

SERFF Tracking Number: SYMT-125809031 State: Arkansas
Filing Company: Symetra Life Insurance Company State Tracking Number: 40208
Company Tracking Number: LGC-10006
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Select Benefits
Project Name/Number: Surgical Benefit Endorsement/LGC-10006

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-125809031 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 40208

Co Tr Num: LGC-10006

State Status: Approved-Closed

Co Status:

Reviewer(s): Rosalind Minor

Author: Mary Ellen Mckendry

Disposition Date: 09/09/2008

Date Submitted: 09/09/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Surgical Benefit Endorsement

Project Number: LGC-10006

Requested Filing Mode:

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: 09/09/2008

State Status Changed: 09/09/2008

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.

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The Select Benefits Indemnity Policy Endorsement LGC-10006 is expanding the surgical benefit amount available under the policy to \$10,000 and adding additional Surgical Schedules D, E, F, G. The Surgical Schedules were approved by your office August 16, 2008. The Surgical Benefit 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	09/09/2008	22375862

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/09/2008	09/09/2008

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Disposition

Disposition Date: 09/09/2008

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	Surgical Benefit Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number: LGC-10006 9/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	LGC-10006 9/08	Policy/Cont	Surgical Benefit ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			SurgBenefit Rider.pdf

SELECT BENEFITS INDEMNITY POLICY ENDORSEMENT

Surgical 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 as follows:

“Benefit	Amount
<u>Surgical Benefit</u> [Schedule of Surgical Procedures A; B; C; D; E; F; G]	A maximum of [\$400 - \$10,000] per person/per Calendar Year when Surgeries are performed by a Doctor and are paid according to the Schedule of Surgical Procedures.”

All other terms and conditions of the Policy remain unchanged.

Symetra Life Insurance Company



George Pagos,
Secretary

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<i>SERFF Tracking Number:</i>	<i>SYMT-125809031</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Symetra Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40208</i>
<i>Company Tracking Number:</i>	<i>LGC-10006</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Select Benefits</i>		
<i>Project Name/Number:</i>	<i>Surgical Benefit Endorsement/LGC-10006</i>		

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Certification/Notice **Review Status:** Approved-Closed 09/09/2008
Comments:
Attachment:
 Readability Certification.pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 09/09/2008
Bypass Reason: This is a one page endorsement
Comments:

Bypassed -Name: Health - Actuarial Justification **Review Status:** Approved-Closed 09/09/2008
Bypass Reason: Not individual, LTC or MS. This is a one page endorsement to a group policy
Comments:

Bypassed -Name: Outline of Coverage **Review Status:** Approved-Closed 09/09/2008
Bypass Reason: Not individual, LTC or MS. This is a one page endorsement to a group policy
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 48.4.



Michael Fry
Vice President
Symetra Life Insurance Company