

SERFF Tracking Number: AMRP-127115610 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 48430  
Company Tracking Number: 09AR0616  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010  
Standard Plans 2010  
Product Name: Couples Discount Plan F Pre-Approach Letter  
Project Name/Number: Couples Discount Plan F Pre-Approach Letter/09AR0616

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Couples Discount Plan F Pre- Approach Letter SERFF Tr Num: AMRP-127115610 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 48430

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0616 State Status: FEES PAID

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Patricia Corrigan Disposition Date: 04/12/2011

Corrigan

Date Submitted: 04/06/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Couples Discount Plan F Pre-Approach Letter

Status of Filing in Domicile: Authorized

Project Number: 09AR0616

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: AMRP-126628452

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/12/2011

State Status Changed: 04/06/2011

Deemer Date:

Created By: Andrea Davey

Submitted By: Andrea Davey

Corresponding Filing Tracking Number: AMRP-126628452

Filing Description:

Re Individual Medicare Supplement Advertising

Z-2686

We are enclosing the above referenced form for your review and approval. This form was previously filed under SERFF # AMRP-126628452 and approved on 5/27/2010. We have updated the couples discount definition. This letter is a lead generating device and will be used in the solicitation of our Individual Medicare Supplement plans.

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We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 2006.

Thank you.

## Company and Contact

### Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com  
 601 6th Ave 515-245-2006 [Phone]  
 Des Moines, IA 50334 515-245-2391 [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: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50/ad = \$50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	04/06/2011	46332478

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/12/2011	04/12/2011

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## **Disposition**

Disposition Date: 04/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

**Lead Form Number: Z-2686**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	Z-2686	Advertising Couples Discount Plan F Pre-Approach Letter	Revised	Replaced Form #: Z-2573 Previous Filing #: AMRP-126628452		Z-2686 Bracketed.pdf

Dear Neighbor,

Did you know you can now get the most comprehensive Medicare Supplement coverage on the market with one of the best discounts<sup>1</sup> available?

American Republic Corp Insurance Company's Freedom Solutions Plan F offers the most comprehensive Medicare Supplement coverage available, including benefits from doctor office visits to hospital stays. Think this type of plan is going to cost you a fortune? You'll be pleased to know Freedom Solutions has some discounts that will keep your health care budget in line. Here's how...

1. **A couples discount<sup>2</sup> of up to 16%, just because you're part of a couple.** Our couple's discount is one of the strongest on the market. Simply being part of a couple earns you additional savings – regardless of whether you both sign up for coverage with American Republic Corp Insurance Company.
2. **A special preferred discount if you're in good health.** Our preferred health discount is easy to qualify for. If you are enrolling in Medicare for the first time you automatically qualify if you enroll during your open enrollment period. Plus, **70%** of applicants who switch to our Medicare supplement insurance plan qualify! Simply answer a few health related questions and you may be on your way to saving.

And best of all, once you are approved for these discounts you'll continue to save, even if your health or circumstances change over the years.

Whether you are new to Medicare or looking for better options, look no further. While Medicare supplement insurance plans offer the same basic benefits, your rates can vary greatly from company to company. I'm confident I can provide you with a plan that will best meet your needs and your budget.

I will be in your neighborhood soon meeting with some of your neighbors and would be happy to drop off some more information about this comprehensive plan built with some of the best discounts on the market. In the meantime, if you would like to hear more about our Medicare supplement insurance plans, please feel free to **call me at [AgentContact]**. I look forward to talking with you.

Sincerely,

[AgentName]

P.S. Did you know just being part of a couple can add years to your life? Studies show when you are part of a couple you take care of one another which means you should live longer, healthier lives. That's why American Republic Corp Insurance Company wants to reward you with a couple's discount. **Call me today [AgentContact]**.

1. Based on comparison of competitive discount programs.

2. The couple's discount applies when two people over 18 years of age are living in the same household. In MT, the discount applies when two people have been living in the same household for at least 12 months.

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

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

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Forms: A3101AC; in MO, A3101AC-MO; in NC, A3101AC-NC; in OK, A3101AC-OK; in PA, A3101AC-PA; in TN, A3101AC-TN