

SERFF Tracking Number: AMRP-127834823 State: Arkansas  
 Filing Company: World Corp Insurance Company State Tracking Number: 50286  
 Company Tracking Number: 09AR0653  
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010  
 Standard Plans 2010  
 Product Name: CompletePlus Biography Video Scripts  
 Project Name/Number: CompletePlus Biography Video Scripts/09AR0653

## Filing at a Glance

Company: World Corp Insurance Company

Product Name: CompletePlus Biography Video Scripts SERFF Tr Num: AMRP-127834823 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50286  
 Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0653 State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Authors: Andrea Davey, Patricia Corrigan Disposition Date: 11/17/2011  
 Date Submitted: 11/17/2011 Disposition Status: Filed-Closed  
 Implementation Date Requested: 11/18/2011 Implementation Date:

State Filing Description:

## General Information

Project Name: CompletePlus Biography Video Scripts  
 Project Number: 09AR0653  
 Requested Filing Mode: File & Use  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Status of Filing in Domicile: Authorized  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 11/17/2011  
 State Status Changed: 11/17/2011  
 Created By: Patricia Corrigan  
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Patricia Corrigan

Filing Description:

Re: Individual Medicare Supplement Advertising

Forms: Z-2733 - Long Video Script

Z-2734 - Short Video Script

We are submitting the above referenced forms for your review and approval. These video scripts are new and will be used on the WCIC CompletePlus Website to provide the viewer with general information regarding Medicare Supplement Insurance and our WCIC CompletePlus website.

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We hope you find these forms satisfactory. If you have any questions, please contact me at 1-800-247-2190 ext. 2810.

Thank you.

## Company and Contact

### Filing Contact Information

Patricia Corrigan, patricia.corrigan@americanenterprise.com  
 601 6th Ave. 330-220-1931 [Phone]  
 Des Moines, IA 50309

### Filing Company Information

World Corp Insurance Company CoCode: 79987 State of Domicile: Nebraska  
 11808 Grant Street Group Code: 3527 Company Type: Life and Health  
 P O Box 3160 Group Name: American Enterprise State ID Number:  
 Omaha, NE 68103-0160 FEIN Number: 56-0710065  
 (402) 486-8289 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form x 2 forms = \$100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
World Corp Insurance Company	\$100.00	11/17/2011	53834885

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/17/2011	11/17/2011

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## **Disposition**

Disposition Date: 11/17/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

### Lead Form Number: Z-2733

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 11/17/2011	Z-2733	Advertising	CompletePlus Biography Video Script - Long	Initial			Z-2733 Bracketed.pdf
Filed-Closed 11/17/2011	Z-2734	Advertising	CompletePlus Biography Video Script- Short	Initial			Z-2734 Bracketed.pdf

# Complete Plus Biography Video - Long

## **HOST INTRO:**

**THE GOLDEN YEARS OF RETIREMENT CAN BE THE BEST YEARS OF YOUR LIFE...**

**BUT THEY CAN ALSO BE THE MOST CONFUSING WHEN IT COMES TO HEALTH COVERAGE.**

**THROUGHOUT OUR WORKING LIVES, DECISIONS ABOUT HEALTH INSURANCE ARE USUALLY MADE BY OUR EMPLOYERS – WITH EASY ACCESS TO AN ADMINISTRATOR TO ANSWER ANY QUESTIONS...BUT UPON RETIREMENT, ALL THE KNOWLEDGE AND BURDEN OF CHOICE IS SOLELY UPON US!**

## **MEDICARE SUPPLEMENT EXPERT:**

**WHEN YOU GET TO BE 65...NOW YOU'VE GOT MEDICARE, AND IT'S NOT JUST MEDICARE – IT'S MEDICARE 'A', MEDICARE 'B', MEDICARE 'D', MEDICARE ADVANTAGE. SO WHEN YOU HAVE ALL THOSE DIFFERENT THINGS, AND MEDICARE SUPPLEMENT, WITH ALL THE DIFFERENT PLANS ...IT'S A VERY CONFUSING TIME AND IT'S A SHORT PERIOD OF TIME IN WHICH TO MAKE THOSE DECISIONS.**

## **SENIOR COUPLE:**

**ONE THING THAT HAPPENS IS YOU ARE BOMBARDED WITH MANY DIFFERENT HEALTH CARE PLANS AND IT'S HARD TO DISCERN WHICH ONE IS BEST FOR YOU.**

## **COMPANY EMPLOYEE:**

**THE PLANS 'A' OR 'B' OR PLAN 'F' OR PLAN 'K' OR 'L' – IT'S A DAUNTING AND SCARY PROPOSITION.**

## **NARRATOR:**

**UNFORTUNATELY, MANY SENIORS DO NOT UNDERSTAND THE DIFFERENCE BETWEEN MEDICARE, MEDICARE ADVANTAGE AND MEDICARE SUPPLEMENT INSURANCE...AND ONCE A PERSON REACHES AGE 65, THERE IS ONLY A SHORT WINDOW OF OPPORTUNITY TO MAKE AN INFORMED DECISION: TO SECURE A RATE AND PLAN – WITHOUT MEDICAL SCREENING – OR RISK BEING GROSSLY UNDERINSURED OR AT RISK OF HIGH OUT-OF-POCKET EXPENSES – IF THEY LATER HAVE HEALTH PROBLEMS.**

## **COMPANY EXECUTIVE:**

**IT'S VERY IMPORTANT THAT YOU ENROLL WITHIN THE SPECIFIED TIME FRAME – 6 MONTHS BEFORE OR 6 MONTHS AFTER. IF YOU DON'T, THEN YOU PAY PENALTIES FOR LATE ENROLLMENT INTO MEDICARE AND THAT PENALTY WILL STAY WITH YOU AND YOUR MEDICARE PREMIUM THE REST OF YOUR LIFE.**

## **NARRATOR:**

**THANKFULLY, AS MORE AND MORE SENIORS ARE BECOMING COMPUTER LITERATE...THEY ARE ABLE TO ACCESS THE WEB FOR GATHERING INFORMATION TO MAKE AN INFORMED DECISION.**

INSURANCE COMPANIES, LIKE WORLD CORP INSURANCE COMPANY OF OMAHA, NE, ARE REALIZING THAT MEDICARE-ELIGIBLE BABY BOOMERS WANT A WAY TO DO THEIR OWN RESEARCH TO FIND THE RIGHT PLAN TO FIT THEIR NEEDS.

**COMPANY EXECUTIVE:**

WE THOUGHT THE TIME HAD COME WHEN PEOPLE WOULD START TO BUY HEALTH INSURANCE IN GREATER NUMBERS ONLINE, ON THE WEB. I THINK WE REALLY TOOK A LESSON FROM THE AUTO INSURERS. AUTO INSURANCE IS VERY SIMILAR TO MEDICARE SUPPLEMENT PLANS IN THAT BOTH OUR PRODUCTS ARE STANDARDIZED.....SO THE COVERAGE, THE LANGUAGE IN THE PLANS, ARE ESSENTIALLY THE SAME – ONLY THE PRICE DIFFERS.

**NARRATOR:**

IT WAS THIS NEED FOR EMPOWERING SENIOR CITIZENS TO EDUCATE THEMSELVES ABOUT THEIR MEDICARE OPTIONS...THAT COMPLETEPLUS.COM WAS CREATED. AS A WEBSITE THAT DESCRIBES ALL OF A CONSUMER'S CHOICES FOR MEDICARE SUPPLEMENT INSURANCE (SIDE-BY SIDE)...AS WELL AS REAL TIME INSURANCE QUOTES AND A COMPLETE ONLINE APPLICATION PROCESS. IT HAS MADE CHOOSING THE RIGHT MEDICARE OPTION A COMFORTABLE, EASY AND COST EFFECTIVE METHOD OF DOING IT YOURSELF AT HOME.

**COMPANY EXECUTIVE:**

I THINK THERE IS REALLY THREE THINGS THAT THE BOOMERS ARE LOOKING FOR WHEN THEY COME TO AN INSURANCE COMPANY WEBSITE:

ONE IS EDUCATION – THEY WANT TO UNDERSTAND. THEY HAVE A PARTICULAR PROBLEM AND THEY WANT YOU TO EDUCATE THEM.

SECOND – THEY WANT TO SEE PLAN OPTIONS: WHAT'S AVAILABLE, WHAT CAN I SELECT?

AND THIRD – THEY WANT THE ABILITY TO BUY ONLINE FROM YOU IF YOU CAN DO THAT.... AND THAT'S BECOMING A BIG EXPECTATION FOR ALL WEB CUSTOMERS THESE DAYS.

**MEDICARE SUPPLEMENT EXPERT:**

WHEN YOU LOOK AT THE COMPLETEPLUS.COM, WHAT YOU HAVE THERE IS ALL THAT INFORMATION SO YOU CAN MAKE THAT EDUCATED DECISION AND I CERTAINLY THINK WHEN I'VE HELPED PEOPLE AT THIS AGE, THAT'S WHAT THEY'RE LOOKING FOR. THEY ARE LOOKING FOR MORE INFORMATION SO THEY

KNOW THE FINANCIAL STABILITY OF THE COMPANY. YOU DON'T WANT A COMPANY THAT CAN'T PAY YOUR CLAIMS. YOU DON'T WANT A COMPANY WHERE YOU'RE ON THE PHONE TRYING TO GET THOSE CLAIMS PAID. YOU WANT A COMPANY THAT GIVES YOU GREAT SERVICE, GIVES YOU A GREAT PRODUCT AND IS FINANCIALLY STABLE. YOU KNOW, ALL THE INFORMATION ON ALL THE DIFFERENT PLANS IS OUT ON THAT WEBSITE.

**SENIOR CITIZEN:**

IT'S JUST A WEALTH OF KNOWLEDGE. I MEAN, THIS IS THE DAY OF INFORMATION AND YOU CAN GET SO MUCH INFORMATION AND IT'S EXTREMELY HELPFUL.

**NARRATOR:**

SENIORS AND BABY BOOMERS ARE BECOMING MORE AND MORE COMFORTABLE USING THE WEB TO RESEARCH, COMPARE AND PURCHASE THEIR PRODUCTS. MEDICARE SUPPLEMENT INSURANCE MAY NOW BE JUST AS EASY TO RESEARCH AND PURCHASE ON THE WEB...THANKS TO THESE ONLINE TOOLS.

**NARRATOR:**

AS THOUSANDS OF BABY BOOMERS REACH THAT MAGIC RETIREMENT AGE OF 65 EACH DAY...THEY'RE FACING THE DAUNTING REALITY OF MAKING THEIR OWN HEALTH CHOICE DECISIONS....INCLUDING CHOOSING THE RIGHT MEDICARE SUPPLEMENT INSURANCE.

COMPLETEPLUS.COM OFFERS ALL THE INFORMATION AND COST OF EACH PLAN THAT FITS YOUR NEEDS....AT THE CLICK OF A MOUSE.

**COMPANY EXECUTIVE:**

I'D SAY THE MISSION OF COMPLETEPLUS IS TO SIMPLIFY THE MEDICARE SUPPLEMENT BUYING EXPERIENCE, PROVIDE EDUCATION, PROVIDE PLAN OPTIONS AND A WAY TO ENROLL ONLINE...WITHOUT THE ASSISTANCE OF AN AGENT AND SAVE MONEY IN DOING SO.

**NARRATOR:**

WITH COMPLETEPLUS.COM...YOU HAVE COMPLETE CONTROL OVER YOUR FINANCIAL DECISIONS. NO HIDDEN CHARGES AND NO HARD SELL...YOU SIMPLY GET THE BEST COVERAGE AT THE PRICE YOU CAN AFFORD.

GO ONLINE TO COMPLETEPLUS.COM AND GET A FAST AND EASY QUOTE OR APPLY FOR A 30-DAY RISK FREE POLICY TODAY. **FOR MORE INFORMATION.... VISIT [www.CompletePlus.com](http://www.CompletePlus.com)**

This is a solicitation of insurance and an agent may contact you.

**Not connected with or endorsed by the United States government or the federal Medicare program.**

Call today for more information about the benefits, costs and limits. Plan availability, features and benefits vary by state. In Colorado, Mississippi, Missouri, North Carolina and Pennsylvania coverage is available to qualified Medicare beneficiaries under age 65.

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Underwritten by: World Corp Insurance Company.

Forms: A3111WC and A3112WC; in MO, A3111WC-MO, A3112WC-MO; in NC, A3111WC-NC, A3112WC-NC; in PA, A3111WC-PA, A3112WC-PA

Z-2733

# Complete Plus Biography Video – Short

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Z-2734