

SERFF Tracking Number: MGCA-126381257 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
 Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: CH-26058-IR AR (10/09)
 Project Name/Number: /

Filing at a Glance

Company: The Chesapeake Life Insurance Company

Product Name: CH-26058-IR AR (10/09) SERFF Tr Num: MGCA-126381257 State: Arkansas
 TOI: H15I Individual Health - SERFF Status: Closed-Approved- State Tr Num: 44031
 Hospital/Surgical/Medical Expense Closed
 Sub-TOI: H15I.001 Health - Co Tr Num: CH-26058-IR AR State Status: Approved-Closed
 Hospital/Surgical/Medical Expense (10/09) 190001 AR CHESAPEAKE
 14846

Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: EDS EDSSupport, Sergei Mordovine, Aliya Panjwani, Yan Yuan, Eliseo Rodriguez, Joanna Gulling, Liz Hart, Sean Casey, David Beimesch, Tony Huang, Kendall Daniels, Chanel Orallo, Sommay Khounlo, Ashley Toner
 Disposition Date: 11/16/2009
 Date Submitted: 11/11/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 11/16/2009 Explanation for Other Group Market Type:
 State Status Changed: 11/16/2009
 Deemer Date: Created By: Eliseo Rodriguez
 Submitted By: Sommay Khounlo Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-126381257 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
 Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: CH-26058-IR AR (10/09)
 Project Name/Number: /

Filing Description:

This rider provides benefits for inpatient and outpatient treatment of mental illness and substance use disorders. The benefits payable under this rider are subject to the lifetime maximum amounts, aggregate maximum, maximum benefits, deductible, coinsurance, and utilization limits shown in the policy schedule.

Company and Contact

Filing Contact Information

David Beimesch, nrhact-comp@healthmarkets.com
 9151 boulevard 26 817-255-3752 [Phone]
 north richland hills, TX 76180

Filing Company Information

The Chesapeake Life Insurance Company CoCode: 61832 State of Domicile: Oklahoma
 9151 Boulevard 26 Group Code: 264 Company Type:
 North Richland Hills, TX 76180 Group Name: State ID Number:
 (817) 255-3100 ext. [Phone] FEIN Number: 52-0676509

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Chesapeake Life Insurance Company	\$50.00	11/11/2009	31975010

SERFF Tracking Number: MGCA-126381257 State: Arkansas
Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: CH-26058-IR AR (10/09)
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/16/2009	11/16/2009

SERFF Tracking Number: MGCA-126381257 State: Arkansas
Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: CH-26058-IR AR (10/09)
Project Name/Number: /

Disposition

Disposition Date: 11/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-126381257 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
 Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: CH-26058-IR AR (10/09)
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documentation	Approved-Closed	No
Rate	CH-26058-IR AR (1009) 20091110 Rate Page.pdf	Approved-Closed	Yes

SERFF Tracking Number: MGCA-126381257 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44031
 Company Tracking Number: CH-26058-IR AR (10/09) 190001 AR CHESAPEAKE 14846
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: CH-26058-IR AR (10/09)
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 11/16/2009	CH-26058-IR AR (1009) 20091110 Rate Page.pdf	CH-26058-IR AR (1009)	New Rate		CH-26058-IR AR (1009) 20091110 Rate Page.pdf

The Chesapeake Life Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Mental Illness and Substance Use Disorders Rider

CH-26058-IR AR (10/09)

Formula
Round(AgeSex x Base x Inflation,2)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates.

Inflation
1.000000000

Base	Factor
Base	75.000

Based on underwriting results, final rates may range from 50% to the maximum percentage allowed by your state of the calculated rates.

Age	Factor	Gender	Adult/Dep
00	0.7700	Female	Adult
01	0.7700	Female	Adult
02	0.7700	Female	Adult
03	0.7700	Female	Adult
04	0.7700	Female	Adult
05	0.7700	Female	Adult
06	0.7700	Female	Adult
07	0.7700	Female	Adult
08	0.7700	Female	Adult
09	0.7700	Female	Adult
10	0.7700	Female	Adult
11	0.7700	Female	Adult
12	0.7700	Female	Adult
13	0.7700	Female	Adult
14	0.7700	Female	Adult
15	0.7700	Female	Adult
16	0.7700	Female	Adult
17	0.7700	Female	Adult
18	0.7700	Female	Adult
19	0.7700	Female	Adult
20	0.7700	Female	Adult
21	0.7700	Female	Adult
22	0.7730	Female	Adult
23	0.7790	Female	Adult
24	0.7850	Female	Adult
25	0.7910	Female	Adult
26	0.7970	Female	Adult
27	0.8230	Female	Adult
28	0.8510	Female	Adult
29	0.8790	Female	Adult

Age	Factor	Gender	Adult/Dep
30	0.9070	Female	Adult
31	0.9380	Female	Adult
32	0.9700	Female	Adult
33	1.0020	Female	Adult
34	1.0370	Female	Adult
35	1.0710	Female	Adult
36	1.1080	Female	Adult
37	1.1430	Female	Adult
38	1.1810	Female	Adult
39	1.2190	Female	Adult
40	1.2600	Female	Adult
41	1.3010	Female	Adult
42	1.3380	Female	Adult
43	1.3740	Female	Adult
44	1.4130	Female	Adult
45	1.4520	Female	Adult
46	1.4930	Female	Adult
47	1.5320	Female	Adult
48	1.5730	Female	Adult
49	1.6130	Female	Adult
50	1.6560	Female	Adult
51	1.6990	Female	Adult
52	1.7880	Female	Adult
53	1.8800	Female	Adult
54	1.9790	Female	Adult
55	2.0810	Female	Adult
56	2.1890	Female	Adult
57	2.2810	Female	Adult
58	2.3760	Female	Adult
59	2.4760	Female	Adult
60	2.5800	Female	Adult
61	2.6880	Female	Adult
62	2.7800	Female	Adult
63	2.8760	Female	Adult
64 - 99	2.9760	Female	Adult
00	0.5850	Male	Adult
01	0.5850	Male	Adult
02	0.5850	Male	Adult
03	0.5850	Male	Adult
04	0.5850	Male	Adult
05	0.5850	Male	Adult
06	0.5850	Male	Adult
07	0.5850	Male	Adult
08	0.5850	Male	Adult
09	0.5850	Male	Adult
10	0.5850	Male	Adult
11	0.5850	Male	Adult
12	0.5850	Male	Adult
13	0.5850	Male	Adult
14	0.5850	Male	Adult
15	0.5850	Male	Adult
16	0.5850	Male	Adult

Age	Factor	Gender	Adult/Dep
17	0.5850	Male	Adult
18	0.5850	Male	Adult
19	0.5850	Male	Adult
20	0.5850	Male	Adult
21	0.5850	Male	Adult
22	0.5850	Male	Adult
23	0.5850	Male	Adult
24	0.5850	Male	Adult
25	0.5850	Male	Adult
26	0.5880	Male	Adult
27	0.6010	Male	Adult
28	0.6140	Male	Adult
29	0.6270	Male	Adult
30	0.6410	Male	Adult
31	0.6550	Male	Adult
32	0.6760	Male	Adult
33	0.6990	Male	Adult
34	0.7230	Male	Adult
35	0.7470	Male	Adult
36	0.7720	Male	Adult
37	0.8040	Male	Adult
38	0.8350	Male	Adult
39	0.8690	Male	Adult
40	0.9030	Male	Adult
41	0.9400	Male	Adult
42	0.9870	Male	Adult
43	1.0380	Male	Adult
44	1.0910	Male	Adult
45	1.1450	Male	Adult
46	1.2040	Male	Adult
47	1.2630	Male	Adult
48	1.3240	Male	Adult
49	1.3880	Male	Adult
50	1.4560	Male	Adult
51	1.5270	Male	Adult
52	1.6450	Male	Adult
53	1.7720	Male	Adult
54	1.9090	Male	Adult
55	2.0570	Male	Adult
56	2.2160	Male	Adult
57	2.3580	Male	Adult
58	2.5100	Male	Adult
59	2.6710	Male	Adult
60	2.8430	Male	Adult
61	3.0260	Male	Adult
62	3.1500	Male	Adult
63	3.2780	Male	Adult
64 - 99	3.4120	Male	Adult
00	0.5140	Female	Dep Child
01	0.4900	Female	Dep Child
02	0.4490	Female	Dep Child
03	0.4100	Female	Dep Child

Age	Factor	Gender	Adult/Dep
04	0.4100	Female	Dep Child
05	0.4100	Female	Dep Child
06	0.4100	Female	Dep Child
07	0.4100	Female	Dep Child
08	0.4100	Female	Dep Child
09	0.4100	Female	Dep Child
10	0.4100	Female	Dep Child
11	0.4100	Female	Dep Child
12	0.4100	Female	Dep Child
13	0.4100	Female	Dep Child
14	0.4290	Female	Dep Child
15	0.4500	Female	Dep Child
16	0.4710	Female	Dep Child
17	0.4940	Female	Dep Child
18	0.5170	Female	Dep Child
19	0.5420	Female	Dep Child
20	0.5680	Female	Dep Child
21	0.5950	Female	Dep Child
22	0.6240	Female	Dep Child
23	0.6530	Female	Dep Child
24	0.6850	Female	Dep Child
25	0.7180	Female	Dep Child
26	0.7450	Female	Dep Child
27	0.7680	Female	Dep Child
28	0.7920	Female	Dep Child
29	0.8160	Female	Dep Child
30 - 99	0.8410	Female	Dep Child
00	0.5140	Male	Dep Child
01	0.4900	Male	Dep Child
02	0.4490	Male	Dep Child
03	0.4100	Male	Dep Child
04	0.4100	Male	Dep Child
05	0.4100	Male	Dep Child
06	0.4100	Male	Dep Child
07	0.4100	Male	Dep Child
08	0.4100	Male	Dep Child
09	0.4100	Male	Dep Child
10	0.4100	Male	Dep Child
11	0.4100	Male	Dep Child
12	0.4100	Male	Dep Child
13	0.4100	Male	Dep Child
14	0.4290	Male	Dep Child
15	0.4500	Male	Dep Child
16	0.4710	Male	Dep Child
17	0.4940	Male	Dep Child
18	0.5170	Male	Dep Child
19	0.5420	Male	Dep Child
20	0.5680	Male	Dep Child
21	0.5950	Male	Dep Child
22	0.6240	Male	Dep Child
23	0.6530	Male	Dep Child
24	0.6850	Male	Dep Child

Age	Factor	Gender	Adult/Dep
25	0.7180	Male	Dep Child
26	0.7450	Male	Dep Child
27	0.7680	Male	Dep Child
28	0.7920	Male	Dep Child
29	0.8160	Male	Dep Child
30 - 99	0.8410	Male	Dep Child