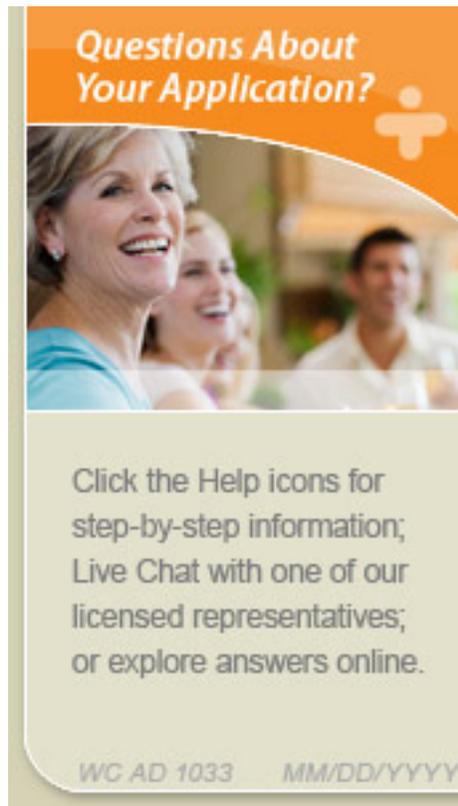
This advertorial will only be used if the call scheduling service is active.



The advertorial features a vertical layout. At the top, an orange banner contains the text "Help When You Want It" in white, with a white icon of a person with arms raised to the right. Below the banner is a photograph of a woman with blonde hair and a man in a white shirt smiling at each other. The bottom half of the advertorial has a light beige background with the text "Schedule a call with one of our licensed representatives – and we'll be ready to help at a time that is convenient for you." Below this text is a white button with a blue border containing the text "Schedule A Call »". At the very bottom, in small grey font, is the text "WC AD 1032 MM/DD/YYYY".

Will link to institutional advertising widget WC WD 1011 "Call Me"

This advertorial will only be used if the Live Chat service is active.



*Questions About
Your Application?*

Click the Help icons for
step-by-step information;
Live Chat with one of our
licensed representatives;
or explore answers online.

WC AD 1033 MM/DD/YYYY

The image is a vertical rectangular graphic. At the top, there is an orange banner with the text "Questions About Your Application?" in white, italicized font. To the right of the text is a white icon of a person with arms raised. Below the banner is a photograph of three people (two women and one man) smiling and looking towards the right. The bottom half of the graphic has a light beige background with the text "Click the Help icons for step-by-step information; Live Chat with one of our licensed representatives; or explore answers online." in a dark grey font. At the very bottom, there is a small grey box containing the text "WC AD 1033 MM/DD/YYYY".

*What Do Your
Loved Ones Think?*



Find out using our Click With Me NowSM web page sharing tool. From reviewing Medicare supplement basics to applying online, they can be with you every "click" of the way.

Start Session >>

WC AD 1034 MM/DD/YYYY

Will Link to institutional advertising widget
WC WD 1008 "Click With Me Now"

*We're Here If
You Need Us* 



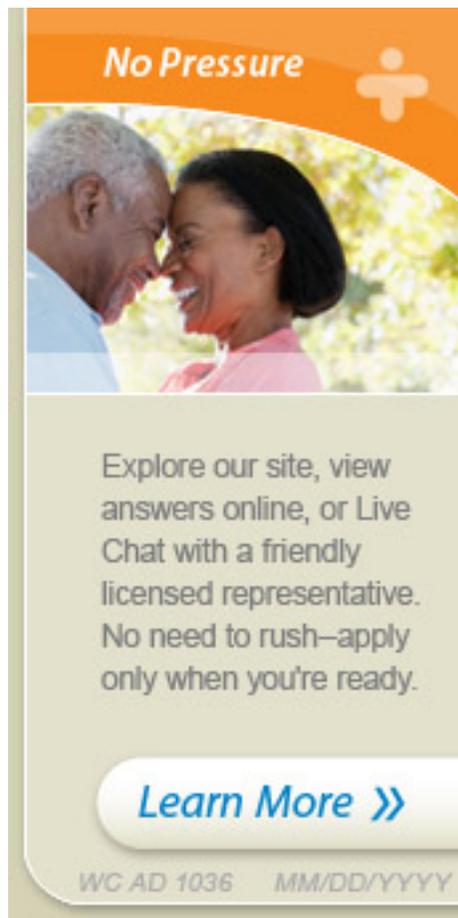
Get a no-obligation
quote today. If you need
more information or have
questions, we're always
here to help.

[Start Quote »](#)

WC AD 1035 MM/DD/YYYY

Will link to invitation to
contract web page
WC QU 1000
“CompletePlus Medicare
Supplement 3-Minute
Quote”

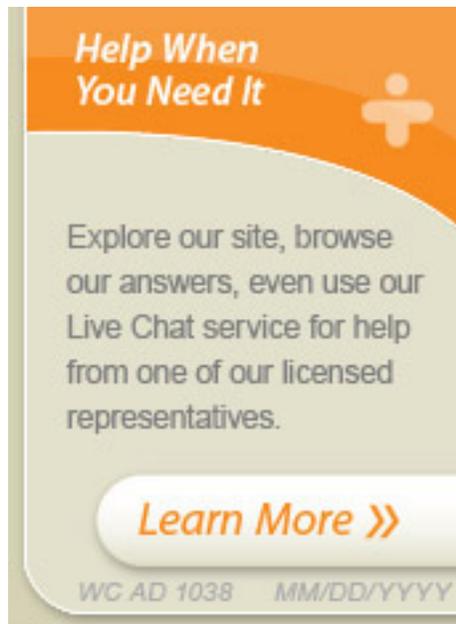
This advertorial will only be used if the Live Chat service is active.



The advertorial features a vertical layout. At the top, an orange banner contains the text "No Pressure" in white, with a white icon of a person with arms raised to the right. Below the banner is a photograph of an elderly couple smiling at each other. The main body of the advertorial is a light beige color with the following text: "Explore our site, view answers online, or Live Chat with a friendly licensed representative. No need to rush—apply only when you're ready." At the bottom, there is a white button with the text "Learn More" in blue and two blue arrows pointing right. Below the button, the text "WC AD 1036 MM/DD/YYYY" is displayed in a small, grey font.

Will link to invitation to inquire web page
WC CC 1010
"CompletePlus Medicare Supplement Plans"

This advertorial will only be used if the Live Chat service is active.



*Help When
You Need It*

Explore our site, browse
our answers, even use our
Live Chat service for help
from one of our licensed
representatives.

Learn More >>

WC AD 1038 MM/DD/YYYY

Will link to institutional
advertising web page WC
CC 1001 "Finding the Best
Coverage for You"

**No Need For
Fine Print**

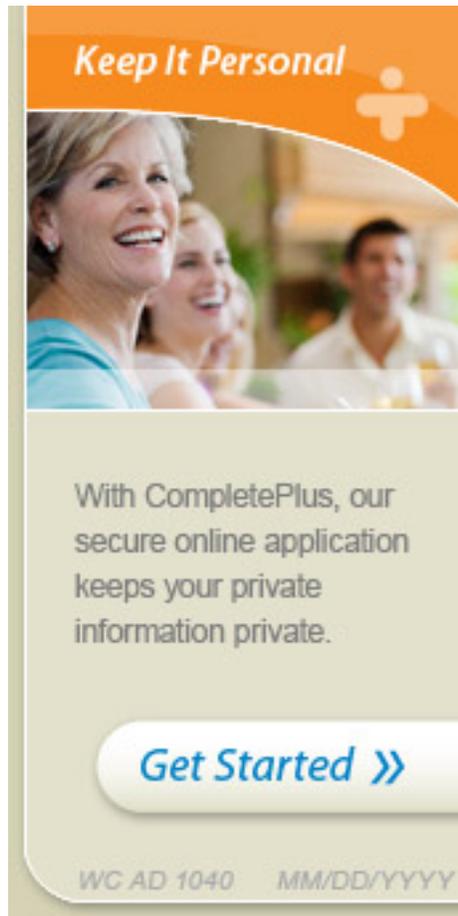


Request a CompletePlus quote now and you won't see any fine print asking you to agree to a follow-up call later. We'll simply give you what you came for...a fast and easy quote.

Get Started >>

WC AD 1039 MM/DD/YYYY

Will link to invitation to contract web page
WC QU 1000
"CompletePlus Medicare Supplement 3-Minute Quote"



Keep It Personal

With CompletePlus, our secure online application keeps your private information private.

Get Started »

WC AD 1040 MM/DD/YYYY

Will link to web page WC AP 1000 (Start of online application process, the content of which matches the previously filed paper application.)

You're In Control 



Pressed for time? Need a break? No problem! Just pause your online application and come back to finish it up later.

WC AD 1041 MM/DD/YYYY

When the user clicks the arrow, they can move it to any core benefit to learn more. See additional screens below for the verbiage that will appear for each benefit.

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

The list to the left represents the possible benefits that may be included in a Medicare supplement plan.

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Hospice
Pays: [5]% of the Medicare-approved amount for inpatient respite care and \$[5] per prescription for outpatient prescription drugs for pain and symptom management.

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Part A Coinsurance
Pays: \$[275] per day coinsurance for days 61-90 of a hospital stay. \$[550] per day coinsurance for 91+ days of a hospital stay (if using Lifetime Reserve Days). All costs for an additional 365 days after Lifetime Reserve Days are used.

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance ←

Blood

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Part B Coinsurance

Pays: 20% of the Medicare-approved amount for most doctor services, outpatient therapy, most preventive services and durable medical equipment

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood ←

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Blood

Pays: The cost for the first 3 pints of blood

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible ←

Part B Deductible

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Part A Deductible

Pays: \$[1,100] deductible for first 60 days of a hospital stay

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible ← Pays: \$[155] per year

Skilled Nursing

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible

Skilled Nursing ← Pays: \$[137.50] per day coinsurance for days 21-100 of a Skilled Nursing Facility stay

Foreign Travel

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

WC WD 1003 MM/DD/YYYY

Benefit Basics

Hospice

Part A Coinsurance

Part B Coinsurance

Blood

Part A Deductible

Part B Deductible

Skilled Nursing

Foreign Travel ← Pays: 80% of the cost of emergency care, up to a lifetime Maximum Benefit of \$50,000 (you pay a \$250 annual deductible)

Part B Excess Charges

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

WC WD 1003 MM/DD/YYYY

Benefit Basics 

- Hospice
- Part A Coinsurance
- Part B Coinsurance
- Blood
- Part A Deductible
- Part B Deductible
- Skilled Nursing
- Foreign Travel
- Part B Excess Charges** 

Not sure what each Medicare supplement benefit means to you? Slide the arrow to learn more!

Part B Excess Charges

Pays: Charges for treatment you receive that exceeds what Medicare will approve, up to any limitations established by state or Federal law

WC WD 1003 MM/DD/YYYY

SERFF Tracking Number: AMRP-126516078 State: Arkansas
Filing Company: World Corp Insurance Company State Tracking Number: 45453
Company Tracking Number: 09AR0540
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: WCIC Website Advertisement
Project Name/Number: WCIC Website Advertisement /09AR0540

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover Letter	Filed	Date: 04/28/2010
Comments:		
Attachment:		
World Corp AR.pdf		



April 15, 2010

NAIC: 79987

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
Compliance - Life and Health
1200 West Third
Little Rock, Arkansas 72201-1904

Attention: Joe Musgrove

RE: Medicare Supplement Advertising

Dear Mr. Musgrove:

World Corp Insurance Company developed a direct to consumer web site that markets plans A, F, and F-HD to Medicare Supplement eligible consumers. In this filing you will find Medicare Supplement advertisement forms for your Department's approval. To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

The web page advertisements included represent invitation to inquire or invitation to contract web pages. Alabama residents would enter a ZIP Code specific to Alabama and be directed to web pages that are specific for Alabama. Alabama residents would use the web site to educate themselves about Medicare Supplement and also to review plans, quotes, and apply on-line through our internet website, directly without the expertise of an agent.

The forms in this filing represent views of web pages, which reflect content that is either static or dynamic. The static content is educational or functional in nature as in the Core Content and Quote sections.

The dynamic content will be presented based on a number of variables – for example, their age, the page they are currently viewing or the 'clicks' they have made so far through the site. Our intent is to add value to the web experience by offering suggestions and more information that will help with their buying decision. The dynamic content includes Advertorials and Widgets. The dynamic and static content components make up the web site in its entirety.

To make your review easier, I am attaching charts reflecting the sections of the website labeled Attachments A through D. The chart indicates the assigned form number and a form description, which matches the description in the on-line filing.

The Outline of Coverage is available on every web page located in the footer. The Outline of Coverage is a critical part of the buying decision and available for the consumer to print at any time. It was approved in SERFF filing AMRP-126211605 on August 6, 2009.

An advertising brochure is available throughout various Core Content web pages. It was approved in SERFF filing AMRP-126211661 on August 6, 2009.

The Application section reflects exact same questions that were filed previously. It was approved in SERFF filing AMRP-126211605 on August 6, 2009. The order of the interview questions within the website Core Content may have been changed in order to enhance the customer experience and lessen confusion, but it should be noted the interview questions are exactly as approved by your state. The Replacement form was also filed and approved in SERFF filing AMRP-126563088 on April 9, 2010. The Application and Replacement forms are not being submitted because they are not considered advertising.

Any variable material is bracketed to indicate that they are subject to change. Carets, using the symbols <variable>, are a form of bracketing. Those identified as bracketed will always have a value. Variables indicated as being a caret may or may not be available as part of the web site experience. The forms are in final print subject to only minor modifications in color, border, Graphic (such as pictures) font, company logo and adaptations to website layout.

Your earliest acknowledgement of this filing would be appreciated. If you have any questions or comments, please contact me. I can be reached at our toll-free number, 1-800-247-2190, ext. 2364, or you can email me at Michele.kulish.danielson@americanenterprise.com

Sincerely,



Michele Kulish Danielson
Compliance Analyst 3
World Corp Insurance Company

ATTACHMENT A:

CORE CONTENT

Purpose	This section of the website educates the consumer about World Corp Insurance Company. It enhances their understanding of Medicare Supplement coverage, eligibility, Open Enrollment Period, and Guaranteed Issue Rights.
Outline of Coverage	Navigation available in the footer
Form Number	Description
WC CC 1000	Home Page
WC CC 1003	Choosing a Medicare Supplement Plan
WC CC 1004	Benefits of Medicare Supplement Plan
WC CC 1006	When to Enroll
WC CC 1010	Why Complete Plus? Complete Plus Medicare Supplement Plans
WC CC 1011	Plans in Your Area Complete Plus Medicare Supplement Plans in Arkansas
WC CC 1012	Complete Plus Medicare Supplement Plans Couples Discount
WC CC 1013	Complete Plus Medicare Supplement Plans Preferred Rates
WC CC 1014	Complete Plus Medicare Supplement Plans Direct Application Discount
WC CC 1015	Apply for a Complete Plus Medicare Supplement Plan with No Risk
WC CC 1016	Complete Plus Answers
WC CC 1018	Complete Plus FAQs
WC CC 1002-4	Complete Plus ExpressLane Automatic Claim Service
WC CC 1019	Medicare Supplement Plans

ATTACHMENT B:

QUOTE

Purpose	This section of the website allows the consumer to select plans and receive multiple quotes.
Form Numbers	Description
Outline of Coverage	Navigation available in the footer.
WC QU 1000	Complete Plus Medicare Supplement 3-Minute Quote Step 1 About You
WC QU 1001	Complete Plus Medicare Supplement 3-Minute Quote Step 2 About Your Significant Other
WC QU 1002	Complete Plus Medicare Supplement 3-Minute Quote Step 3 Reviewing Your Options
WC QU 1002-1	Complete Plus Medicare Supplement 3-Minute Quote Significant Other
WC QU 1002-2	Complete Plus Medicare Supplement 3-Minute Quote Significant Other Summary
WC QU 1003	Complete Plus Medicare Supplement Quote

ATTACHMENT C:

ADVERTORIALS

Purpose	This section of the website provides advertisements helpful to a buying decision.
Form Number	Description
WC AD 1000	“Answers in Easy Reach”
WC AD 1001	“Your Time is Valuable”
WC AD 1002	“Pick a Plan in Your Pajamas”
WC AD 1003	“Your Information is Safe with Us”
WC AD 1004	“Freedom to Choose”
WC AD 1005	“ Heading South for the Winter”
WC AD 1006	“The Choice is Yours”
WC AD 1007	“Unbeatable Benefits”
WC AD 1008	“On a Fixed Income”
WC AD 1009	“Your Benefits are Here to Stay”
WC AD 1010	“Easy Choice Today = Easy Days Ahead”
WC AD 1011	“Wish it Were Easier to Process Health Care Claims?”
WC AD 1012	“Try Us on For Size”
WC AD 1014	“Complete Coverage When You Need It”
WC AD 1015	“Apply Now There’s No Risk”
WC AD 1016	“Our Simple Formula to Avoid Overpaging”
WC AD 1017	“Two Ways to Save”
WC AD 1018	“Save Even More with Our Preferred Rates”
WC AD 1019	“Good News!”
WC AD 1020	“We Wouldn’t Tease You”
WC AD 1021	“A Future of Savings”
WC AD 1022	“Low Costs Are Here to Stay”
WC AD 1023	“Lock in Your Rate”
WC AD 1024	“We Put Your Needs First”
WC AD 1025	“Rely on Our Strength”
WC AD 1026	“Real People; Real Answers”
WC AD 1027	“Take Comfort in Our Strength”
WC AD 1028	“Got Questions?”
WC AD 1029	“Get a Second Opinion”
WC AD 1030	“Questions About your Quote”
WC AD 1032	“Help When You Want It”
WC AD 1033	“Questions About Your Application”
WC AD 1034	“What Would Your Loved Ones Think?”
WC AD 1035	“We’re Here if You Need Us”
WC AD 1036	“No Pressure”
WC AD 1038	“Have Questions?”
WC AD 1039	“No Need for Fine Print”
WC AD 1040	“Keep It Personal”
WC AD 1041	“You’re In Control”

ATTACHMENT D:

WIDGETS

Purpose	This section of the website provides educational or advertising information pertinent to a buying decision.
Form Number	Description
WC WD 1004	Benefit Basics
WC WD 1011	We Have Everything You Need