

SERFF Tracking Number: QUAC-127171777 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: MediQ65
Project Name/Number: /

Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.

Product Name: MediQ65

SERFF Tr Num: QUAC-127171777 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-

State Tr Num: 48822

Closed

Sub-TOI: MS09.000 Medicare Supplement

Co Tr Num:

State Status: Filed-Closed

Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Jim Couch

Disposition Date: 06/20/2011

Date Submitted: 05/18/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/20/2011

State Status Changed: 06/20/2011

Deemer Date:

Created By: Jim Couch

Submitted By: Jim Couch

Corresponding Filing Tracking Number:

Filing Description:

Filing of various marketing and advertising pieces for MediQ65 medicare supplement insurance product filing.

Company and Contact

Filing Contact Information

Jim Couch, VP of Compliance

jim.couch@qualchoice.com

12615 Chenal Parkway, Suite 300

501-228-7111 [Phone] 5118 [Ext]

Little Rock, AR 72211

501-707-6729 [FAX]

Filing Company Information

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 QualChoice Life and Health Insurance CoCode: 70998 State of Domicile: Arkansas
 Company, Inc. Group Code: Company Type: Life & Health
 12615 Chenal Parkway, Suite 300 Group Name: State ID Number:
 Little Rock, AR 72211 Group Name: State ID Number:
 (501) 228-7111 ext. [Phone] FEIN Number: 71-0386640

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QualChoice Life and Health Insurance Company, Inc.	\$0.00	05/18/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/20/2011	06/20/2011

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	06/02/2011	06/02/2011	Jim Couch	06/17/2011	06/17/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	MediQ65 Story Board	Jim Couch	05/19/2011	05/19/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Proposed TV Commercial	Note To Reviewer	Jim Couch	05/18/2011	05/18/2011

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Disposition

Disposition Date: 06/20/2011

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	10 Things to Know About Medicare	Filed-Closed	Yes
Form (revised)	MediQ65 Pocket Folder	Filed-Closed	Yes
Form	MediQ65 Overview	Filed-Closed	Yes
Form	MediQ65 Introduction Letter #1	Filed-Closed	Yes
Form	MediQ65 Introduction Letter #2	Filed-Closed	Yes
Form	MediQ65 Notice to Applicant	Filed-Closed	Yes
Form (revised)	Direct Mail Clear Countdown to 65	Filed-Closed	Yes
Form	MediQ65 Copy for Story Board	Filed-Closed	Yes
Form (revised)	MediQ65 Direct Mail Tear Off	Filed-Closed	Yes
Form (revised)	MediQ65 Newspaper Ad #1	Filed-Closed	Yes
Form (revised)	MediQ65 Story Board	Filed-Closed	Yes
Form	MediQ65 Pocket Folder	Replaced	No
Form	Direct Mail Clear Countdown to 65	Replaced	No
Form	MediQ65 Direct Mail Tear Off	Replaced	No
Form	MediQ65 Newspaper Ad #1	Replaced	No
Form	MediQ65 Story Board	Replaced	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/02/2011
Submitted Date 06/02/2011
Respond By Date 07/05/2011

Dear Jim Couch,

This will acknowledge receipt of the captioned filing.

Rule 41 sec 13 G 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 make sure that this statement is included on each piece of advertising.

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 06/17/2011
 Submitted Date 06/17/2011

Dear Stephanie Fowler,

Comments:

Response 1

Comments: We have added the Federal government and Medicare endorsement disclaimer to the previously filed marketing materials that did not already include the disclaimer.

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
MediQ65 Pocket Folder	0211+MK +009_MQ PFLD		Advertising	Initial			MediQ65 Pocket Folder_06. 13.11.pdf
Previous Version							
MediQ65 Pocket Folder	0211+MK +009_MQ PFLD		Advertising	Initial			Pocket Folder_04. 21.11.pdf
Direct Mail Clear Countdown to 65	0311+MK +005_MQ DM65		Advertising	Initial			MediQ65_ DM2_p1.j pg,MediQ 65_DM2_ p2.jpg

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Product Name: MediQ65

Project Name/Number: /

Previous Version

Direct Mail Clear 0311+MK Advertising Initial MediQ65
Countdown to 65 +005_MQ DM-
DM65 ClearCard
_051011.p
df

MediQ65 Direct Mail 0511+MK Advertising Initial MediQ65_
Tear Off +004_MQ DM3.pdf
DM1

Previous Version

MediQ65 Direct Mail 0511+MK Advertising Initial 10-253-
Tear Off +004_MQ 022
DM1 Medigap
Campaign
_DM.pdf

MediQ65 Newspaper 0511+MK Advertising Initial MediQ65_
Ad #1 +005_MQ print_new.
PRINT1 pdf

Previous Version

MediQ65 Newspaper 0511+MK Advertising Initial 10-253-
Ad #1 +005_MQ 022
PRINT1 Medigap
Campaign
_print_ne
w.pdf

MediQ65 Story Board Advertising Initial MediQ65_
StoryBoar
ds_Page_
1.jpg,Medi
Q65_Story
Boards_P
age_2.jpg,
MediQ65_
StoryBoar
ds_Page_

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Product Name: MediQ65
Project Name/Number: /

3.jpg

Previous Version

MediQ65 Story Board

Advertising

Initial

Storyboard
ds_AID.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Jim Couch

SERFF Tracking Number: QUAC-127171777 State: Arkansas

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Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ65

Project Name/Number: /

Amendment Letter

Submitted Date: 05/19/2011

Comments:

This is the TV advertisement story board referenced in my note in yesterday's filing.

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
	Advertising	MediQ65 Story Board	Initial					Storyboards_AID.pdf

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Product Name: MediQ65
Project Name/Number: /

Note To Reviewer

Created By:

Jim Couch on 05/18/2011 04:59 PM

Last Edited By:

Stephanie Fowler

Submitted On:

06/20/2011 04:21 PM

Subject:

Proposed TV Commercial

Comments:

Stephanie, we also have a proposed TV commercial that will supplement our filing with. With this filing there is the script that accompanies the commercial, so you have all the word that will be spoken. But I will also file with you the "storyboard" so you can see what the commercial will look like. The pdf file for the commercial storyboard is too big right now for SERFF to accept it. So I am having to work with folks here to modify the file so I can get it to you.

Also, I'll be getting you a check before the end of the week for this filing.

Thanks!

Jim

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/20/2011	1110+MK+ 005_TENT HINGS	Advertising	10 Things to Know About Medicare	Initial			10 Things to Know About Medicare#2_t o AID.pdf
Filed-Closed 06/20/2011	0211+MK+ 009_MQPF LD	Advertising	MediQ65 Pocket Folder	Initial			MediQ65 Pocket Folder_06.13.11.pdf
Filed-Closed 06/20/2011	0111+MK+ 021_MQOV W	Advertising	MediQ65 Overview	Initial			MediQ65 Overview_to AID.pdf
Filed-Closed 06/20/2011	0111+MK+ 034MQLTR 1	Advertising	MediQ65 Introduction Letter #1	Initial			MediQ65 Intro Letter #1.pdf
Filed-Closed 06/20/2011	0111+MK+ 034MQLRT 2	Advertising	MediQ65 Introduction Letter #2	Initial			MediQ65 Intro Letter #2.pdf
Filed-Closed 06/20/2011	0411+MK+ 001_MQNo tice	Advertising	MediQ65 Notice to Applicant	Initial			Notice to Applicant.pdf
Filed-Closed 06/20/2011	0311+MK+ 005_MQD M65	Advertising	Direct Mail Clear Countdown to 65	Initial			MediQ65_DM 2_p1.jpg MediQ65_DM 2_p2.jpg
Filed-Closed 06/20/2011	10-253-022 MediQ65 Copy for Story Board	Advertising	MediQ65 Copy for Story Board	Initial			10-253-022 MediQ65 Copy for StoryBoards.pdf
Filed-	0511+MK+ Direct Mail	Advertising	MediQ65 Direct Mail	Initial			MediQ65_DM

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Closed	004_MQD	Tear Off	3.pdf
06/20/2011 M1			
Filed-	0511+MK+	Advertising MediQ65 Newspaper Initial	MediQ65_print_new.pdf
Closed	005_MQPR	Ad #1	
06/20/2011 INT1			
Filed-		Advertising MediQ65 Story Initial	MediQ65_StoryBoards_Page_1.jpg
Closed		Board	MediQ65_StoryBoards_Page_2.jpg
06/20/2011			
			MediQ65_StoryBoards_Page_3.jpg

10

things
you need
to know about
Medicare



MediQ65™

QualChoice understands Medicare, and we want to help you understand it as well. As a premier insurance provider in Arkansas, we are uniquely positioned to assist those at or nearing age 65.

QualChoice's healthcare industry experience in Arkansas spans 15 years and includes group and individual medical plan experience. We are pleased to offer our expertise to those who are interested in Medicare supplement options and are committed to the health of Arkansas residents.

We understand that you need a starting point when beginning to review your Medicare options. You need to know where to go and how to get there. This brochure is that beginning point.

We encourage you to review the basic Medicare information contained in this brochure. After you have reviewed this information, please contact a dedicated QualChoice MediQ65™ representative at **1.855.MEDIQ65 (1.855.633.4765)** to assist with your needs and to discuss the various Medicare supplement options available to you. Or, visit us online at www.qualchoice.com.

At QualChoice, we succeed when you do. So let us help you reach a Medicare decision that you understand and that you are comfortable with.

from  **QualChoice®**

1

It Is Complicated

One thing is certain: if you've tried to research Medicare on your own, you understand there are many factors to consider. Know that you are not alone in your search. You can contact a knowledgeable MediQ65™ representative any time to help navigate the Medicare maze. Our representatives are dedicated to the needs of individuals who are becoming Medicare eligible and those who simply want to make sure their current Medicare plans are the best options to meet their needs.



There Are Two Ways to Get Medicare

2

Medicare is a governmental health insurance program administered by the Center for Medicare & Medicaid Services. To be eligible you must be age 65 or older, under age 65 with certain disabilities, or have end-stage renal disease. For those approaching age 65, initial enrollment for Medicare is a seven-month period beginning three months prior to your 65th birthday and ending three months after the month of your birthday.

3

When and How You Should Enroll

If you receive Social Security benefits, you are automatically enrolled in Medicare Part A and should receive a Medicare card in the mail around three months prior to your 65th birthday confirming your enrollment. Or, if you have Railroad Retirement, in most cases you automatically get Part A and B starting the first day of the month you turn 65.

If you do not receive Social Security or Railroad Retirement benefits, you must act to enroll in Part A by visiting your local Social Security field office or www.ssa.gov.

If you are covered under a qualified group health plan, you are not required to enroll in Medicare benefits until your coverage under the group health plan ends. At that time, there is a Special Enrollment Period of 8 months that begins the month after the employment ends or the group health plan coverage ends, whichever occurs first.

Note: If you have COBRA coverage or a retiree health plan, you don't have coverage based on current employment. You're not eligible for a Special Enrollment Period when that coverage ends.



Medicare Part A Is for Hospital Care

4

The Original Medicare plan consists of Part A. You do have the option of adding Parts B and D. You will automatically be enrolled in Part A unless you specifically choose to join a Medicare Advantage Plan (Part C). Medicare Part A is known as "hospital insurance" and is premium free for most qualified enrollees. Medicare Part A will help cover costs associated with an inpatient stay in a hospital or nursing facility and can pay for some home health and hospice care.

5

You Can Add Medicare Part B

Medicare Part B is known as “medical insurance,” and there is a monthly premium that can be deducted from your Social Security check. Part B helps cover costs such as outpatient surgery, screenings, tests, lab work, medical equipment and supplies, and more. This coverage is optional for those who are enrolled in Part A.

The initial enrollment period for Part B is the same as for Part A. There is also a general enrollment period from January 1 through March 31 of each year for a July 1 effective date (of the same year). In addition, individuals losing group health plan coverage are considered eligible to enroll in Medicare Part B during an eighth-month period beginning the month of group plan eligibility loss.



Medicare Part C (Medicare Advantage Plan)

6

Medicare Part C (also called Medicare Advantage or MA) replaces Parts A and B and is offered through private insurance carriers. In other words, if you enroll in a private Medicare Part C plan, you no longer receive coverage through Parts A and B. Medicare Part C includes specialized care for people who need a large amount of health care services. Unlike Original Medicare, MA coverage is almost always through HMOs and you are limited to in-network providers and facilities. The providers and coverage do change from year to year.

7

There Is Drug Coverage Available

Medicare's prescription drug plan is known as Part D. There is no coverage for prescription drugs in Parts A and B -- so those desiring this coverage should enroll in Medicare Part D. Coverage in Part D is available through private insurers. Typically the insurer will cover a portion of the covered drug and the enrollee will pay for a portion. Plan types and covered drugs vary by plan, so those enrolling in Medicare Part D should review their plan options thoroughly.

The initial enrollment period for Medicare Part D is the same as regular Medicare. However, there is an opportunity for annual enrollment outside the initial period.



What It Means for Me

8

Medicare offers excellent benefits for its enrollees; however, Part A can still leave you with deductibles and copays, and Part B only pays a percentage of services covered after the deductible. All Medicare-eligible individuals should be aware of their coverage options.

9

Original Medicare Plans Do Not Cover Everything

Medicare Supplement Insurance Plans or 'Medigap' plans, can help lower the out-of-pocket costs that aren't covered. They cost a monthly premium and are available through private insurance carriers such as QualChoice. To enroll in a Medicare Supplement Plan (Medigap), you must be enrolled in Medicare Parts A and B.



Choose A Plan Right for You

10

There are many nuances to the Medicare alphabet. With all of the parts and all of the possibilities involved with the Medigap plans, individuals nearing Medicare decision time need an advocate and an advisor. QualChoice wants to be that trusted resource.

Our experienced MediQ65™ Representatives are ready to assist you at any time.

1.855.MEDIQ65 (1.855.633.4765).

Monday - Friday, 8am - 5pm

MediQ65™

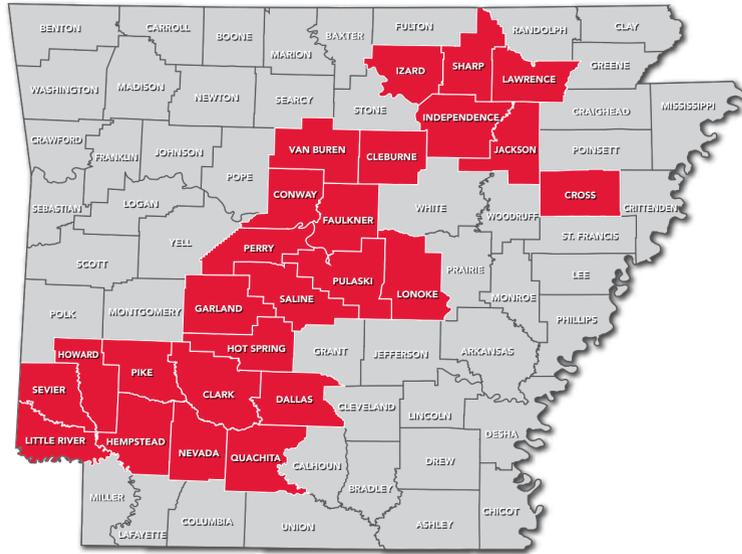
The information provided herein is not associated with, endorsed by, or authorized by the U.S. Social Security Administration, the U.S. Department of Health & Human Services, the Centers for Medicare & Medicaid Services or Department of Insurance. This booklet contains basic information about Medicare supplement plans. If you would like more information about the Federal government's Medicare benefit, please visit the Official U.S. Government Site at www.medicare.gov.

 **QualChoice®**

MediQ65™ Medicare Supplement Insurance
Underwritten by QualChoice Life and Health Insurance Company, Inc.

P.O. Box 25626 • Little Rock, AR 72221-5626 • 1.855.MEDIQ65 (1.855.633.4765) • www.qualchoice.com

SERVICE COUNTIES



Service Area 1:

Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, Drew, Fulton, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Logan, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sebastian, St. Francis, Stone, Union, Washington, Van Buren, White, Woodruff, Yell

Service Area 2:

Clark, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, IZARD, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Perry, Pike, Pulaski, Saline, Sevier, Sharp, Van Buren

MediQ65™ Medicare supplement plans are not connected with or endorsed by the U.S. Government or the federal Medicare program.

MediQ65™ Medicare Supplement Insurance is underwritten by QualChoice Life and Health Insurance Company, Inc. QualChoice is the registered name used for products and services provided by one or more of the QualChoice group of subsidiary companies.

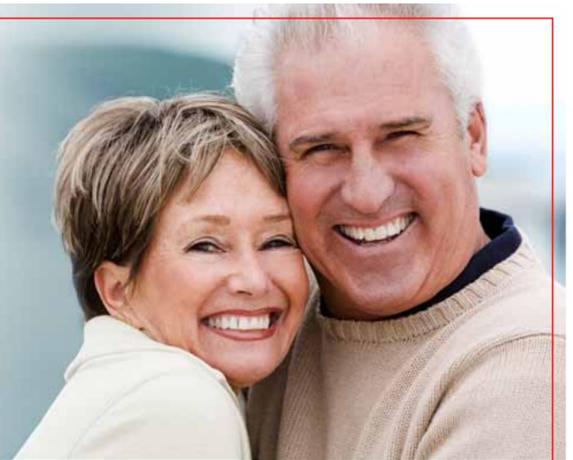


MediQ65™ Medicare Supplement Insurance

P.O. BOX 25626 • LITTLE ROCK, AR 72221-5626 • 855.MEDIQ65 (855.633.4765) • WWW.QUALCHOICE.COM

0211+MK+009_MQPFLD

Medicare Supplement Insurance



INTRODUCING

MediQ65™

Picking up where Medicare leaves off...



Medicare Supplement Insurance
1.855.MEDIQ65
 (1.855.633.4765)
 Monday - Friday, 8 am to 5 pm

2011

OVERVIEW

of

MEDICARE SUPPLEMENT INSURANCE



MediQ65™ Medicare supplement insurance is underwritten by QualChoice Life and Health Insurance Company, Inc. 'QualChoice' is the registered name used for products and services provided by one or more of the QualChoice group of subsidiary companies.

MEDICARE SUPPLEMENT INSURANCE PLAN OPTIONS

Medicare can be difficult to navigate and there is a lot of information out there for those beginning their search for Medicare supplement coverage. Once you have Medicare Parts A and B in place and you review the coverage they provide, it is always a good idea to think about your health care needs – both short term and long term.

WHY DO I NEED MEDICARE SUPPLEMENT INSURANCE?

While Medicare Part A and B provide incredibly useful coverage, they do not pay for everything. This is where Medicare supplement plans come into play. Medicare supplement insurance plans, also known as Medigap, are designed specifically to cover costs associated with the gaps or expenses not covered by Medicare. Medicare supplement plans are offered through private insurance companies such as QualChoice.

The Medicare MediQ65™ supplement plans offered by QualChoice can provide comprehensive options to meet your needs. We encourage you to thoroughly review the chart on page 4 to determine which Medicare MediQ65™ supplement plan might best meet your needs. Our MediQ65™ representatives are available Monday-Friday, 8am to 5pm (Central Time) to discuss your individual needs and to assist in tailoring solutions that are right for you —call us toll-free at **1.855.MEDIQ65** (1.855. 633.4765).

For more information about Medigap policies visit www.medicare.gov to view or print a copy of ***“Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare”***

Under search tools, select ‘Find A Medicare Publication’.

WHEN DO I NEED TO SELECT A MEDICARE SUPPLEMENT INSURANCE PLAN?

IMPORTANT!
In most cases, unless you apply for Medigap 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.

There is a specific period in which you can initially enroll in a Medicare supplement plan (Medigap) and are guaranteed coverage. The best time is during your Medigap Open Enrollment Period. This is the six-month period that begins on the first day of the month in which you are age 65 or older and enrolled in Medicare Part B. During this time you are guaranteed the right to buy any Medigap policy sold by any carrier doing Medigap business in any state without submitting a health statement.

There are other situations outside your Medigap Open Enrollment Period when you may be eligible to apply for a Medigap plan. Generally this applies to other health coverage you recently had before applying for a Medigap plan. As long as a Medicare beneficiary applies for a Medigap policy 63 days from the date of a loss of coverage, no pre-existing penalties or waiting periods will apply. This is the guarantee issue period for Medicare supplement. Be sure to contact a MediQ65™ representative to discuss your specific eligibility scenario.

Prior to weighing your Medicare supplement insurance plan options, it is best to know what your Medicare Parts A and B cover. It is also important to consider upcoming medical expenses and to factor in some unknown expenses.

THINGS TO KNOW AS YOU REVIEW MEDICARE SUPPLEMENT INSURANCE PLANS

When it comes to choosing a Medigap plan, there's a lot to think about. That's why we're committed to helping you through the entire process. We'll help you identify your needs, review your options and answer your questions. Medicare supplement insurance plans do not include coverage for prescription drugs. They are intended solely to fill in the coverage gaps in Medicare Parts A and B.

Important terminology to note when reviewing Medicare supplement insurance plans is as follows:

- **Benefit period** – Original Medicare (Part A and Part B) uses benefit periods to measure your use of hospital and skilled nursing facility services. A benefit period begins the day you go into a hospital or skilled nursing facility. It ends when you've not received either kind of care for 60 continuous days. If you go into a hospital or skilled nursing facility after a benefit period has ended, a new one begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have, although inpatient mental health care in a psychiatric hospital is limited to 190 days in a lifetime.
- **Coinsurance** – The amount paid by the plan – and the insured – after the deductible is met.
- **Copayment** – This is an amount that you or your insurance plan must pay to supplement Medicare's payments for Part A and Part B expenses. These amounts do not accrue toward a deductible.
- **Deductible** – An amount of money that must be paid out-of-pocket before either Medicare or your benefits begin to pay.
- **Excess charges** – If you are on Original Medicare, this is the difference between a doctor or other health care provider's actual charge (which may be limited by Medicare or the state) and the Medicare-approved payment amount.

MEDIQ65™ — MEDICARE SUPPLEMENT INSURANCE OPTIONS

QualChoice offers Medigap plans A, F, G, and N. Because the federal government standardizes Medigap plans all Medigap plans cover the same 'basic benefits':

- ✓ Medicare Part A coinsurance and all costs *after* hospital benefits are exhausted
- ✓ Medicare Part B coinsurance/copayments
- ✓ The first three pints of blood
- ✓ Hospice care coinsurance/copayments

In a sense, the 'basic benefits' cover the big ticket item health care costs. These benefits are in addition to what Medicare Parts A and B cover and are meant to **supplement** Medicare coverage, providing you a more complete health care package. If you want more coverage than the 'basic benefits', all of the Medicare supplement plans (except Plan A) have additional benefits. You choose the combination of benefits that best meets your needs.

The chart on page 4 gives you a quick look at the MediQ65™ plans offered by QualChoice as well as some of the benefits excluded by Medicare Parts A and B. The "■" in the box indicates the benefit is provided in that plan. *This table is a synopsis only. For detailed plan information, please review the **2011 Outline of Medicare Supplement Coverage** document enclosed in your MediQ65 packet.*

MediQ65™ Medicare Supplement Insurance offers Plans A, F, G and N

WHAT MEDICARE DOES NOT PAY IN 2011	Plan A PAYS	Plan F PAYS	Plan G PAYS	Plan N PAYS
Part A: Hospital Services				
\$1,132* inpatient hospital deductible each benefit period		■	■	■
\$283* copayment for days 61-90 in a hospital	■	■	■	■
\$566* copayment for days 91-150 in a hospital	■	■	■	
\$141.50* copayment, per days, days 21-100 in a skilled nursing facility		■	■	■
Additional 365 days after Medicare hospital benefits end	■	■	■	■
Calendar year blood deductible	■	■	■	■
Hospice care: coverage of cost-sharing for all Part A Medicare eligible hospice care and respite care expenses	■	■	■	■
Part B: Physician Care and Medical Services				
\$162* Part B deductible		■		
20% of Part B coinsurance after deductible is met	■	■	■	**
Blood (cost of first 3 pints, if not by blood replacement). Medicare only pays 80% of cost of blood.	■	■	■	■
Excess charges related to Medicare Part B (up to 15%)		■	■	
Other Benefits Not Covered by Medicare Parts A and B				
Emergency services received in a foreign country		■	■	■

*This is the 2011 Medicare amount. The amount may change in 2012.

** Except up to a \$20 doctor visit copayment and \$50 emergency room copayment, unless covered by Part A. (Emergency Room copayment waived if admitted to hospital).

WHAT ELSE DO I GET WITH MY MEDIQ65™ PLAN?

Your good health is important to us. That's why we offer easy-to-use programs and tools to help you better understand your health and wellness options. Through our secure, members-only web site, you can review your claims history and find extensive medical information on various health conditions. Access to this site is an added benefit when you are a MediQ65™ member.

We also provide ways to help you stay healthy! In addition to our online library of health information, MediQ65™ offers an online communication tool that allows you to electronically submit a question to a wide range of clinical experts, as well as nutritionists and fitness experts, and receive a personalized response within 24 hours in most cases. In addition, you will have access to our online QuicQuestions service! You can submit any question regarding your MediQ65™ coverage and get an online reply within

one business day, as well as check on the status of your question and respond back all in one convenient place. Or, you can call and speak directly to a member of our Customer Service team!

At QualChoice we understand security and quality health care coverage is important to you. That's why we're committed to constantly improving our services to better meet *your* changing health care needs.

WITH SO MANY MEDICARE SUPPLEMENT INSURANCE PLANS OUT THERE – WHY CHOOSE QUALCHOICE'S MEDIQ65™ PLAN?

As an independent Arkansas-owned and Arkansas-based health insurance provider, QualChoice is involved in all facets of medical-related health plans. If you know QualChoice, you know our reputation for making life a little easier. Our members receive the customer service and one-on-one personal attention they expect and deserve! We're here to help at every step along the way. Even before you become a member, we'll be there to answer all your questions, no questions asked.

If you're undecided about which MediQ65™ Medicare supplement plan you want, and need help deciding what will work best for you, please let us know. As you read through our MediQ65™ packet of information, don't hesitate to contact a MediQ65™ representative at **1.855. MEDIQ65** (855.633.4765) to get answers to all your questions.

ELIGIBILITY AND LIMITATIONS

Eligibility

To be eligible for MediQ65™ Medicare supplement insurance, you must be enrolled in Medicare Part A and B and reside in the state of Arkansas. No benefit will be payable if you can obtain these benefits under any other federal or state program.

Lifetime Reserve

After 90 days of hospitalization, Medicare benefits are paid from a onetime lifetime reserve of 60 additional days (days 91-150) which are not renewable each benefit period. (See the enclosed **2011 Outline of Medicare Supplement Coverage** for details and limits of these benefits.)

Limitations

- For Medicare Part A and Part B services provided by a hospital, supplemental benefits will only be paid if the hospital is a Medicare participating hospital. Benefits which supplement Medicare Part B will be limited to the reasonable charges as determined by Medicare. Emergency care in a foreign country benefit is subject to a \$250 deductible and a \$50,000 lifetime maximum (only offered in MediQ65™ Plans F, G, and N).
- MediQ65™ Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans are guaranteed renewable; premium rates are subject to change upon 30 days written notice.
- MediQ65™ Medicare supplement insurance plans have terms and conditions that may affect your coverage.

- Premium rates are determined by the service area in which you reside. If you are approved for coverage and then move to a different service area, your premium rate may change. The new premium rate will be effective on the first day of the next premium billing period.

IF YOU'RE READY TO ENROLL, HERE'S WHAT YOU NEED TO DO:

1. DETERMINE IF YOU'RE ELIGIBLE TO APPLY

You may apply for a QualChoice MediQ65™ plan if you:

- Are an Arkansas resident
- Will be age 65 or older at the time of coverage
- Are enrolled, or will be enrolled, in Medicare Parts A and B at the time of coverage

NOTE: No benefit will be payable if you can obtain these benefits under any other federal or state program.

2. DETERMINE WHEN YOU CAN APPLY

- Open Enrollment Period - the six month period that begins on the first day of the month in which you are age 65 or older **and** enrolled in Medicare Part B.
- There are certain other situations outside your Medigap Open Enrollment Period when you may be eligible to apply for a Medigap plan. In most cases these are when you lose or drop other health coverage. Contact a MediQ65™ representative at **1.855-MEDIQ65** (855.663.4765) for assistance.

3. APPLY

Medicare paperwork can be exhausting. That's why we've worked hard to make it as easy as possible to apply for a QualChoice MediQ65™ plan.

① Carefully review the enclosed **APPLICATION PACKET**

- A. Follow the instructions on the application.
- B. Complete all the parts that pertain to you. **NOTE:** *A MediQ65™ Medicare supplement policy only covers one person. If you and your spouse both want MediQ65™ coverage, you will each need to complete an application.*
- C. Sign all applicable forms and mail back to us (a return postage paid envelope is enclosed for your use).

② Need assistance? Contact a MediQ65™ representative at **1.855.MEDIQ65** (1.855.633.4765).

4. DO NOT CANCEL YOUR CURRENT COVERAGE!

Since applications for MediQ65™ Medicare supplement insurance plans take time to process, we advise you to keep your current coverage in effect until you are notified whether your application has been approved.

MediQ65™ Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare programs.

FOR MORE INFORMATION ABOUT MEDICARE AND MEDIGAP

MediQ65 Medicare Supplement Insurance Plan / Weekdays 8am to 5pm Central Time

Toll Free **855.MEDIQ65 (855.633.4765)**

www.qualchoice.com

Senior Health Insurance Information Program (SHIIP – State of Arkansas)

Toll Free **800.224.6330** or **501.371.2782**

www.insurance.arkansas.gov

Medicare / 24 hours a day, 7 days a week

Medicare Hotline **800.633.4227 (800.MEDICARE)**

TTY/TDD users call **877.486.2048**

www.medicare.gov

For more information about Medigap policies visit www.medicare.gov to view or print a copy of “*Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*”.

MediQ65™

Underwritten by QualChoice Life and Health Insurance Company, Inc.

MediQ65™ Medicare Supplement Insurance

12615 Chenal Parkway, Ste. 300

PO Box 25626

Little Rock, AR 72221-5626

1.855.MEDIQ65 (1.855.633.4765)

Monday-Friday 8:00am to 5:00pm (Central Time)

Visit us on the web: www.qualchoice.com

QualChoice®

MediQ65™ Medicare supplement insurance is underwritten by QualChoice Life and Health Insurance Company, Inc. ‘QualChoice’ is the registered name used for products and services provided by one or more of the QualChoice group of subsidiary companies.

<Date >
<Name>
<Address>
<City, State, Zip>

Get the Insurance You Deserve at QualChoice!

Medicare
Supplement

Dear <Name>:

Thank you for requesting our *10 Things to Know about Medicare* pamphlet. We trust this information will help you become more informed about Medicare – specifically, understanding what Medicare is, how and when to enroll, what it does and doesn't cover – and the health plan options available to you as a Medicare beneficiary.

Although Medicare is a vitally important part of your health insurance protection, it was never designed to pay for all of your health care needs.

If you're looking for a plan that will help cover what Medicare doesn't, QualChoice offers four different Medigap (Medicare supplement) plans.

The enclosed packet contains everything you need to understand, choose, and enroll in a MediQ65™ Medicare supplement plan:

- An **Overview** detailing the benefits of Medicare supplement plans
- An **Outline of Coverage** explaining the benefits of MediQ65™ Medicare supplement plans
- A **MediQ65™ Application Packet** — for those ready to enroll!

If you need help deciding which plan will work the best for you, please give us a call at 1.855.MEDIQ65 (1.855.633.4765), Monday-Friday, 8am to 5pm. If you already know which MediQ65™ Medicare supplement plan is right for you, just complete the information in the enclosed Application Packet and return to us in the postage-paid envelope provided.

We hope you'll give us an opportunity to show you why so many Arkansans are choosing QualChoice for their health care coverage. Because we offer a wide range of coverage options, we are confident you'll find a plan that suits both your lifestyle and your budget!



Bobette A. Leggett
MediQ65™ Product Manager

Important Information

- To be eligible for MediQ65™ you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.
- MediQ65™ Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.
- Hospital benefits must be provided by facilities participating with Medicare.
- Plans are guaranteed renewable; premium rates are subject to change upon thirty (30) days written notice. Premium rates are determined according to the service area in which you reside. If you move from one service area to another, your premium rate may change. The new premium rate will be effective on the first day of the next premium billing period.
- Payments are limited to the reasonable charges as determined by Medicare. MediQ65™ insurance has terms and conditions that may affect your coverage. For costs and complete details of the coverage, contact QualChoice.
- Unless you apply for MediQ65™ coverage during a guarantee issue period mandated by federal and state law, you must answer medical underwriting health questions and may not be accepted for coverage.
- Since applications for MediQ65™ Medicare supplement insurance plans take time to process, we advise you to keep your current coverage until we notify you whether your application has been approved.

QualChoice®

MediQ65™ Medicare Supplement Insurance
Underwritten by QualChoice Life and Health Insurance Company, Inc.

P.O. Box 25626 • Little Rock, AR 72221-5626 • 1.855.MEDIQ65 (1.855.633.4765) • www.qualchoice.com

Medicare Countdown to Age 65

5

months before your birthday

- Begin educating yourself about Medicare and Social Security.
- Consider signing up for a Medicare supplement insurance (Medigap) policy. These policies can help reduce your out-of-pocket expenses by picking up where Original Medicare coverage leaves off.
- If you are employed, check with your employer to see how the group plan coordinates with Medicare.
- Read *"Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare"* available from www.medicare.gov. Or, call the Medicare hotline at **800.633.4227** and request a copy.

3

months before your birthday

- If you haven't filed for Social Security, you must enroll. To do this, contact the Social Security Administration at **800.772.1213**. TTY users should call **800.325.0778**.
- If you have already filed for Social Security, you will receive your Medicare card about three months before you turn age 65. The card will show you the date your coverage begins. If you decide you don't want Medicare Part B, follow the instructions on the card.
- Keep in mind if you enroll in a Medicare supplement plan (Medigap) during the Open Enrollment Period policies are guaranteed issue and not subject to medical underwriting.
- Talk with your doctors to determine if they accept Medicare.

1-2

months before your birthday

- Contact QualChoice to learn more about our MediQ65™ Medicare supplement plans and to answer any questions you may have.
- Select and sign up for a MediQ65™ plan that supplements Medicare or otherwise covers you if you think you need more protection.

Call Today

Toll Free 1.855.MEDIQ65

(1.855.633.4765)

Monday - Friday, 8am to 5pm

www.qualchoice.com

<Date >
<Name>
<Address>
<City, State, Zip>

Get the Insurance You Deserve at QualChoice!

Medicare
Supplement

Dear <Name>:

Congratulations on approaching your 65th birthday! Soon you'll be eligible for Medicare Parts A and B and that's likely to represent a major change in how you get health care coverage. If you're beginning to explore your available health care coverage options — that's where QualChoice and MediQ65™ can help!

I have enclosed our booklet on **10 Things to Know about Medicare**. This basic information will help you understand what Medicare is and, more importantly, that even with Medicare Parts A and B alone you will still be faced with out-of-pocket expenses. While Medicare is a vitally important part of your health insurance protection, it was never designed to pay for all of your health care needs.

If you're looking for a plan that will help cover what Medicare doesn't, QualChoice offers four different Medigap (Medicare supplement) plans.

The enclosed packet contains everything you need to understand, choose, and enroll in a MediQ65™ Medicare supplement plan:

- An **Overview** detailing the benefits of Medicare supplement plans
- An **Outline of Coverage** explaining the benefits of MediQ65™ Medicare supplement plans
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If you need help deciding which plan will work the best for you, please give us a call at 1.855.MEDIQ65 (1.855.633.4765), Monday-Friday, 8am to 5pm. If you already know which MediQ65™ Medicare supplement plan is right for you, just complete the information in the enclosed Application Packet and return to us in the postage-paid envelope provided.

We hope you'll give us an opportunity to show you why so many Arkansans are choosing QualChoice for their health care coverage. Because we offer a wide range of coverage options, we are confident you'll find a plan that suits both your life-style and your budget!



Bobette A. Leggett
MediQ65™ Product Manager

Important Information

- To be eligible for MediQ65™ you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.
- MediQ65™ Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.
- Hospital benefits must be provided by facilities participating with Medicare.
- Plans are guaranteed renewable; premium rates are subject to change upon thirty (30) days written notice. Premium rates are determined according to the service area in which you reside. If you move from one service area to another, your premium rate may change. The new premium rate will be effective on the first day of the next premium billing period.
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- Unless you apply for MediQ65™ coverage during a guarantee issue period mandated by federal and state law, you must answer medical underwriting health questions and may not be accepted for coverage.
- Since applications for MediQ65™ Medicare supplement insurance plans take time to process, we advise you to keep your current coverage until we notify you whether your application has been approved.

QualChoice®

MediQ65™ Medicare Supplement Insurance
Underwritten by QualChoice Life and Health Insurance Company, Inc.

P.O. Box 25626 • Little Rock, AR 72221-5626 • 1.855.MEDIQ65 (1.855.633.4765) • www.qualchoice.com

Medicare Countdown to Age 65

5

months before your birthday

- Begin educating yourself about Medicare and Social Security.
- Consider signing up for a Medicare supplement insurance (Medigap) policy. These policies can help reduce your out-of-pocket expenses by picking up where Original Medicare coverage leaves off.
- If you are employed, check with your employer to see how the group plan coordinates with Medicare.
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3

months before your birthday

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- Keep in mind if you enroll in a Medicare supplement plan (Medigap) during the Open Enrollment Period policies are guaranteed issue and not subject to medical underwriting.
- Talk with your doctors to determine if they accept Medicare.

1-2

months before your birthday

- Contact QualChoice to learn more about our MediQ65™ Medicare supplement plans and to answer any questions you may have.
- Select and sign up for a MediQ65™ plan that supplements Medicare or otherwise covers you if you think you need more protection.

Call Today

Toll Free 1.855.MEDIQ65

(1.855.633.4765)

Monday - Friday, 8am to 5pm

www.qualchoice.com



NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT COVERAGE OR MEDICARE ADVANTAGE INSURANCE

Please save this notice—it may be important to you in the future.

According to the information you furnished, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by QualChoice. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you may have that may duplicate this policy.

Statement to Applicant by Issuer or Agent/Broker

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan.

The replacement policy is being purchased for the following reason (check (✓) one):

- Additional benefits
No change in benefits, but lower premiums
Fewer benefits and lower premiums
My plan has outpatient prescription drug coverage and I am enrolling in Part D.
Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment :

Other (please specify):

Notes

- 1. If the issuer of the Medicare supplement policy being applied for does not, or is otherwise prohibited from imposing preexisting condition limitations, please skip to statement 2 below. Health conditions which you may presently have preexisting conditions may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure you want to keep it.

Table with 2 columns: Field Name and Signature/Date. Fields include Agent/Broker Name, License Number, Applicant Name, and Applicant Social Security Number.

SERFF Tracking Number: QUAC-127171777 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: MediQ65
Project Name/Number: /

Attachment "MediQ65_DM2_p1.jpg" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: QUAC-127171777 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.
Company Tracking Number:
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: MediQ65
Project Name/Number: /

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CONCEPT COPY

Client: QualChoice
 Job: MediQ65 TV
 Number: 10-253-022
 Date: April 25, 2011

TV

Text from script moves in and out of sight as it is said by announcer. Resembles existing campaign TV, but moves more slowly and has a more polished appearance.

VIDEO	AUDIO
	VO: Hey you. Are you on Medicare? About to be? Listen up. If you want extra coverage to pick up where Medicare leaves off, QualChoice has what you need.
	With MediQ 65, a Medicare supplement product from QualChoice, you can choose flexible coverage that will help limit your out-of-pocket expenses.
SUPER: LOGO, PHONE, WEBSITE	VO: Now that you know more about QualChoice, you know there's a better choice. Call 1-855-633-4765 or visit qualchoice.com to get a free guide to understanding your Medicare coverage and find out more about supplement insurance options.

Think Medicare has you covered?

Think Again.

Return this form today to get
your **free guide** to understanding
Medicare supplement insurance.

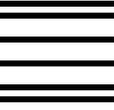
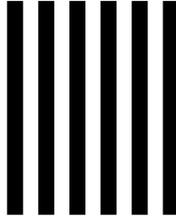
QualChoice®



MediQ65™

0511+MK+055_MQPRINT1

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. [REDACTED]

POSTAGE WILL BE PAID BY ADDRESSEE

QualChoice
ATTN: MediQ65™ Supplement Insurance
P.O. Box 25626
Little Rock, AR 72221-5626

If you rely on Medicare to pay for your healthcare expenses, you may still face out-of-pocket expenses each year. Make sure you're prepared with MediQ65™, a Medicare supplement product from QualChoice. MediQ65™ offers affordable, flexible coverage to help limit your share of expenses like coinsurance, copayments and deductibles.

Call 1.855.MEDIQ65 (1.855.633.4765) or return the attached form to get a free guide to understanding your Medicare coverage and find out more about supplemental insurance options.

 QualChoice®

www.qualchoice.com



LIFT HERE TO LEARN MORE ABOUT MEDIQ65 FROM QUALCHOICE.

Don't plan on your Medicare plan covering everything.

MediQ65™

If you're on Medicare and you'd like extra coverage to reduce your out-of-pocket expenses, it's time you heard about QualChoice. With MediQ65™ Medicare Supplement Insurance, you can rest easy knowing you're covered by the state's premier health insurance provider. MediQ65™ is priced affordably and offers you the outstanding customer service QualChoice is known for.

QualChoice®
HEALTH INSURANCE

Call 1.855.MediQ65 (1.855.633.4765) or visit qualchoice.com to find out how to get a free guide to understanding your Medicare coverage and find out more about supplemental insurance options.



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Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ65

Project Name/Number: /

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SERFF Tracking Number: QUAC-127171777 State: Arkansas

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ65

Project Name/Number: /

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SERFF Tracking Number: QUAC-127171777 State: Arkansas

Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number: 48822
Inc.

Company Tracking Number:

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: MediQ65

Project Name/Number: /

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