

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other
Product Name: 2013 Med Sup FF Kit
Project Name/Number: Advertising/MP_FF_BRO_AG_2013, MP_FF_BRO_DR_2013

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: 2013 Med Sup FF Kit
State: Arkansas
TOI: MS06 Medicare Supplement - Other
Sub-TOI: MS06.000 Medicare Supplement - Other
Filing Type: Advertisement
Date Submitted: 01/25/2013
SERFF Tr Num: ARBB-128866678
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: MP_FF_BRO_AG_2013, MP_FF_BRO_DR_2013

Implementation: 01/01/2013
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 01/28/2013
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Advertising	Status of Filing in Domicile: Pending
Project Number: MP_FF_BRO_AG_2013, MP_FF_BRO_DR_2013	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: 01/28/2013
	State Status Changed: 01/28/2013
Deemer Date:	Created By: Evelyn Laney
Submitted By: Evelyn Laney	Corresponding Filing Tracking Number:

Filing Description:

Attached please find forms MP_FF_BRO_AG_2013 and MP_FF_BRO_2013 for your review and approval. In the AG version we direct prospects to call their agents and in the DR version, we direct prospects to call us internally. 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:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form
Per Company:	No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$100.00	01/25/2013	66869541

SERFF Tracking #: ARBB-128866678 **State Tracking #:** **Company Tracking #:** MP_FF_BRO_AG_2013,
MP_FF_BRO_DR_2013

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/28/2013	01/28/2013

SERFF Tracking #: ARBB-128866678 **State Tracking #:** **Company Tracking #:** MP_FF_BRO_AG_2013,
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Disposition

Disposition Date: 01/28/2013

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Brochure	Filed-Closed	Yes
Form	Brochure	Filed-Closed	Yes

SERFF Tracking #:

ARBB-128866678

State Tracking #:

Company Tracking #:

MP_FF_BRO_AG_2013,

MP_FF_BRO_DR_2013

State:

Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI:

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Form Schedule

Lead Form Number: **MP_FF_BRO_AG_2013**

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 01/28/2013	Brochure	MP_FF_BR O_AG_2013	ADV	Initial			2013 Med Sup FF Kit - AG Brochure.pdf
2	Filed-Closed 01/28/2013	Brochure	MP_FF_BR O_DR_2013	ADV	Initial			2013 Med Sup FF Kit - DR Brochure.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



2013 Medi-Pak Medicare supplement insurance policy



**Arkansas
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good for
you.

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

Why you need Medicare supplement insurance

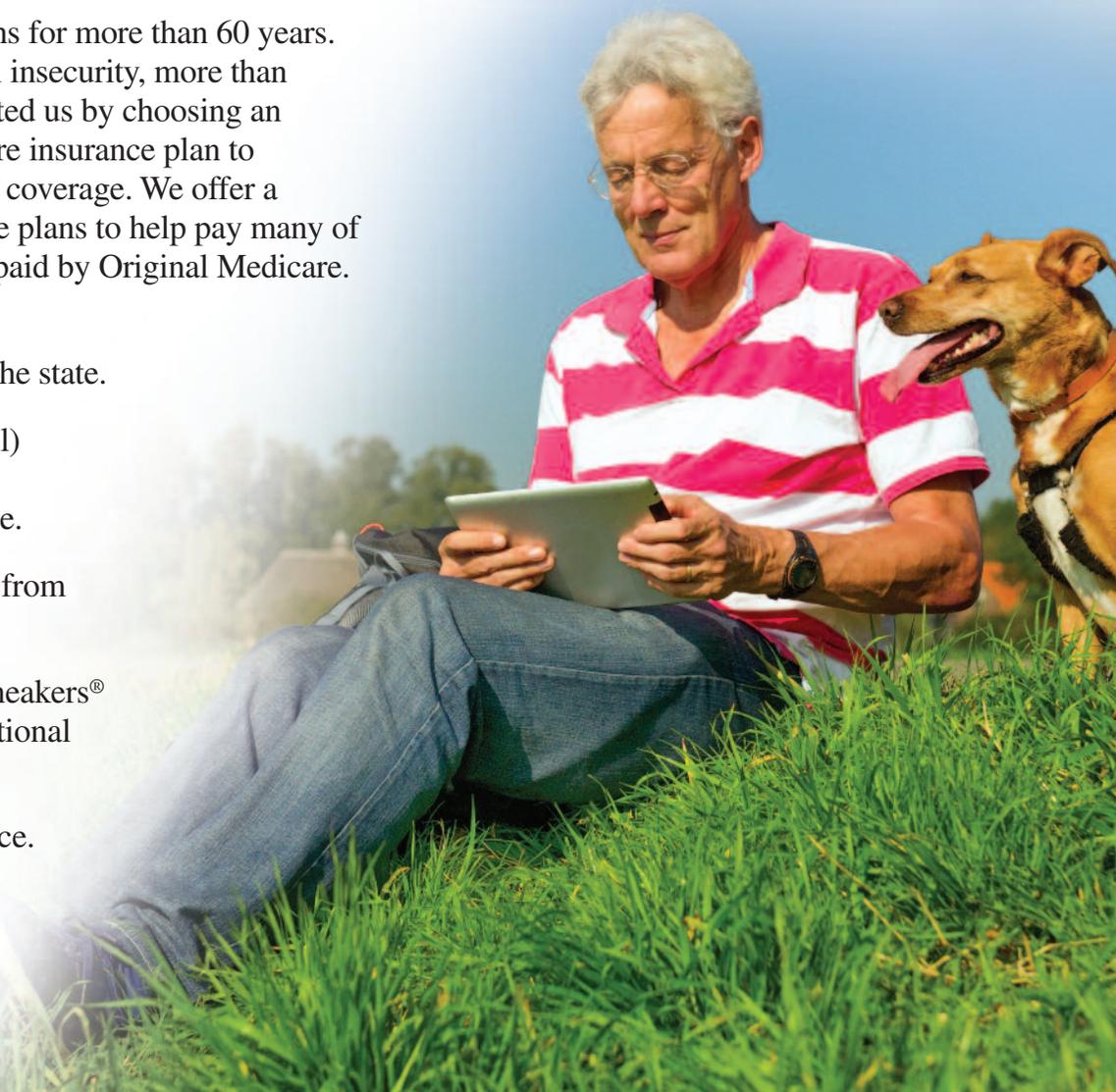
Original Medicare was never designed to cover all your health care expenses. There are out-of-pocket expenses Medicare does **not** pay. These expenses can add up to thousands of dollars. With a Medi-Pak Medicare supplement insurance plan, you get:

- 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.



Medi-Pak Insurance Plan Benefits At-A-Glance

Benefits Medicare Does NOT Pay	PLAN F PAYS	PLAN G PAYS	PLAN N PAYS
Part A hospital services	✓	✓	✓
\$1,184* inpatient hospital deductible each benefit period**	✓	✓	✓
\$296* copayment, per day, for days 61-90 in a hospital	✓	✓	✓
\$592* 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	✓	✓	✓
\$148* copayment, per day, days 21-100 in a skilled nursing facility	✓	✓	✓
Part B Physician Care and Medical Services			
\$147* 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	✓	✓	
Additional Medi-Pak Benefits			
Emergency care received in a foreign country	✓	✓	✓
Vision care	✓	✓	✓
SilverSneakers	✓	✓	✓
Monthly premiums for Service Area 1††	\$140.00	\$111.30	\$92.00
Monthly premiums for Service Area 2††	\$157.60	\$125.00	\$102.80

Please also see the 2013 Outline of Medicare Supplement Coverage for additional information.

*This is the 2013 Medicare amount. This amount may change in 2014.

**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.

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.



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 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.



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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 2013 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.

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



2013 Medi-Pak Medicare supplement insurance policy



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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 NOT Pay	PLAN F PAYS	PLAN G PAYS	PLAN N PAYS
Part A hospital services	✓	✓	✓
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\$296* copayment, per day, for days 61-90 in a hospital	✓	✓	✓
\$592* 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	✓	✓	✓
\$148* copayment, per day, days 21-100 in a skilled nursing facility	✓	✓	✓
Part B Physician Care and Medical Services			
\$147* Part B deductible	✓		
Physician care	✓	✓	✓***
Emergency room	✓	✓	✓†
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Medicare Part B excess charges	✓	✓	
Additional Medi-Pak Benefits			
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Monthly premiums for Service Area 1††	\$140.00	\$111.30	\$92.00
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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 ...

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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.

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