

SERFF Tracking Number: SYMT-125769377 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 39901
Company Tracking Number: LGC-10001
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Select Benefits
Project Name/Number: Ambulance Transport Benefit Endorsement/LGC-10001

Filing at a Glance

Company: Symetra Life Insurance Company

Product Name: Select Benefits

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: SYMT-125769377 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39901

Co Tr Num: LGC-10001

State Status: Approved-Closed

Co Status:

Reviewer(s): Rosalind Minor

Author: Mary Ellen Mckendry

Disposition Date: 08/16/2008

Date Submitted: 08/11/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Ambulance Transport Benefit Endorsement

Project Number: LGC-10001

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer, Association, Trust

Filing Status Changed: 08/16/2008

State Status Changed: 08/16/2008

Corresponding Filing Tracking Number:

Filing Description:

Deemer Date:

Enclosed please find a copy of the above referenced form hereby submitted for approval and filing. The above referenced endorsement will be used in conjunction with the Select Benefits Indemnity Policy LGC-8786AR 2/03, which was approved by your department September 15, 2003. Variable information is indicated by brackets []. This is a new form and has not been filed before in Arkansas. The endorsement is submitted in final printed form.

The Select Benefits Indemnity Policy Endorsement LGC-10001 is adding an Ambulance Transport Benefit to the policy.

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This endorsement is offered to the policyholder as an optional benefit.

Company and Contact

Filing Contact Information

Mary Ellen McKendry, Contract Analyst maryellen.mckendry@symetra.com
 777 108th Avenue N.E., Suite 1200 (425) 256-8835 [Phone]
 Bellevue, WA 98004

Filing Company Information

Symetra Life Insurance Company CoCode: 68608 State of Domicile: Washington
 777 108th Ave NE, Suite 1200 Group Code: 1129 Company Type: Insurance
 Bellevue, WA 98004-5135 Group Name: State ID Number:
 (800) 796-3872 ext. [Phone] FEIN Number: 91-0742147

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Symetra Life Insurance Company	\$20.00	08/11/2008	21877820

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/16/2008	08/16/2008

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Disposition

Disposition Date: 08/16/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Ambulance Transport Benefit Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number: LGC-10001 8/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	LGC-10001 8/08	Policy/Cont	Ambulance Transport	Initial			Ambulance Rider.pdf
		ract/Fratern	Benefit Endorsement				
		al					
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

SELECT BENEFITS INDEMNITY POLICY ENDORSEMENT

Ambulance Transportation Benefit

This endorsement forms a part of the Select Benefits Indemnity Policy to which it is attached. In the case of a conflict with any provision in the Policy, the terms of this endorsement will control. This endorsement is effective upon issuance.

1. The Policy, [Employee] Section, Summary of Benefits, is hereby amended to add the following:

“Benefit	Amount
Ambulance Transportation Benefit	[\$250, \$500, \$750, \$1,000] per ground ambulance service. Air ambulance services will be paid at 2 times the ground services benefit amount. Ground and air ambulance services have a combined maximum of 5 trips per person per Calendar Year.”

2. The Policy, [Employee] Section, is hereby amended to add the following:

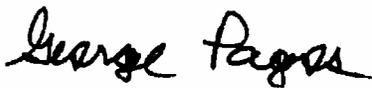
“Ambulance Transportation Benefit

The Ambulance Transportation Benefit will be paid as shown in the Summary of Benefits and is defined to mean:

Licensed ground or air ambulance services used to transport you from the place where you are injured or stricken by illness to the nearest accredited hospital where adequate facilities for treatment are available. No other expenses for travel will be covered.”

All other terms and conditions of the Policy remain unchanged.

Symetra Life Insurance Company



George Pagos,
Secretary

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Certification/Notice **Review Status:** Approved-Closed 08/16/2008
Comments:
Attachment:
 Readability Certification.pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 08/16/2008
Bypass Reason: This not a policy but an endorsement Will use application LGC-9096AR filed and approved12/11/2007
Comments:

Bypassed -Name: Health - Actuarial Justification **Review Status:** Approved-Closed 08/16/2008
Bypass Reason: NA This is an endorsement to a group fixed indemnity product
Comments:

Bypassed -Name: Outline of Coverage **Review Status:** Approved-Closed 08/16/2008
Bypass Reason: NA This is an endorsement to a group fixed indemnity product
Comments:

READABILITY CERTIFICATION

I hereby certify on behalf of Symetra Life Insurance Company that the attached form meets the reading ease score established in the Arkansas Policy Language Simplification Act 23-86-203. The Flesh score is 44.7.



Michael Fry
Vice President
Symetra Life Insurance Company