

<i>SERFF Tracking Number:</i>	<i>ARBB-127690275</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>49951</i>
<i>Company Tracking Number:</i>	<i>MP_DM_ED_OE_10_11</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Ad Piece</i>		
<i>Project Name/Number:</i>	<i>Advertisement/MP_DM_ED_OE_10_11</i>		

## Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Ad Piece

SERFF Tr Num: ARBB-127690275 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Filed-Closed  
State Tr Num: 49951

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: MP\_DM\_ED\_OE\_10\_11  
State Status: Filed-Closed

Filing Type: Advertisement

Authors: Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney

Reviewer(s): Stephanie Fowler  
Disposition Date: 10/19/2011

Date Submitted: 10/05/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Advertisement

Status of Filing in Domicile: Pending

Project Number: MP\_DM\_ED\_OE\_10\_11

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Arkansas is state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/19/2011

State Status Changed: 10/19/2011

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

Filing Description:

Attached please find form MP\_DM\_ED\_OE\_10\_11 for your review and approval.

This is our 4th quarter Medi-Pak direct mail letter, entitled "Every Dollar."

Please feel free to contact me at 378-2165 with any questions you may have.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: ARBB-127690275 State: Arkansas  
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 49951  
 Company Tracking Number: MP\_DM\_ED\_OE\_10\_11  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Ad Piece  
 Project Name/Number: Advertisement/MP\_DM\_ED\_OE\_10\_11

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com  
 320 West Capitol, Ste 211 501-378-2165 [Phone]  
 Little Rock, AR 72201 501-378-2975 [FAX]

**Filing Company Information**

Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas  
 601 S. Gaines Street Group Code: Company Type:  
 Little Rock, AR 72201 Group Name: State ID Number: N/A  
 (501) 378-2967 ext. [Phone] FEIN Number: 71-0226428

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$50.00	10/05/2011	52498144
Arkansas Blue Cross and Blue Shield	\$100.00	10/18/2011	52922995

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/19/2011	10/19/2011

### 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	10/10/2011	10/10/2011	Christi Kittler	10/14/2011	10/14/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Advertisng Piece	Christi Kittler	10/18/2011	10/18/2011

*SERFF Tracking Number:* ARBB-127690275      *State:* Arkansas  
*Filing Company:* Arkansas Blue Cross and Blue Shield      *State Tracking Number:* 49951  
*Company Tracking Number:* MP\_DM\_ED\_OE\_10\_11  
*TOI:* MS06 Medicare Supplement - Other      *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* Ad Piece  
*Project Name/Number:* Advertisement/MP\_DM\_ED\_OE\_10\_11

## **Disposition**

Disposition Date: 10/19/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARBB-127690275

State: Arkansas

Filing Company: Arkansas Blue Cross and Blue Shield

State Tracking Number: 49951

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**Schedule**

**Schedule Item**

**Schedule Item Status Public Access**

**Form (revised)**

Advertisng Piece

Filed-Closed

Yes

**Form**

Advertisng Piece

Replaced

No

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/10/2011
Submitted Date	10/10/2011
Respond By Date	11/10/2011

Dear Evelyn Laney,

This will acknowledge receipt of the captioned filing. During my review of this filing, it has come to my attention that this advertising "piece" is actually three different forms. Please separate these forms and submit an additional \$100 to cover the correct filing fee.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

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 10/14/2011  
Submitted Date 10/14/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: This is just one piece - used together at all times.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let us know if you have additional questions.

Sincerely,

Christi Kittler, Evelyn Laney, Frank Sewall, Rita Thatcher, Yvonne McNaughton

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**Amendment Letter**

Submitted Date: 10/18/2011

**Comments:**

We have resubmitted the forms separately. We have also added \$100.00 filing fee to this filing.

Thanks so much for your continued review. Please let me know if you have further questions.

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
MP_DM_ED_OE_10_11	Advertising	Advertisng Piece	Initial					MP_DM_ED_OE_10_11.pdf MP_DM_ED_I N_10_11.pdf MP_DM_ED_ LT_10_11.pdf

SERFF Tracking Number: ARBB-127690275 State: Arkansas  
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 Company Tracking Number: MP\_DM\_ED\_OE\_10\_11  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Ad Piece  
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## Form Schedule

**Lead Form Number: MP\_DM\_ED\_OE\_10\_11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 10/19/2011 11	MP_DM_E D_OE_10_	Advertising	Advertisng Piece	Initial			MP_DM_ED_ OE_10_11.pdf f MP_DM_ED_ IN_10_11.pdf MP_DM_ED_ LT_10_11.pdf

Arkansas Blue Cross and Blue Shield  
P.O. Box 2181 • Little Rock, AR 72203



PSRT  
STANDARD  
U.S. POSTAGE  
**PAID**  
ARKANSAS  
BLUE CROSS  
BLUE SHIELD

## At a time when every dollar counts ...

Sample A. Sample  
100 East Lancaster Ave.  
Ste. 100  
Little Rock, AR 72203  
|||||

our Medicare supplement insurance plans help you make the most of *every dollar*.

**Rates among the lowest in the state!**

MP\_DM\_ED\_OE\_10\_11

**Reliability. Experience. Local Presence.**

# 3 Easy Ways to Get the Facts:



Call **1-800-392-2583**,  
8 a.m. to 5 p.m.,  
Monday – Friday



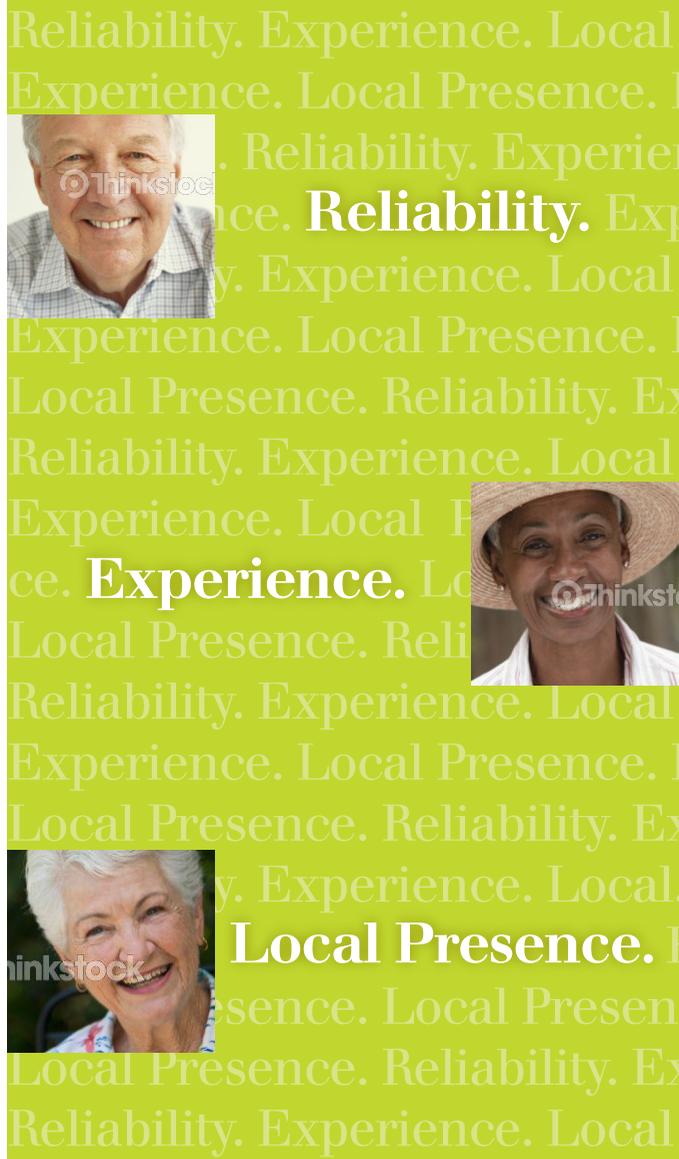
Visit us online at  
[arkblueanddu.com](http://arkblueanddu.com)



Complete and return  
the **request form** in the  
enclosed postage-paid  
envelope

SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers® Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

MP\_DM\_ED\_IN\_10\_11



See why Arkansas Blue Cross  
and Blue Shield gives you  
more peace of mind for your  
premium dollar →



**Arkansas  
BlueCross BlueShield**  
An Independent Licensee of the Blue Cross and Blue Shield Association

# With Arkansas Blue Cross, you get reliable health coverage

... supported by *“Arkansans serving Arkansans.”*

**We’re a local company, with a strong commitment to the communities we serve.**

When you choose Arkansas Blue Cross, you’ll benefit from all the advantages of doing business with fellow Arkansans. In communities throughout the state, our presence is felt as we work to ensure bright futures for our members.

**You’re entitled to a membership in the SilverSneakers® Fitness Program at no additional cost to you.**

Arkansas Blue Cross offers Medi-Pak Medicare supplement members the **SilverSneakers Fitness Program** at no extra cost. With this popular program, you can work to improve your health and fitness through physical activity ... enjoy the amenities of a basic fitness membership ... participate in special fitness classes and social programs ... and more!



**Count on our team of certified, licensed agents to answer your questions.**

Any time you call us, you will be speaking to a licensed, certified agent who will answer your questions or help you choose the right plan. As your health insurance “advocate,” we provide the information you need to make wise decisions about your coverage. It’s the kind of personal attention and support you’d expect from a leading health insurer.

**We’ve been serving Arkansans for more than 60 years.**

Arkansas Blue Cross has been providing peace of mind to Arkansas residents for more than six decades. In that time, we’ve built a reputation for outstanding service and reliability. With our combination of experience and financial stability, you can be sure we’re here to stay.

**Reliability. Experience. Local Presence.**

# Our Medi-Pak Medicare supplement plans help you make the most of every dollar with these benefits ...

Sample A. Sample  
100 East Lancaster Ave.  
Ste. 100  
Little Rock, AR 72203  
|||||

- ✓ Freedom to choose your doctor
- ✓ A choice of plans to help you lower out-of-pocket costs
- ✓ Membership in the SilverSneakers® Fitness Program at no extra cost

... all at rates that are among the lowest in the state!

Dear Sample A. Sample,

These days, every dollar counts. That's why you want to make sure you get the most out of every dollar you spend on health insurance.

You can ... with Medi-Pak Medicare supplement insurance from Arkansas Blue Cross and Blue Shield. We have several plans to fit your needs — all of which help to lower your out-of-pocket expenses and make your health care costs more predictable.

Here's another way your dollar goes further: **Medi-Pak supplement rates are among the lowest in the state.** You don't have to pay more to get the reliability of Arkansas Blue Cross. Key benefits of our coverage include:

- ✓ **Freedom of choice.** You're free to see any doctor who accepts Medicare patients. No referrals needed.
- ✓ **Fitness benefits.** You'll receive membership in the SilverSneakers Fitness Program at no extra cost.
- ✓ **Convenience and peace of mind.** We make it easy for you. You won't have to worry about losing coverage due to health changes. Coverage is guaranteed and automatically renews each year.\* And your premium will never increase due to age.

(over, please)

## Get all the facts now.



Call **1-800-392-2583**, 8 a.m. to 5 p.m., Monday – Friday.  
Please have your Easy Reference Number handy when you call.

**Easy Reference Number:**  
XXXXXX



Visit us online at [arkblueanddu.com](http://arkblueanddu.com)



Complete and return the **reply form** in the enclosed postage-paid envelope.

MP\_DM\_ED\_LT\_10\_11

## FREE INFORMATION REQUEST FORM

✓ **YES**, I want to make every dollar count. Tell me more about your choice of Medi-Pak Medicare supplement plans!

Sample A. Sample  
100 East Lancaster Ave.  
Ste. 100  
Little Rock, AR 72203

Are you enrolled in Medicare Parts A & B?  Yes  No  
Are you currently a Medi-Pak member?  Yes  No  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender  Male  Female  
Phone†(\_\_\_\_)\_\_\_\_\_  
Marital Status \_\_\_\_\_  
County\_\_\_\_\_

Please enter spouse information ONLY if your spouse is interested in coverage.

Is your spouse enrolled in Medicare Parts A & B?  Yes  No

Is your spouse currently a Medi-Pak member?  Yes  No

Spouse's Name \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender  Male  Female

†By providing my phone number I am expressly giving permission for an Arkansas Blue Cross sales representative to call and talk to me.  
Please have your Easy Reference Number handy when you call.

**Easy Reference Number:** XXXXXX

For faster service, call toll free: **1-800-392-2583**, 8 a.m. to 5 p.m., Monday – Friday.

MP\_DM\_ED\_LT\_10\_11

And of course, you have the assurance of knowing your coverage is backed by the experience and reliability of Arkansas Blue Cross. We know Medicare ... and we understand the health care needs of Arkansans age 65 and over. That's why we offer a choice of several affordable Medi-Pak supplement insurance plans. Each plan provides a different level of coverage to help protect you against costly health care bills NOT paid by Original Medicare.

**Make the most of every dollar. Start by getting  
all the facts on our Medi-Pak Medicare supplement plans.**

You can learn more about our Medi-Pak Medicare supplement plans by calling **1-800-392-2583**, 8 a.m. to 5 p.m., Monday – Friday. You also may visit us online at **arkblueandu.com** or complete the form on the front of the letter and return it in the enclosed postage-paid envelope.

Remember: every dollar counts these days – and we know how to help you get more for your healthcare dollar. Get all the facts today.

Best regards,



Brad Welshans  
Individual Marketing Manager

P.S. See the enclosed brochure for a look at all the advantages of choosing Arkansas Blue Cross and Blue Shield – the company that's *“good for you.”*

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\* Plans are guaranteed renewable, premium rates are subject to change upon thirty (30) days' written notice. Medi-Pak insurance has terms and conditions that may affect coverage. For costs and complete details of the coverage, contact Arkansas Blue Cross and Blue Shield.

Medi-Pak insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage.

SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers® Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

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## Find Out More:



Call **1-800-392-2583**, 8 a.m. to 5 p.m., Monday – Friday.



Visit us online at **arkblueandu.com**



Complete and return the **request form** in the enclosed postage-paid envelope.