

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medipak Advertising  
Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

## Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Medipak Advertising

SERFF Tr Num: ARBB-127964068 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Filed-

State Tr Num:

Closed

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Filed-Closed

MP\_FF\_LT\_01\_12\_DR,  
MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

Filing Type: Form/Advertisement

Reviewer(s): Stephanie Fowler

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

Disposition Date: 01/19/2012

Date Submitted: 01/06/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Letter, Brochures

Status of Filing in Domicile: Pending

Project Number: MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 01/19/2012

State Status Changed: 01/19/2012

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

Filing Description:

Attached please find forms MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_2012 and MP\_FF\_BRO\_AG\_2012 for your review and approval.

The first item is a Medipak Supplement Kit cover letter. Also, attached is 2012 DR Medipak Sup Brochure and 2012 AG Medipak Sup Brochure. In the DR version, we direct prospects to call us internally and in the AG version we direct

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
 Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Medipak Advertising  
 Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

prospects to call their agents.

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

## Company and Contact

### Filing Contact Information

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  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$150.00	01/06/2012	55100423

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medipak Advertising  
Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/19/2012	01/19/2012

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medipak Advertising  
Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

## Disposition

Disposition Date: 01/19/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
 Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Medipak Advertising  
 Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Form	Letter	Filed-Closed	Yes
Form	Brochure	Filed-Closed	Yes
Form	Brochure	Filed-Closed	Yes

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
 Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Medipak Advertising  
 Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

## Form Schedule

Lead Form Number: MP\_FF\_LT\_01\_12\_DR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	MP_FF_LT_01_12_D	Advertising	Letter	Initial			2012 Sup FF Kit Cover Letter.pdf
01/19/2012						R	
Filed-Closed	MP_FF_BR_O_DR_201	Advertising	Brochure	Initial			2012 Sup FF Kit DR Brochure v2.pdf
01/19/2012						2	
Filed-Closed	MP_FF_BR_O_AG_201	Advertising	Brochure	Initial			2012 Sup FF Kit AG Brochure.pdf
01/19/2012						2	



**Arkansas  
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

P.O. Box 2181 • Little Rock, AR 72203

[arkansasbluecross.com](http://arkansasbluecross.com)

good for  
**you.**

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

Greetings!

Thank you for requesting information about our Medi-Pak supplement insurance plans. Please give us a call toll free at **1-800-392-2583** (TTY **1-800-370-5869**), 8 a.m. to 5 p.m., Monday – Friday, and we'll be happy to answer any questions you have. Or, stop by one of our 7 locations around the state.

Either way, rest assured you will be talking *only* to employees that have been trained and certified in all of our Medicare products — including our Medi-Pak supplement insurance plans.

**When you're ready to enroll ...**

We've made this process easy with 3 options. You can:

-  Call us toll free at **1-800-392-2583** (TTY **1-800-370-5869**), 8 a.m. to 5 p.m., Monday – Friday. (We can enroll you right over the phone!)
-  Enroll on our Web site at **[arkansasbluecross.com/MedicarePlans](http://arkansasbluecross.com/MedicarePlans)**
-  Complete the enclosed application and return it in the postage-paid envelope provided.

We look forward to helping you any way we can.

Best regards,

Brad Welshans  
Individual Marketing Manager

To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Medi-Pak 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. 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.

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.

**Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current health coverage in effect until we notify you that your application has been approved.**



# 2012 Medi-Pak Medicare supplement insurance policy



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

good for  
**you.**

# Choosing a health insurance plan can seem overwhelming, but it doesn't have to be.

## Why you need Medicare supplement insurance

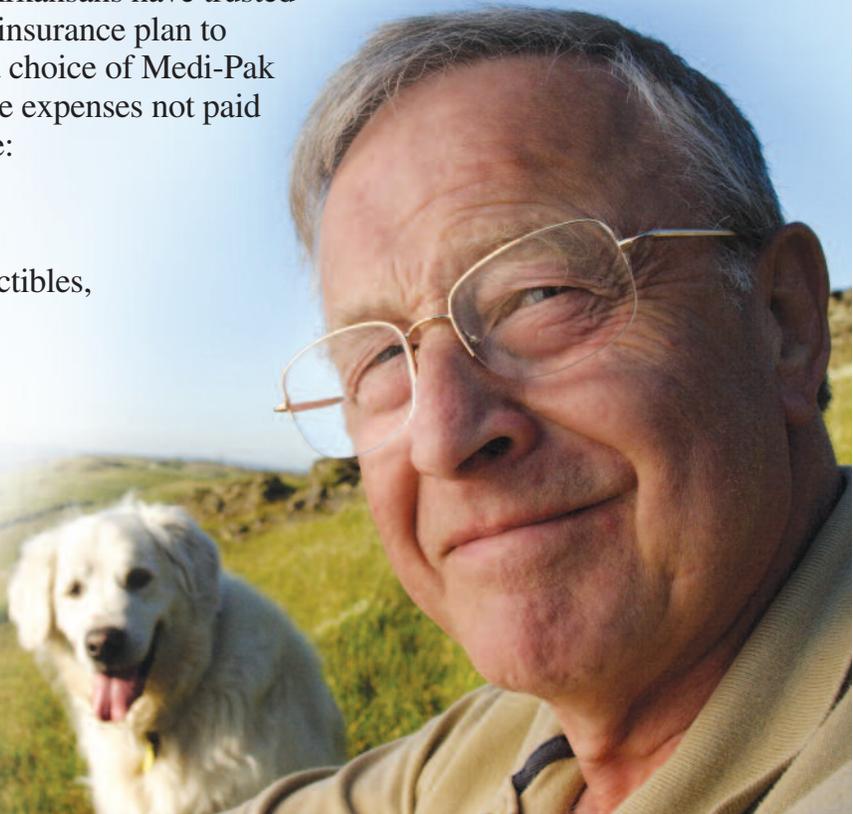
Original Medicare was never designed to cover all your health care expenses. There are out-of-pocket expenses Medicare does **not** pay. These expenses can add up to thousands of dollars. With a Medi-Pak Medicare supplement insurance plan, you get:

- Freedom to choose any doctor or hospital who accepts patients on Medicare, with no referrals required.
- The convenience of having most claims filed automatically.
- Coverage that travels with you, all across the United States.

## Why you should choose Arkansas Blue Cross and Blue Shield

We've been serving Arkansans for more than 60 years. And rather than risk financial insecurity, more than 100,000 Arkansans have trusted us by choosing an affordable Medi-Pak Medicare insurance plan to "supplement" their Medicare coverage. We offer a choice of Medi-Pak insurance plans to help pay many of the health care expenses not paid by Original Medicare. Our Medi-Pak plans feature:

- Rates among the lowest in the state.
- Coverage for most (if not all) of the cost of deductibles, copayments and coinsurance.
- Coverage for all conditions from day one, upon acceptance.
- Membership in the SilverSneakers® Fitness Program, at no additional cost to you.
- Outstanding customer service.
- Vision care coverage.



**Questions? Call us toll free at 1-800-392-2583,  
Monday through Friday, 8 a.m. to 5 p.m.**

# Medi-Pak Insurance Plan Benefits At-A-Glance

Benefits Medicare Does <b>NOT</b> Pay	PLAN F PAYS	PLAN G PAYS	PLAN N PAYS
Part A hospital services	✓	✓	✓
\$1,156* inpatient hospital deductible each benefit period**	✓	✓	✓
\$289* copayment, per day, for days 61-90 in a hospital	✓	✓	✓
\$578* copayment, per day, for days 91-150 in a hospital	✓	✓	✓
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	✓	✓	✓
\$144.50* copayment, per day, days 21-100 in a skilled nursing facility	✓	✓	✓
<b>Part B Physician Care and Medical Services</b>			
\$140* Part B deductible	✓		
Physician care	✓	✓	✓****
Emergency room	✓	✓	✓†
All other Part B services	✓	✓	
Blood (cost of first 3 pints, if not by blood replacement) – Medicare only pays 80% of cost of blood	✓	✓	✓
Medicare Part B excess charges	✓	✓	
<b>Additional Medi-Pak Benefits</b>			
Emergency care received in a foreign country	✓	✓	✓
Vision care	✓	✓	✓
SilverSneakers	✓	✓	✓
<b>Monthly premiums for Service Area 1††</b>	\$128.90	\$111.30	\$92.00
<b>Monthly premiums for Service Area 2††</b>	\$145.10	\$125.00	\$102.80

Please also see the 2012 Outline of Medicare Supplement Coverage for additional information.

\*This is the 2012 Medicare amount. This amount may change in 2013.

\*\*You can have as many as five benefit periods in one year.

\*\*\*Plan N pays the balance other than up to a \$20 doctor visit copayment.

†Plan N Pays the balance other than up to a \$50 emergency room (ER) copayment unless covered by Part A. (ER copayment waived if admitted to the hospital.)

††Medi-Pak premiums vary depending on the county in which you reside. To determine your county's service area, see the back cover of this brochure.

# Consider prescription drug coverage to complement your Medi-Pak supplement insurance.

---

Medicare supplement plans don't include prescription drug coverage. However, we offer stand-alone, Medicare-approved prescription drug plans, which can be purchased separately. To learn more, call toll free 1-800-392-2583, 8 a.m. to 5 p.m., Monday – Friday.



## You might also consider ...

---

### Dental Coverage

Dental care is important to your overall health, but it can be costly without insurance. Arkansas Blue Cross offers dental insurance plans that are separate from our Medi-Pak supplement insurance plans. Our dental plans can help you save money and are available whether or not you purchase one of our Medi-Pak supplement insurance plans. Be sure to check out these plans, too.

**Questions? Call us toll free at 1-800-392-2583,  
Monday through Friday, 8 a.m. to 5 p.m.**

# Membership in the SilverSneakers® Fitness Program

- ▶ This program offers you a basic fitness center membership and a chance to attend SilverSneakers classes, designed for older adults and taught by certified instructors. All at no additional cost to you.
- ▶ Visit [www.silversneakers.com](http://www.silversneakers.com) for participating fitness centers and more information.

## We're Arkansans serving Arkansans.

Arkansas Blue Cross has been protecting Arkansans for more than 60 years and we have been offering Medicare supplement insurance plans practically since the start of the federal Medicare program.



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.



**Arkansas  
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

**Questions? Call us toll free at 1-800-392-2583,  
Monday through Friday, 8 a.m. to 5 p.m.**

## Service Areas

**Service Area 1 Counties:** Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, Drew, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lee, Lincoln, Logan, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sebastian, St. Francis, Stone, Union, Washington, White, Woodruff and Yell.

**Service Area 2 Counties:** 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 and Van Buren.

## Eligibility and Limitations

**Eligibility:** To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part 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 law.

**Lifetime Reserve:** After 90 days hospitalization, Medicare benefits are paid from a one-time lifetime reserve of 60 additional days (days 91-150) which are not renewable each benefit period. See the enclosed 2012 Outline of Medicare Supplement Coverage for details and limitations 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 Medi-Pak Plans F, G, and N).

Medi-Pak 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.

Medi-Pak Medicare supplement insurance plans have terms and conditions that may affect your coverage.

**Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current coverage in effect until we notify you that your application has been approved.**

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.

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.

**Questions? Call us toll free at 1-800-392-2583,  
Monday through Friday, 8 a.m. to 5 p.m.**

Form numbers for the Medi-Pak Medicare supplement insurance plans advertised in this brochure are: 73-MPF, 73-MPG and 73-MPN.



# 2012 Medi-Pak Medicare supplement insurance policy



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

good for  
**you.**

# Choosing a health insurance plan can seem overwhelming, but it doesn't have to be.

## Why you need Medicare supplement insurance

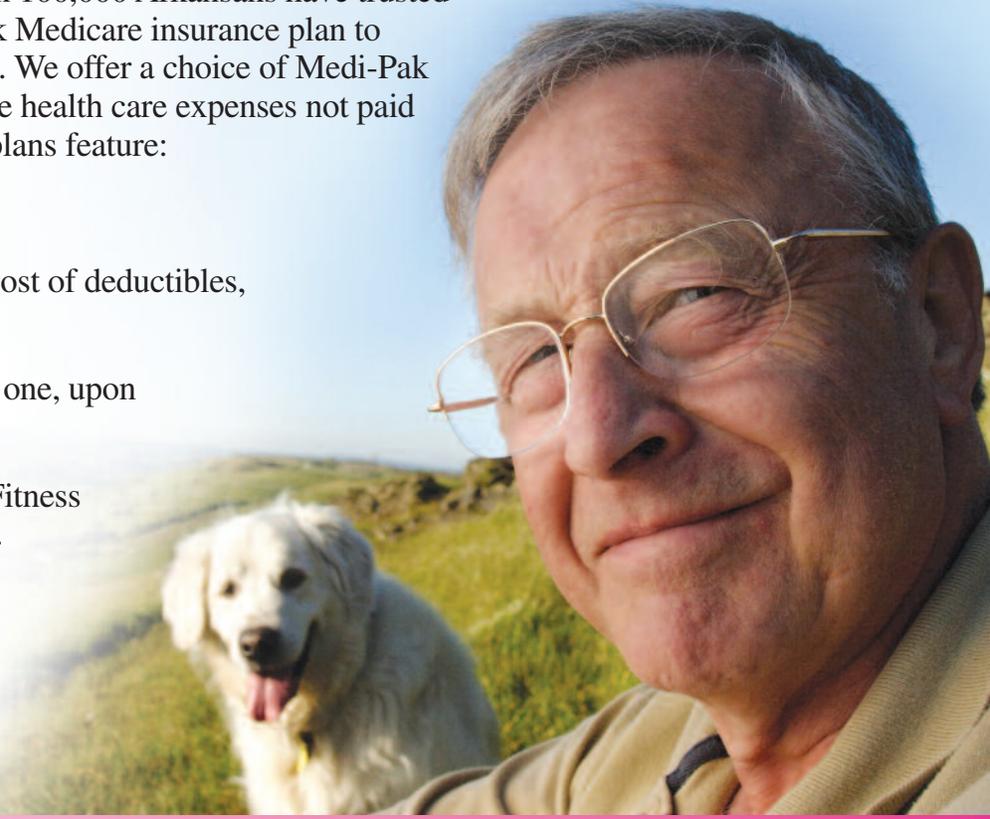
Original Medicare was never designed to cover all your health care expenses. There are out-of-pocket expenses Medicare does **not** pay. These expenses can add up to thousands of dollars. With a Medi-Pak Medicare supplement insurance plan, you get:

- Freedom to choose any doctor or hospital who accepts patients on Medicare, with no referrals required.
- The convenience of having most claims filed automatically.
- Coverage that travels with you, all across the United States.

## Why you should choose Arkansas Blue Cross and Blue Shield

We've been serving Arkansans for more than 60 years. And rather than risk financial insecurity, more than 100,000 Arkansans have trusted us by choosing an affordable Medi-Pak Medicare insurance plan to "supplement" their Medicare coverage. We offer a choice of Medi-Pak insurance plans to help pay many of the health care expenses not paid by Original Medicare. Our Medi-Pak plans feature:

- Rates among the lowest in the state.
- Coverage for most (if not all) of the cost of deductibles, copayments and coinsurance.
- Coverage for all conditions from day one, upon acceptance.
- Membership in the SilverSneakers® Fitness Program, at no additional cost to you.
- Outstanding customer service.
- Vision care coverage.



**Questions?  
Give me a call.**

# Medi-Pak Insurance Plan Benefits At-A-Glance

Benefits Medicare Does <b>NOT</b> Pay	PLAN F PAYS	PLAN G PAYS	PLAN N PAYS
Part A hospital services	✓	✓	✓
\$1,156* inpatient hospital deductible each benefit period**	✓	✓	✓
\$289* copayment, per day, for days 61-90 in a hospital	✓	✓	✓
\$578* copayment, per day, for days 91-150 in a hospital	✓	✓	✓
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	✓	✓	✓
\$144.50* copayment, per day, days 21-100 in a skilled nursing facility	✓	✓	✓
<b>Part B Physician Care and Medical Services</b>			
\$140* Part B deductible	✓		
Physician care	✓	✓	✓***
Emergency room	✓	✓	✓†
All other Part B services	✓	✓	
Blood (cost of first 3 pints, if not by blood replacement) – Medicare only pays 80% of cost of blood	✓	✓	✓
Medicare Part B excess charges	✓	✓	
<b>Additional Medi-Pak Benefits</b>			
Emergency care received in a foreign country	✓	✓	✓
Vision care	✓	✓	✓
SilverSneakers	✓	✓	✓
<b>Monthly premiums for Service Area 1††</b>	\$128.90	\$111.30	\$92.00
<b>Monthly premiums for Service Area 2††</b>	\$145.10	\$125.00	\$102.80

Please also see the 2012 Outline of Medicare Supplement Coverage for additional information.

\*This is the 2012 Medicare amount. This amount may change in 2013.

\*\*You can have as many as five benefit periods in one year.

\*\*\*Plan N pays the balance other than up to a \$20 doctor visit copayment.

†Plan N Pays the balance other than up to a \$50 emergency room (ER) copayment unless covered by Part A. (ER copayment waived if admitted to the hospital.)

††Medi-Pak premiums vary depending on the county in which you reside. To determine your county's service area, see the back cover of this brochure.

# Consider prescription drug coverage to complement your Medi-Pak supplement insurance.

Medicare supplement plans don't include prescription drug coverage. However, we offer stand-alone, Medicare-approved prescription drug plans, which can be purchased separately. To learn more, give me a call.



## You might also consider ...

### Dental Coverage

Dental care is important to your overall health, but it can be costly without insurance. Arkansas Blue Cross offers dental insurance plans that are separate from our Medi-Pak supplement insurance plans. Our dental plans can help you save money and are available whether or not you purchase one of our Medi-Pak supplement insurance plans. Be sure to check out these plans, too.

**Questions?  
Give me a call.**

# Membership in the SilverSneakers® Fitness Program

- ▶ This program offers you a basic fitness center membership and a chance to attend SilverSneakers classes, designed for older adults and taught by certified instructors. All at no additional cost to you.
- ▶ Visit [www.silversneakers.com](http://www.silversneakers.com) for participating fitness centers and more information.



## We're Arkansans serving Arkansans.

Arkansas Blue Cross has been protecting Arkansans for more than 60 years and we have been offering Medicare supplement insurance plans practically since the start of the federal Medicare program.

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.



**Arkansas  
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

**Questions?  
Give me a call.**

## Service Areas

**Service Area 1 Counties:** Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, Drew, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lee, Lincoln, Logan, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sebastian, St. Francis, Stone, Union, Washington, White, Woodruff and Yell.

**Service Area 2 Counties:** 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 and Van Buren.

## Eligibility and Limitations

**Eligibility:** To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part 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 law.

**Lifetime Reserve:** After 90 days hospitalization, Medicare benefits are paid from a one-time lifetime reserve of 60 additional days (days 91-150) which are not renewable each benefit period. See the enclosed 2012 Outline of Medicare Supplement Coverage for details and limitations 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 Medi-Pak Plans F, G, and N).

Medi-Pak 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.

Medi-Pak Medicare supplement insurance plans have terms and conditions that may affect your coverage.

**Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current coverage in effect until we notify you that your application has been approved.**

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.

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.

**Questions?  
Give me a call.**

Form numbers for the Medi-Pak Medicare supplement insurance plans advertised in this brochure are: 73-MPF, 73-MPG and 73-MPN.

SERFF Tracking Number: ARBB-127964068 State: Arkansas  
 Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:  
 Company Tracking Number: MP\_FF\_LT\_01\_12\_DR, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Medipak Advertising  
 Project Name/Number: Letter, Brochures/MP\_FF\_LT\_01\_12, MP\_FF\_BRO\_DR\_2012, MP\_FF\_BRO\_AG\_2012

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	Not required.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	Not required.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification		
<b>Bypass Reason:</b>	Not required.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage		
<b>Bypass Reason:</b>	Not required.		
<b>Comments:</b>			