

SERFF Tracking Number: IASL-126609403 State: Arkansas  
 Filing Company: Royal Neighbors of America State Tracking Number: 45562  
 Company Tracking Number: 2471A-OK; REV. 3-2010  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: RN AR 2010 Brochure  
 Project Name/Number: RN AR 2010 Brochure/

## Filing at a Glance

Company: Royal Neighbors of America

Product Name: RN AR 2010 Brochure

TOI: MS09 Medicare Supplement - Other 2010

Sub-TOI: MS09.000 Medicare Supplement  
Other 2010

Filing Type: Advertisement

SERFF Tr Num: IASL-126609403

SERFF Status: Closed-Filed-  
Closed

Co Tr Num: 2471A-OK; REV. 3-  
2010

Author: Beth Clark

Date Submitted: 04/30/2010

State: Arkansas

State Tr Num: 45562

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 05/14/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: RN AR 2010 Brochure

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/14/2010

Deemer Date:

Submitted By: Beth Clark

Filing Description:

This is a new Brochure Filing. Licensed Agents will use this advertisement piece to market Medicare Supplement Standard Plans A, F and G to individuals age 65 and older who are eligible for Medicare.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/14/2010

Created By: Beth Clark

Corresponding Filing Tracking Number:

## Company and Contact

### Filing Contact Information

Beth Clark, Compliance Analyst

8545 126th Avenue North

Suite 200

beth.clark@iasadmin.com

727-584-0007 [Phone] 2169 [Ext]

727-584-5613 [FAX]

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 Largo, FL 33773-1502

**Filing Company Information**

(This filing was made by a third party - insuranceadministrativesolutions)

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code: -99	Company Type: Fraternal Benefit Society
Rock Island, IL 61201-8645	Group Name:	State ID Number:
(309) 788-4561 ext. [Phone]	FEIN Number: 36-1711198	

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Royal Neighbors of America	\$50.00	04/30/2010	36114647

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/14/2010	05/14/2010

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## **Disposition**

Disposition Date: 05/14/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Letter of Authorization	Accepted for Informational Purposes	Yes
<b>Form</b>	Brochure	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number: 2471A=OK; Rev. 3-2010**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed- Closed 05/14/2010	Form 2471A=OK; Rev. 3- 2010	Advertising Brochure		Initial			ISSUE BROCHURE_ 2472-AR.pdf



MEDICARE SUPPLEMENT INSURANCE PLANS

*Insurance  
with a Difference<sup>SM</sup>*



# Insurance with a Difference<sup>SM</sup>

Since 1895, Royal Neighbors of America has been dedicated to insuring lives, supporting women, and serving communities.

Royal Neighbors of America is a different kind of insurance company. We do more than just sell insurance. As a non-profit fraternal benefit organization, we exist for the benefit of our members. In addition to offering insurance products to fulfill a variety of needs, we also offer member benefits to save our members money, and opportunities to make a difference in your community.

## Member Benefits\*

As a member of Royal Neighbors, you have access to valuable member benefits that save you money at no additional cost. Currently, these benefits include discounts on prescription drugs, dental and vision care, hearing care, diagnostic testing, preventive health screenings, and fraternal and disaster aid.

## Financial Strength & Stability

A- (Excellent) A.M. Best Rating\*\*  
(4<sup>th</sup> highest out of 15 possible)  
(as of December 31, 2009)

### Royal Neighbors of America

Home Office  
230 Sixteenth Street  
Rock Island, IL 61201-8645  
[www.royalneighbors.org](http://www.royalneighbors.org)

Please direct questions to (877) 217-4040

## Certificate Benefits

**Your certificate is guaranteed renewable.**

Your certificate cannot be cancelled. It will be renewed as long as the premiums are paid on time.

**Rates are set regardless of age at the time of issue.** Premium rate adjustments may be made based on current experience for benefits paid. Royal Neighbors reserves the right to establish new premium rates for all members of a class, but only after giving you advance notice. However, **we will not increase premiums based on your own claims.**

**You're covered immediately.** There is no waiting period for pre-existing conditions. Benefits will be paid from the time your certificate is in force.

**Royal Neighbors Medicare Supplement Insurance will not pay for:**

- Any expense incurred before your Certificate Effective Date
- Services for which no charge is made when there is no insurance
- Any expense paid for by Medicare
- Any expenses that are not otherwise a Medicare Eligible Expense

**This is a brief description** of your coverage. For complete information on benefits, exceptions, and limitations, **please read your outline of coverage and your certificate.**

**Neither Royal Neighbors nor its agents** are connected in any way with the federal or state government or Medicare.

\* These member benefits are provided to you at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.

\*\*Rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

# Medicare Supplement Insurance

## Protection from the bills Medicare doesn't pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect it to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

## Today, solid protection is more important than ever

The costs you pay with Medicare deductibles and copayments are higher than they have ever been. You could face over \$35,000\* in hospital bills that will not be covered by Medicare. Not included in this are doctor expenses under Medicare Part B or hospital expenses beyond 150 days.

## Royal Neighbors offers 6 standardized insurance plans\*\*

Our insurance plans are designed to give you choices. Choices you need to help cover health care costs today! Our plans allow you to choose a Medicare supplement to suit your life's situation, budget, and needs.

## Hospital deductible

Medicare Part A annual hospital deductibles have risen \$1,060 since 1968!



## All Royal Neighbors Medicare Supplement Plans offer these benefits:

**Part A Coinsurance** pays if you are confined to a hospital. Should you require more than 60 continuous days hospitalization, Royal Neighbors will pay the coinsurance amounts up to the 150th day of confinement and also for the first three pints of blood each year. Additionally, if you use your Lifetime Reserve days, Royal Neighbors will provide coverage for up to an additional 365 days.

**Part B Coinsurance** pays the Medicare Part B coinsurance amount, reducing your out-of-pocket expenses when you require medical services.



\*Dollar amount is based upon the sum of the Part A deductible and copays that can be billed during a hospital stay and will vary depending upon the length of the stay.

\*\*Royal Neighbors Medicare supplement insurance plans may not be available in all states.

# Royal Neighbors Benefits

## MEDICARE PART A

### **Hospital Coverage**

**Deductible** - Royal Neighbors Plans B, C, D, F, and G pay the Part A inpatient hospital deductible for each benefit period.

**First 60 Days** - After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

**Coinsurance** - All Royal Neighbors plans pay the copayment when you're hospitalized from the 61st through the 90th day. And when you're in the hospital from the 91st through 150th day, Royal Neighbors plans pay the copayment for each Lifetime Reserve day used.

**Extended Hospital Coverage** - When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare Lifetime Reserve days, all Royal Neighbors plans pay the Part A Medicare eligible expenses for hospitalization, paid at the Prospective Payment System (PPS), or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

**Benefit for Blood** - Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. All Royal Neighbors plans pay this deductible.

**Hospice Care** - After you meet Medicare's requirements including a doctor's certification of terminal illness, Medicare pays all but very limited copayments or coinsurance for outpatient drugs. Royal Neighbors plans pay the Medicare copayment or coinsurance.

### **Skilled Nursing Facility Care:**

**First 20 Days** Medicare pays all eligible expenses.

**Coinsurance** - Royal Neighbors Plans C, D, F, and G pay up to the copayment from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

## MEDICARE PART B

### **Physicians' Services & Supplies**

**Deductible** - Royal Neighbors Plans C and F pay the Part B calendar-year deductible.

**Coinsurance** - After the Part B deductible, all Royal Neighbors plans pay 20% of Medicare Eligible Expenses for physicians' services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

**Excess Benefits** - Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Royal Neighbors Plans F and G pay 100% of the difference, up to the charge limitation established by Medicare.

**Benefit for Blood** - Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. All Royal Neighbors plans pay this deductible.

### **Additional Benefits:**

**Foreign Travel Emergency Benefit** - After you pay a calendar-year deductible, Royal Neighbors Plans C, D, F, and G pay 80% of eligible expenses incurred during the first 60 consecutive days of each trip for medically necessary emergency care received outside the U.S. up to a lifetime maximum of \$50,000. Benefits are payable for emergency health care you need immediately because of a covered injury or illness of sudden and unexpected onset.

Refer to the Outline of Coverage or the Annual Medicare Notice for the current deductible and copayment amounts.





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## Receipt

Received of \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_  
the sum of \$\_\_\_\_\_ being the payment of \_\_\_\_\_ Premium.

The insurance applied for shall not take effect until the effective date of the policy and the payment of the first premium. In the event the application is decline, any payments made by the Applicant will be returned.

\_\_\_\_\_  
Agent's Signature

Make checks payable to Royal Neighbors of America. Do not make payable to agent or leave payee blank.

# What to Expect Next

In the next few weeks, you will receive two important packets from Royal Neighbors of America.

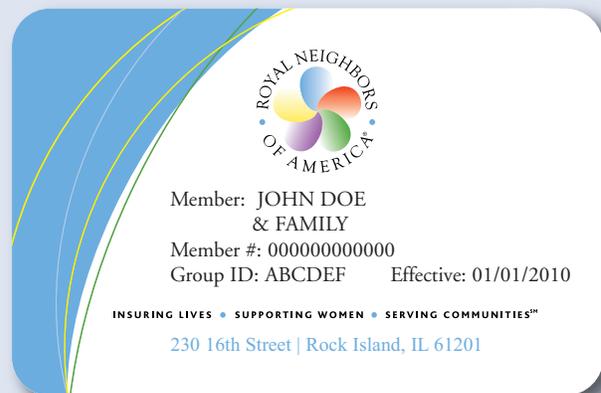
## 1 Your Medicare Supplement Insurance Card

This card should be kept in a safe place along with your Medicare (Part A/B) insurance card. Be sure to present your new Medicare Supplement insurance card to your doctor for their records.



## 2 If you are new to Royal Neighbors, your Royal Neighbors of America Membership Card

This card allows you to access your membership benefits. This is not an insurance card and should not be used to access your Medicare insurance benefits.\*



*"I'm quite satisfied with my Royal Neighbors member benefits. I saved approximately \$700 on the purchase of hearing aids!"*

-E.M., Iowa

*"I saved \$178 on one prescription using my member benefits discount card."*

-K.O., Jacksonville, FL

\* These member benefits are provided to you at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.

# Royal Neighbors of America

Home Office

230 Sixteenth Street

Rock Island, IL 61201-8645

[www.royalneighbors.org](http://www.royalneighbors.org)

Please direct questions to (877) 217-4040  
For claims, call (877) 815-8877



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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Letter of Authorization	Accepted for Informational Purposes	<b>Date:</b> 05/14/2010
<b>Comments:</b>		
<b>Attachment:</b>		
2010 01 RNA IAS Authorization Letter.pdf		



Brian W. Haynes  
*Treasurer and Chief Financial Officer*

230 16<sup>th</sup> Street | Rock Island, IL 61201

Direct: (309) 732-8209 | Toll-free: (800) 627-4762  
Fax: (309) 788-1439 | E-mail: bhaynes@royalneighbors.org

January 8, 2010

Ms. Darcey Shaffer, ACS, FLMI  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements for RNA Medicare Supplement Insurance  
Certificates

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. "IAS" to file on behalf of Royal Neighbors of America, various reports, rate filings and forms for the Medicare Supplement Insurance Certificates with the State Insurance Departments. Prior to submission of any reports or forms including any advertising materials, IAS will obtain written approval of the documents to be filed from the Medicare Supplement Line of Business Manager or CFO of Royal Neighbors. IAS may correspond with the State Insurance Departments regarding any questions they may have concerning the filings, but will notify Royal Neighbors and obtain their consent before making any changes to the submission.

IAS will keep Royal Neighbors fully advised of all such filings submitted on behalf of Royal Neighbors and furnish copies of approved submissions to the attention of John Fleming, Medicare Supplement Line of Business Manager and Debra Zemo, Compliance Assistant.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

Brian W. Haynes  
Chief Financial Officer and Treasurer

BWH:jag