

SERFF Tracking Number: MGCC-125671143 State: Arkansas  
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 39140  
Company Tracking Number: MW SERVICE PROGRAM END (7/08)  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: 2008 Service Program Endorsement  
Project Name/Number: /

## Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: 2008 Service Program Endorsement SERFF Tr Num: MGCC-125671143 State: ArkansasLH

TOI: H21 Health - Other

SERFF Status: Closed

State Tr Num: 39140

Sub-TOI: H21.000 Health - Other

Co Tr Num: MW SERVICE PROGRAM END (7/08)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Authors: Courtney Sharp, Kathleen Allen, Jamie Butler

Disposition Date: 06/06/2008

Date Submitted: 05/29/2008

Disposition Status: Approved-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: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/06/2008

Deemer Date:

State Status Changed: 06/06/2008

Corresponding Filing Tracking Number:

Filing Description:

Dear Examiner:

The above referenced form is submitted for your information only. This endorsement form is new and not intended to replace any forms previously approved by your Department.

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Mid-West National Life Insurance Company of Tennessee has partnered with a third party vendor, OptumHealth Care, to provide our insureds with access to a web based Health and Wellness Service Program that will be provided in conjunction with our approved health insurance plans offered in your state. This Health and Wellness Service Program will allow our insureds to access interactive programs including online health assessments and other online tools, as shown on the attached endorsement, to help improve and manage their overall health. This online information is completely confidential and will not be accessible by anyone other than the insured. Specific member results will not be disclosed to Us or any other organization.

The attached endorsement form is intended to provide our insureds with information regarding this program. Participation is completely optional and voluntary.

The required filing fee and certifications are submitted herewith.

If you have any questions or if anything further is needed to expedite the review of this filing, please call collect at (817) 255-3590. Your assistance in this matter is greatly appreciated.

Sincerely,  
Kathleen Allen  
Compliance Analyst III  
Product Development Department

## Company and Contact

### Filing Contact Information

Kathleen Allen, Compliance Analyst III kathleen.allen@healthmarkets.com  
9151 Boulevard 26 (817) 255-3590 [Phone]  
North Richland Hills, TX 76180 (817) 255-8153[FAX]

### Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas

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9151 Boulevard 26 Group Code: 264 Company Type: Health  
North Richland Hills, TX 76180 Group Name: State ID Number:  
(817) 255-3100 ext. [Phone] FEIN Number: 62-0724538  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: \$20.00 x 1 form=\$20.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$20.00	05/29/2008	20558160

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/06/2008	06/06/2008

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## Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Form</b>	Service Program Endorsement	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	MW SERVICE PROGRAM END (7/08)	Other	Service Program Endorsement	Initial			MW SERVICE PROGRAM END.pdf

# MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE

A Stock Company  
(Hereinafter called: the Company, We, Our or Us)  
Home and Administrative Office: N. Richland Hills, Texas  
P.O. Box 982010  
North Richland Hills, Texas 76182-8010  
Customer Service: 1-800-733-1110

## HEALTH AND WELLNESS SERVICE PROGRAM ENDORSEMENT

From time to time, We may offer or arrange for third parties to provide you with services at no cost (collectively known as the "Service Programs"). The Service Programs may include access to certain programs, including but not limited to health and wellness programs. While We may have arranged for these Service Programs, the service providers are solely liable to you for the provision of services under such Service Programs. We are not responsible for the provision (or failure of the provision) of such services. Furthermore, We are not liable to you for the negligent provision of such services by service providers.

We encourage Insured Persons to complete activities that can improve their fitness and enhance their overall health. As an Insured Person under Mid-West National Life Insurance Company of Tennessee, We are pleased to provide you with the following Health and Wellness Service Program that is offered in connection with your insurance plan.

This health and wellness Service Program provides you with access to interactive programs which include access to an online health assessment ("HA") and other online tools to help you improve and manage your overall health.

These online tools are available 24 hours a day, 7 days a week and are for your confidential use. None of your information will be accessible to anyone other than you. Your specific member results will not be disclosed to Us or to any other organization.

The Health and Wellness Service Program can be accessed at [\[www.xxxxx.com\]](http://www.xxxxx.com) and consists of:

- **University of Michigan Online Health Assessment ("HA").** This tool will help you understand your health risks. The HA also feeds customized data to your Health Dashboard for tailored programming.
- **Health Dashboard.** This is your personal wellness homepage. It is linked to your HA results, prioritizes your health risks and customizes all health information just for you.
- **Online Symptom Checker.** you can check out your symptoms through this interactive tool.
- **Health Content.** An online extensive library with educational content, programs and tools for hundreds of health conditions and more including:
  - Drug information and interaction database
  - A medical encyclopedia
  - Lifestyle centers
  - 55+ risks and quizzes
  - Health calculators for items such as body mass index; waist weight; target heart rate – heart attack risk; calories burned; children's growth; fertility and due date; etc.
- **Personal Health Record.** A secure and convenient way to track and maintain your medical information and conditions such as allergies, medications, medical tests as well as doctor appointments.
- **Online Health Coach Behavior Modification Programs.** Level-based programs based on your HA that allow you to manage multiple conditions and risks including:
  - Stress
  - Weight loss
  - Smoking Cessation

- Nutrition
- Diabetes
- Heart Health
- Exercise

**DISCLAIMERS:** This program is offered to Insured Persons under Mid-West National Life Insurance Company of Tennessee to help them stay healthy. Participation in this program is completely optional and voluntary.

**Service Programs and Third Party Service Programs in General**

You are not vested in any of these Service Programs. We reserve the right, at any time, to:

- (a) modify the terms of any or all Service Programs or change the providers of such programs;
- (b) discontinue, in part or entirely, any or all Service Programs; or
- (c) add any Service Programs.

Service Programs and Third Party Service Programs in General are not insurance. Please note that expenses incurred under Service Programs are **not** Covered Expenses under your Certificate/Policy of Insurance. Consequently, such expenses are **not**:

- (a) subject to the terms and conditions of your Certificate/Policy, including, but not limited to, the deductible or the coinsurance maximum; and
- (b) reimbursable under any provision of your Certificate/Policy.

Goods and services provided under these Service Programs are not assignable or otherwise transferable. Any attempt to assign or otherwise transfer any of these goods or services shall be void and of no effect.

**OTHER PROVISIONS**

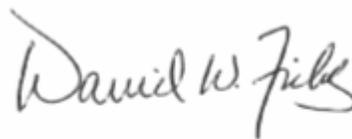
This Endorsement shall not otherwise vary, alter or extend the terms of your Certificate/Policy. The provisions of this Endorsement become effective on your Certificate/Policy Date or the effective date of insurance coverage, whichever is later.

In Witness whereof, the Insurance Company has caused this Endorsement to be signed by its President and Secretary.

Signed for Mid-West National Life Insurance Company of Tennessee at North Richland Hills, Texas.



SECRETARY



PRESIDENT

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## Rate Information

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## Supporting Document Schedules

<p><b>Satisfied -Name:</b> Certification/Notice  <b>Comments:</b>          Please refer to attached.  <b>Attachments:</b>          ARGA 0104.pdf          Cert Compl Rule-Reg19 -AR.pdf          Cert Compliance AR-Readability.pdf</p>	<p><b>Review Status:</b>          Approved-Closed 06/06/2008</p>
<p><b>Bypassed -Name:</b> Application  <b>Bypass Reason:</b> Not applicable  <b>Comments:</b></p>	<p><b>Review Status:</b>          Approved-Closed 06/06/2008</p>
<p><b>Bypassed -Name:</b> Health - Actuarial Justification  <b>Bypass Reason:</b> Not applicable  <b>Comments:</b></p>	<p><b>Review Status:</b>          Approved-Closed 06/06/2008</p>
<p><b>Bypassed -Name:</b> Outline of Coverage  <b>Bypass Reason:</b> Not applicable  <b>Comments:</b></p>	<p><b>Review Status:</b>          Approved-Closed 06/06/2008</p>

## LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

### DISCLAIMER

**The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract..**

**Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.**

**Insurance companies or their agents are required by law to provide you with this notice.**

**The Arkansas Life and Health Insurance Guaranty Association  
C/O The Liquidation Division  
1023 West Capitol, Suite 2  
Little Rock, Arkansas 72201**

**Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904**

The state law that provides for this safety-net coverage is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

### COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and they hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

### EXCLUSIONS FROM COVERAGE

However, persons owning such policies or contracts are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose Guaranty Association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;

- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to suture assessments, or by an insurance exchange.

The Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans, to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of any unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliated benefit plan or its trustees).

#### **LIMITS ON AMOUNT OF COVERAGE**

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 – no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits for net cash surrender values – again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.]

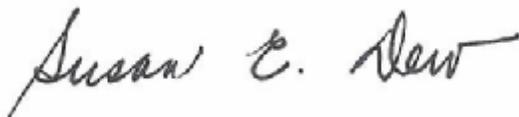
**Certificate of Compliance with  
Arkansas Rule and Regulation 19**

Insurer: Mid-West National Life Insurance Company of Tennessee

Form Number(s):

MW SERVICE PROGRAM END (7/08)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



\_\_\_\_\_  
Signature of Company Officer

Susan Dew

\_\_\_\_\_  
Name

Vice President and Chief Compliance Officer

\_\_\_\_\_  
Title

May 29, 2008

\_\_\_\_\_  
Date

## Certificate of Compliance for Arkansas

This is to certify the attached form has achieved the Flesch Reading Ease Score given below and complies with the requirements of Arkansas Stat. Ann, 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language simplification Act.

Form Name: Service Program Endorsement (7/08)

Form Number: MW SERVICE PROGRAM END (7/08)

Flesch Reading Ease Score: 52.0



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Susan Dew, Vice President and Chief Compliance Officer

May 29, 2008

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Date