

SERFF Tracking Number: AMRP-126638522 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 45764
Company Tracking Number: 09AR0569
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: Address Confirmation T65 Plan F Package w/Guide
Project Name/Number: 09AR0569/09AR0569

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Address Confirmation T65 Plan SERFF Tr Num: AMRP-126638522 State: Arkansas
F Package w/Guide

TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 45764
Standard Plans 2010 Closed

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0569 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michele Kulish Danielson, Disposition Date: 06/30/2010

Andrea Davey

Date Submitted: 05/25/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 09AR0569

Project Number: 09AR0569

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/30/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/30/2010

Created By: Michele Kulish Danielson

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michele Kulish Danielson

Filing Description:

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Z-2535 – Letter

Z-2536 – Reply Form

Z-2537 - Insert

Z-2538 – Lift Letter

Z-2565 - Plastic Card

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I am including the above captioned forms for your review and information. The forms are new and are not intended to replace any forms that are currently in use. The forms are lead generating devices and will be used in the solicitation of our Medicare Supplement plans.

We hope you will find these forms satisfactory. If I can be of any assistance, during the review process, please do not hesitate to give me a call toll-free at 800-247-2190 ext. 2364.

Company and Contact

Filing Contact Information

Michele Kulish Danielson, Product Analyst 3 michele.kulish.danielson@americanenterprise.com
 601 6th Ave 515-245-2364 [Phone]
 Des Moines, IA 50309 515-247-2470 [FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? Yes
 Fee Explanation: 5 forms x \$50.00 = \$250.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$250.00	05/25/2010	36801680

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/30/2010	06/30/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	06/01/2010	06/01/2010	Andrea Davey	06/30/2010	06/30/2010

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Disposition

Disposition Date: 06/30/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Reply Form	Filed	Yes
Form	Insert	Filed	Yes
Form	Lift Letter	Filed	Yes
Form (revised)	Plastic Card	Filed	Yes
Form	Plastic Card	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/01/2010
Submitted Date 06/01/2010
Respond By Date 07/01/2010

Dear Michele Kulish Danielson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Plastic Card, Z-2565 (Form)

Comment: Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/30/2010
 Submitted Date 06/30/2010

Dear Stephanie Fowler,

Comments:

Thank you for your review.

Response 1

Comments: We have revised Z-2565 to include the statemetn 'Not connected with or endorsed by the U.S. Government or the Federal Medicare Program'. Please let us know if you need anything else.

Thank you.

Andrea Davey

Related Objection 1

Applies To:

- Plastic Card, Z-2565 (Form)

Comment:

Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Plastic Card	Z-2565		Advertising	Initial			Z-2565 rev. 6-

SERFF Tracking Number: AMRP-126638522 State: Arkansas
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10.pdf

Previous Version

Plastic Card Z-2565 Advertising Initial

Z-
2565.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Andrea Davey, Michele Kulish Danielson

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/30/2010	Z-2535	Advertising Letter	Initial			Z-2535 bracketed.pdf
Filed 06/30/2010	Z-2536	Advertising Reply Form	Initial			Z-2536 bracketed.pdf
Filed 06/30/2010	Z-2537	Advertising Insert	Initial			Z-2537.pdf
Filed 06/30/2010	Z-2538	Advertising Lift Letter	Initial			Z-2538 Bracketed.pdf
Filed 06/30/2010	Z-2565	Advertising Plastic Card	Initial			Z-2565 rev. 6-10.pdf

- NEW MEDICARE PARTICIPANT -

IMPORTANT: Address Confirmation Requested



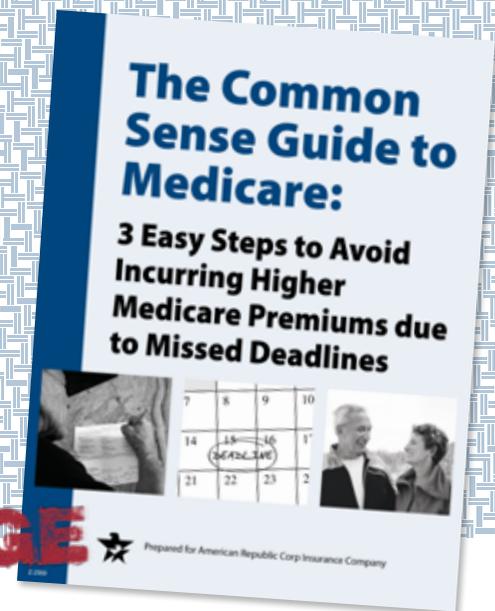
▲ Preferred Review Identification ▲

▼ Address Confirmation Seals ▼

Address is
CORRECT

UPDATE my
Address

Affix Seal as indicated on enclosed
Address Confirmation Form and mail
within 10 days.



YOURS FREE OF CHARGE

Dear New Medicare Participant,

Do you worry about paying your medical bills in your later years?

You're not alone.

No one wants to sacrifice their hard-earned savings to cover hospital or doctor bills left behind by Medicare. That's why I issued your Preferred Review Identification Card. It's also the reason I need your Address Confirmation within the next 10 days.

Please mail Portion A and Portion B of your enclosed Address Confirmation Form right away. *(Or ... for even faster service ... call our toll-free hotline at 1-866-636-3252.)*

THIS COSTS YOU NOTHING. But it will help give you the tools you need to make the best decisions as you sign up for Medicare ... and find the best value as you choose your Medicare supplement.

The Medicare Answers You Need – BEFORE Your 65th Birthday

As you turn 65, you'll no doubt run into questions about Medicare. And finding the right answers to your Medicare questions can help you:

- **Stay more in control of your health** (and your medical decisions)
- **Protect your savings and current assets** from the impact of big medical bills left behind by Medicare
- **Safeguard your financial security** to help you focus more on the fun things you want to do ... instead of worrying how you'll pay for the medical care you need

That's where your Preferred Review Identification Card comes in. This personal I.D. Card denotes your special eligibility for a **free Medicare benefit review**.

This complimentary service gives you the opportunity to ask questions about Medicare ... identify medical, physician and other bills Medicare won't cover ... and pinpoint the Medicare supplement coverage option that delivers the best value for you.

When "Paying Less" Gives You "The Best Value"

If you're like many Americans turning age 65, many of your questions will center around finding the right Medicare supplement insurance coverage. There's no doubt it's a confusing topic.

The government has standardized Medicare supplement programs to help simplify your choices. That means the benefits you get from a big "brand name" company are exactly the same as the benefits offered by a smaller company.

But if you're not comparing benefits, how do you decide which Medicare coverage is best for you?

By finding the Medicare plan that **delivers the best price** on that standardized package of benefits. Let me show you an example:

Plan F **guarantees your freedom to see the doctor of your choice.** It pays your Medicare deductibles and copayments. It handles 100% of the "excess charges" when your doctor charges more than Medicare allows. It

Z-2535

(over, please)



**Free Medicare
Benefit Review:**



1-866-636-3252



**Mail your Address
Confirmation Form**

even includes valuable hospice benefits.

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

That means you're getting the same rock-solid package of benefits as any other standardized Plan F coverage. **But here's where Freedom Solutions Plan F from American Republic Corp Insurance Company stands out from other Medicare plans:**

First, Freedom Solutions starts with rates that are LOWER than similar plans in your area. Then Freedom Solutions helps you **pay even less with a special preferred health rates.**¹

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

It all adds up to one of the best values in Medicare coverage. And it's just one of the Medicare options you can look at with your free Medicare benefit review.

YOURS FREE: As A Special "Thank You" For Confirming Your Address Right Away

As part of your complimentary Medicare benefit review, our benefit experts will help you quickly compare the rates for plans like Freedom Solutions Plan F and other Medicare coverage options in your area.

But rates for Medicare coverage vary according to where you live. That's why your Address Confirmation is so important. Without confirming your current address, we can't answer one of your most common questions: *How much will this all cost?*

That's why I arranged a special "thank you" gift to encourage you to act right away:

Just call 1-866-636-3252 or mail your Address Confirmation Form within the next 10 days to claim your **FREE** copy of the *"Common Sense Guide to Medicare: 3 Easy Steps to Avoid Incurring Higher Medicare Premiums due to Missed Deadlines"*.

This handy Guide helps you quickly understand your benefits under Medicare ... outlines important deadlines to help you avoid incurring higher Medicare premiums ... and includes a helpful checklist to help you stay on track with your Medicare enrollment.

Best of all: It's yours absolutely free of charge – just for mailing your Address Confirmation Form or calling 1-866-636-3252 today.

Why Confirm Your Address NOW – Not Later

As your 65th birthday draws nearer, it's important to know exactly what you must do for your Medicare coverage. Your free Medicare benefit review helps put you on the right path.

After all, the choices you make in the coming weeks can help you avoid worrying about medical bills in your older years ... and protect your nest egg against expenses Medicare leaves behind.

That's why I'm asking you to confirm your address within the next 10 days. There's no cost. Absolutely no obligation. **And it can help you quickly find the best value so you can pay less for your Medicare coverage.**

Sincerely,



Brad Lindemann, Vice President

P.S. **THIS COSTS YOU NOTHING – but it could be worth its weight in gold to you.** Your Medicare benefit review is absolutely free. There's zero cost and no obligation. But it will give you the tools you need to help face your future with confidence ... no matter what happens to your health down the road.

Please take advantage of this complimentary service within 10 days. Just mail your Address Confirmation Form or call 1-866-636-3252 today.

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

² 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. Best couples discount based on comparison of competitive discount programs.

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

This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, MS, MO, OK, OR, PA and SD, coverage is available to qualified Medicare beneficiaries under age 65. In ND, please ask for details about Medicare Supplement Plans A, F, K and L. Call today for more information about the benefits, costs and limits. Plan availability varies by state.

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in OR, A3101AC-OR; in PA, A3101AC-PA; in TN, A3101AC-TN

Z-2535

19 114 3201 0110 US



**Free Medicare
Benefit Review:**



1-866-636-3252



**Mail your Address
Confirmation Form**

A

Address Confirmation Form

**PLEASE MAIL BOTH "A"
& "B" IN 10 DAYS**

CONFIRMATION NEEDED FROM:



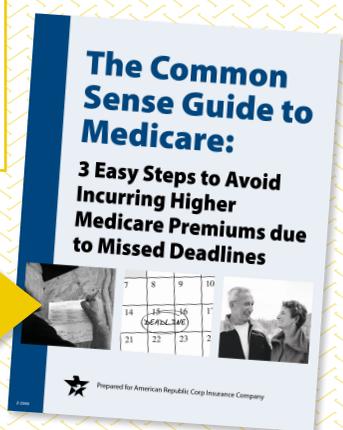
[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]
[barcode]

IMPORTANT INSTRUCTIONS:

- 1) Please confirm your address as printed on **Portion A**.
- 2) Affix your Seal as directed on **Portion B** below.
- 3) Complete and return Portions A and B. There's **NO** obligation of any kind.

YOURS FREE OF CHARGE:

Just call toll-free
1-866-636-3252



▼ **IMPORTANT: DO NOT DETACH** ▼

B

Free For New Medicare Participant:

[Sample A. Sample]

Complimentary "Common Sense Guide to Medicare" will be shipped as soon as you call (1-866-636-3252) or mail back your Address Confirmation.



Please affix your Address Confirmation Seal as indicated below:

Address is
CORRECT

UPDATE my
Address

IMPORTANT: If you have changes to your address, please mark below:

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

Phone (____) _____

To confirm your address faster and claim your free "Common Sense Guide to Medicare", call toll-free
1-866-636-3252

CLAIM YOURS FREE OF CHARGE: Call toll-free 1-866-636-3252 today

Or mail Portion A & Portion B in the enclosed envelope to:
Address Confirmation Services
American Republic Corp Insurance Company
P.O. Box 5000, Indianola, IA 50125-9926

Not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and an agent may contact you.

NEW TO MEDICARE?

Take Your First Step Toward One of The **BEST VALUES**

Affix Your "Address Confirmation" Seal
To Your Address Confirmation Form

Address is
CORRECT

UPDATE my
Address

Or Call 1-866-636-3252 Within 10 Business Days

**YOURS FREE OF CHARGE: "Common Sense Guide to Medicare"
Just Confirm Your Address In the Next 10 Business Days**

▼ IMPORTANT: DO NOT DETACH ▼

B Free For New Medicare Participant:

[Sample A. Sample]

Complimentary "Common Sense Guide to Medicare" will be shipped as soon as you call (1-866-636-3252) or mail back your Address Confirmation Seal as indicated below.

Please affix your Address Confirmation Seal as indicated below:

YOURS FREE

Address is **CORRECT** UPDATE my Address

IMPORTANT: If you have changes to your address, please mark below:

[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]
Phone ()

To confirm your address faster and claim your free "Common Sense Guide to Medicare", call toll-free **1-866-636-3252**

CLAIM YOURS FREE OF CHARGE: Call toll-free 1-866-636-3252 today
Or mail Portion A & Portion B in the enclosed envelope to:
Address Confirmation Services
P.O. Box 5000, Indianapolis, IA 50125-9926

Not connected with or endorsed by the U.S. government or the federal Medicare program.
Z-2536 19 114 3202 0110 US

YOURS FREE:

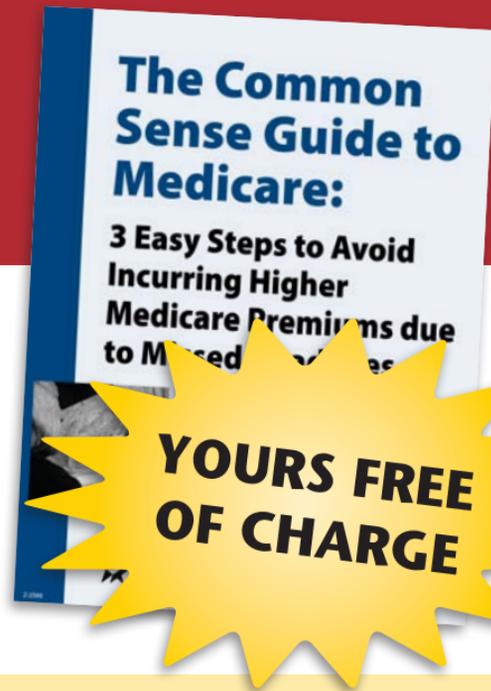
Common Sense Guide to Medicare:

3 Easy Steps to Avoid Incurring Higher Medicare Premiums due to Missed Deadlines

Medicare can be confusing. But it's important to get a clear understanding of exactly what you must do as you turn 65.

This handy Guide helps you:

- Know your rights and the benefits you're entitled to
- Quickly identify important deadlines to avoid incurring higher Medicare premiums due to missed deadlines
- Get on the right path to make sure your Medicare enrollment goes smoothly



BEST OF ALL: The "Common Sense Guide to Medicare" is YOURS FREE when you confirm your address today. Just call 1-866-636-3252 or mail your Address Confirmation Form Within 10 Days.

Not connected with or endorsed by the U.S. government or the federal Medicare program. Please allow 4-6 weeks for delivery. This is a solicitation of insurance and an agent may contact you. © 2010 American Republic Corp Insurance Company, Omaha, Nebraska, 68164, 1-866-705-9100. ® American Republic is a registered mark owned by American Republic Insurance Company. Z-2537

 **American Republic Corp**
Insurance Company

19 114 3203 0110 US

© [2010] American Republic Corp Insurance Company, Omaha, NE 68164, 1-866-705-9100
 Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in OR, A-3101AC-OR; in PA, A3101AC-PA; in TN, A3101AC-TN
 availability varies by state.
 American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company which was established in 1929. This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, MS, MO, OK, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65; in ND, please ask for details about Medicare Supplement Plans A, K and L. Call today for more information about the benefits, costs and limits. Plan

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

IMPORTANT UPDATE FOR NEW MEDICARE PARTICIPANTS

Considering a Medicare supplement insurance plan from a "big name" insurance company?

Why you could easily end up overpaying for your coverage ...

Why "big name" insurance companies often charge you higher rates ...

Dear Friend,

When you first started thinking about Medicare coverage, you probably looked at plans from some of the big names. After all, those companies spend *millions* of dollars on advertising each year.

But here's an important point those same companies would prefer you didn't know:

The federal government has standardized the benefits for ALL Medicare supplements.

That means the benefits you get from a "big name" company are **EXACTLY THE SAME** as those delivered by a smaller company.

What's the difference? The cost of your coverage. And that's where smaller companies shine.

Those "big name" companies buy tons of expensive television ads. They put big ads in newspapers and magazines.

But someone has to pay for all those fancy ads. In the end, it's you and anyone else who is covered by the big company. **That's why smaller companies like American Republic Corp Insurance Company stand out as a better value for many Americans.**

You know you're getting the same rock-solid benefits you'd get with any company.

But you generally pay a lot less for that coverage with smaller companies because they don't have the expenses of big, nation-wide advertising campaigns.

So why not get in the best value when you sign up for your Medicare supplement insurance? **Just mail back your Address Confirmation Form or call 1-866-636-3252 to see just how much you could save today.**

Sincerely,

[American Repub. Name]

[Title]

P.S. **Want to see an apples-to-apples comparison?** We'd be happy to show you the rates "big companies" are charging in your area. And tell you exactly how low your premiums could be with Freedom Solutions Plan F.

Just mail back your Address Confirmation Form or call 1-866-636-3252 in the next 10 days.

New Medicare Participant

 Preferred
Review

I.D. CARD ISSUED TO:

SAMPLE A. SAMPLE

DATE:

2010

INSTRUCTIONS:

CALL 1-866-636-3252



New Medicare Participant Preferred Review Identification

*Please call **1-866-636-3252**
(TTY 711) within 10 days of receipt*

The bearer of this Identification Card is currently entitled to a Preferred Review of their Medicare coverage options. This complimentary, no-obligation consultation will help you confirm you've selected the Medicare coverage which best fits your personal situation and delivers the best value. This I.D. is not evidence of insurance. This is a solicitation of insurance and an agent may contact you. Not connected or endorsed by the United States government or the federal Medicare program.

Forms: A3101AC, A3101AC-MO, A3101AC-OK, A3101AC-OR,
A3101AC-PA, A3101AC-TN

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/25/2010	Form	Plastic Card	06/30/2010	Z-2565.pdf (Superceded)

New Medicare Participant

 Preferred
Review

I.D. CARD ISSUED TO:

SAMPLE A. SAMPLE

DATE:

2010

INSTRUCTIONS:

CALL 1-866-636-3252



New Medicare Participant Preferred Review Identification

*Please call **1-866-636-3252**
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This I.D. is not evidence of insurance.

**American Republic Corp
Insurance Company**