

SERFF Tracking Number: QUAC-128349786 State: Arkansas
Filing Company: QualChoice Life and Health Insurance Company, State Tracking Number:
Inc.
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: MediQ 65
Project Name/Number: /

Filing at a Glance

Company: QualChoice Life and Health Insurance Company, Inc.

Product Name: MediQ 65 SERFF Tr Num: QUAC-128349786 State: Arkansas
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num:
Standard Plans 2010 Closed
Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Authors: Jim Couch, Niki Thomas Disposition Date: 05/10/2012
Date Submitted: 05/10/2012 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: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: Individual Market Type:
Overall Rate Impact: Filing Status Changed: 05/10/2012
State Status Changed: 05/10/2012
Created By: Niki Thomas
Deemer Date: Corresponding Filing Tracking Number:
Submitted By: Niki Thomas
Filing Description:
MediQ 65 Advertisement Letter
State Narrative:

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]

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Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QualChoice Life and Health Insurance Company, Inc.	\$50.00	05/10/2012	59076648

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/10/2012	05/10/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Letter	Note To Reviewer	Niki Thomas	05/10/2012	05/10/2012

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Disposition

Disposition Date: 05/10/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Medicare and COB letter	Filed-Closed	Yes

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Note To Reviewer

Created By:

Niki Thomas on 05/10/2012 09:15 AM

Last Edited By:

Stephanie Fowler

Submitted On:

05/10/2012 01:20 PM

Subject:

Filing Letter

Comments:

Arkansas Insurance Department
Life and Health Division
1200 West Third Street
Little Rock, AR 72201

RE: QualChoice Life and Health Insurance Company, Inc. Medicare Supplement Advertisements

Dear Ms. Fowler:

Please find the attached fee and Medicare and Coordination of Benefits Letter for your review.

Please feel free to contact me at any time should you need additional information or have any questions or comments.

Sincerely yours,

J. Nicole Thomas
Associate Corporate Counsel
nicole.thomas@qualchoice.com
501-219-5129

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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 05/10/2012	#0312EN036	Advertising	Medicare and COB letter	Initial			Medicare and COB-Ltr and Attchmt_FINAL.pdf

<<Date>>

<<Last Name>> <<First Name>>
<<Mailing Address>>
<<City State Zip>>
<<Grgr_Id>>

*How insurance pays your
medical expenses may be
changing... Let us explain!*

Dear <<First Name>>:

Congratulations, you're about to celebrate your 65th birthday! This means you now qualify for Medicare. Once you've signed up for Medicare, it will change how insurance pays your medical expenses. The following information sheet "*Understanding Medicare and Coordination of Benefits*" explains more about Medicare and these changes.

We understand this information may be confusing. If you have questions, please talk to your human resources manager or contact us.

Call QualChoice Customer Service
501.228.5111 or 800.235.7111
Monday–Friday 8:00 a.m. – 5:00 p.m.

-or-

Click [QualQuestions](http://www.qualchoice.com) at www.qualchoice.com

Thank you for being a valued QualChoice member!

(need to include electronic signature here)

Melisa Chesney
Enrollment Department

P.S. If you are interested in a Medicare Supplement Plan, MediQ65 may be what you are looking for. Please contact your QualChoice representative, Ron Rogers at 855.633.4765 (MEDIQ65) for more information.

The purpose of this communication is the solicitation of insurance. MediQ65™ is not connected with or endorsed by the U.S. government or the federal Medicare program. MediQ65™ is a Medicare Supplement Insurance policy underwritten by QualChoice Life and Health Insurance Company, Inc.

Members Attaining Age 65 Letter & Attachment (Understanding Medicare and COB) – FINAL
(Attachment to P&P on Mbrs Attaining Age 65) – Actual letter will be on QualChoice Letterhead

UNDERSTANDING MEDICARE AND COORDINATION OF BENEFITS*

Enrolling In Medicare

If you are receiving Social Security benefits, you are automatically enrolled in Medicare Part A and should receive your Medicare card in the mail 3 months prior to your 65th birthday to confirm your enrollment in Medicare Part A.

If you do not receive Social Security, **you must act to enroll in Medicare Part A.** You can enroll in Medicare Part A by visiting your local Social Security office or go to www.ssa.gov.

If you are covered under a group health plan with more than 20 employees, you are not required to also enroll in Medicare Part B until your coverage under the group health plan ends. At that time, you may have to provide a **Letter of Creditable Coverage** (*sometimes called a Certificate of Creditable Coverage which comes from your previous health insurer*) to be eligible for Part B. If you are covered under a group health plan with less than 20 employees, you will need to enroll in Medicare Part B in order to have *primary* coverage for your medical services.

Understanding Coordination of Benefits (COB)

When you are covered by Medicare and a group health plan, we use “Medicare Secondary Payer Rules” to decide the order in which your plans pay for medical expenses to help you make the most of your benefits. In some cases, Medicare is considered the “primary” plan and *pays first*, and the other health plan is “secondary” and *pays second*. The table below shows *general* guidelines for Medicare and COB.

If you	Situation	Pays first	Pays second
Are age 65 or older and covered by a group health plan because you or your spouse are still working	Entitled To Medicare	QualChoice	Medicare
	If employer has 20 or more employees		
	If employer has less than 20 employees	Medicare Part A & B*	QualChoice
Are age 65 or older and still on an employer health plan after you retire	Entitled to Medicare Employer has 20 or more employees	Medicare Part A & B*	Retiree Coverage

**In this instance, Medicare Part B is very important. If you are not enrolled in Medicare Part B, we may only pay 20% of the charges which leaves you with greater out-of-pocket expenses.*

IMPORTANT: Please send a copy of your Medicare ID card to QualChoice to help us serve you better.

ADDITIONAL RESOURCES AVAILABLE:

- *Medicare and Other Benefits: Your Guide to Who Pays First* at www.medicare.gov
- Senior Health Insurance Information Program (SHIIP) P: 800.224.6330 or 501.371.2782