

SERFF Tracking Number: MGCA-125953370 State: Arkansas  
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41200  
 Company Tracking Number: MW-25907-IP AR 200901 AR MIDWEST 14049  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense  
 Product Name: MW-25907-IP AR  
 Project Name/Number: /

## Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-25907-IP AR SERFF Tr Num: MGCA-125953370 State: ArkansasLH  
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense SERFF Status: Closed State Tr Num: 41200  
 Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense Co Tr Num: MW-25907-IP AR State Status: Withdrawn  
 Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor  
 Authors: Sergei Mordovine, Yan Yuan, Trent Bridges, David Beimesch, Aliya Panjwani, Sean Casey, Eliseo Rodriguez, Joanna Gulling, EDS EDSSupport, Miranda Ross, Liz Hart Disposition Date: 02/27/2009  
 Date Submitted: 12/22/2008 Disposition Status: Withdrawn  
 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: Our state of domicile is Texas and does not require rate changes to be filed; therefore, no such rate filing has been made in that state.  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: Group Market Type:  
 Filing Status Changed: 02/27/2009 Explanation for Other Group Market Type: State Status Changed: 02/27/2009



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**Filing Description:**

This form provides benefits for Inpatient Hospital Services, Skilled Nursing Facilities, Ambulatory/Same-Day Surgical Facilities, Surgical Services, In-patient Physician Services, Hospice Care, Home Health Care, Emergency Room, and Ambulance Services. These services will be subject to certain deductibles, copays, and coinsurance provisions as outlined in the policy contract and other limitations shown in the certificate schedule. This form is guaranteed renewable, subject to the company's right to discontinue or terminate coverage as provided in the termination of coverage section of the policy.

**Company and Contact**

**Filing Contact Information**

Aliya Panjwani, aliya.panywani@healthmarkets.com  
 Healthmarkets (817) 255-3884 [Phone]  
 North Richland Hills, TX 76180 (817) 255-8274[FAX]

**Filing Company Information**

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas  
 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: 62-0724538  
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**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$0.00		

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Rosalind Minor	02/27/2009	02/27/2009
Approved-Closed	Rosalind Minor	01/12/2009	01/12/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Withdrawal	Note To Reviewer	Aliya Panjwani	02/27/2009	02/27/2009



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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Withdrawn	No
<b>Supporting Document</b>	Supporting Documents	Withdrawn	No
<b>Rate</b>	MW-25907-IP AR Rate Page.pdf	Withdrawn	Yes

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## Disposition

Disposition Date: 01/12/2009

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>
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documents	Withdrawn	No
Rate	MW-25907-IP AR Rate Page.pdf	Withdrawn	Yes

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**Note To Reviewer**

**Created By:**

Aliya Panjwani on 02/27/2009 01:52 PM

**Last Edited By:**

Aliya Panjwani

**Submitted On:**

02/27/2009 01:52 PM

**Subject:**

Withdrawal

**Comments:**

We would like to request that you withdraw the current filing at this time.

Thank you for your review of this filing.

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## Rate Information

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Withdrawn	MW-25907-IP AR Rate Page.pdf	MW-25907-IP AR New			MW-25907-IP AR Rate Page.pdf

# Mid-West National Life Insurance Company Of Tennessee

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

Platinum PPO 2009

MW-25907-IP AR

ANAP75B

Formula
Round( AE x AgeSex x Area x Base x Inflation x Marital x Network x Tobacco x Coinsurance MaxOutOfPocket x Deductible ,2)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates. A \$9 fee is added to the policies on a monthly direct bill mode.

Inflation
1.397697000

Base	Factor
Base	150.430

Based on underwriting results, final rates may range from 80% to the maximum percentage allowed by your state of the above calculated rates. This adjustment may also apply to any rider(s) attached.

AE	Factor
Child	1.120
Female	1.120
Male	1.120

Benefit Options	Factor
Coinsurance 80 MaxOutOfPocket 2500	1.000000
Deductible 1500	0.890000
Deductible 2500	0.680000
Deductible 3500	0.620000
Deductible 5000	0.580000
Deductible 7500	0.475000
Deductible 10000	0.387000

Other values may be interpolated.

Demographic	Value	Factor
Marital	No	1.000
Marital	Yes	0.900
Tobacco	No	1.000
Tobacco	Yes	1.300

Marital discount only applies if both primary and spouse are insured.

Age	Factor	Gender	Adult/Dep
00	0.699	Female	Adult
01	0.699	Female	Adult
02	0.699	Female	Adult
03	0.699	Female	Adult
04	0.699	Female	Adult
05	0.699	Female	Adult
06	0.699	Female	Adult
07	0.699	Female	Adult
08	0.699	Female	Adult
09	0.699	Female	Adult
10	0.699	Female	Adult
11	0.699	Female	Adult
12	0.699	Female	Adult

Age	Factor	Gender	Adult/Dep
13	0.699	Female	Adult
14	0.699	Female	Adult
15	0.699	Female	Adult
16	0.699	Female	Adult
17	0.699	Female	Adult
18	0.699	Female	Adult
19	0.699	Female	Adult
20	0.699	Female	Adult
21	0.699	Female	Adult
22	0.704	Female	Adult
23	0.710	Female	Adult
24	0.715	Female	Adult
25	0.720	Female	Adult
26	0.725	Female	Adult
27	0.749	Female	Adult
28	0.774	Female	Adult
29	0.800	Female	Adult
30	0.827	Female	Adult
31	0.855	Female	Adult
32	0.884	Female	Adult
33	0.914	Female	Adult
34	0.943	Female	Adult
35	0.975	Female	Adult
36	1.008	Female	Adult
37	1.037	Female	Adult
38	1.066	Female	Adult
39	1.096	Female	Adult
40	1.127	Female	Adult
41	1.158	Female	Adult
42	1.196	Female	Adult
43	1.235	Female	Adult
44	1.275	Female	Adult
45	1.317	Female	Adult
46	1.359	Female	Adult
47	1.395	Female	Adult
48	1.432	Female	Adult
49	1.469	Female	Adult
50	1.508	Female	Adult
51	1.547	Female	Adult
52	1.642	Female	Adult
53	1.743	Female	Adult
54	1.849	Female	Adult
55	1.961	Female	Adult
56	2.082	Female	Adult
57	2.218	Female	Adult
58	2.363	Female	Adult
59	2.517	Female	Adult
60	2.681	Female	Adult
61	2.856	Female	Adult
62	3.000	Female	Adult

Age	Factor	Gender	Adult/Dep
63	3.153	Female	Adult
64 - 99	3.313	Female	Adult
00	0.589	Male	Adult
01	0.589	Male	Adult
02	0.589	Male	Adult
03	0.589	Male	Adult
04	0.589	Male	Adult
05	0.589	Male	Adult
06	0.589	Male	Adult
07	0.589	Male	Adult
08	0.589	Male	Adult
09	0.589	Male	Adult
10	0.589	Male	Adult
11	0.589	Male	Adult
12	0.589	Male	Adult
13	0.589	Male	Adult
14	0.589	Male	Adult
15	0.589	Male	Adult
16	0.559	Male	Adult
17	0.559	Male	Adult
18	0.559	Male	Adult
19	0.559	Male	Adult
20	0.559	Male	Adult
21	0.559	Male	Adult
22	0.560	Male	Adult
23	0.561	Male	Adult
24	0.563	Male	Adult
25	0.564	Male	Adult
26	0.565	Male	Adult
27	0.579	Male	Adult
28	0.592	Male	Adult
29	0.607	Male	Adult
30	0.621	Male	Adult
31	0.636	Male	Adult
32	0.663	Male	Adult
33	0.691	Male	Adult
34	0.720	Male	Adult
35	0.749	Male	Adult
36	0.781	Male	Adult
37	0.817	Male	Adult
38	0.856	Male	Adult
39	0.896	Male	Adult
40	0.936	Male	Adult
41	0.980	Male	Adult
42	1.040	Male	Adult
43	1.103	Male	Adult
44	1.169	Male	Adult
45	1.240	Male	Adult
46	1.316	Male	Adult
47	1.390	Male	Adult

Age	Factor	Gender	Adult/Dep
48	1.468	Male	Adult
49	1.550	Male	Adult
50	1.638	Male	Adult
51	1.731	Male	Adult
52	1.858	Male	Adult
53	1.994	Male	Adult
54	2.141	Male	Adult
55	2.298	Male	Adult
56	2.466	Male	Adult
57	2.625	Male	Adult
58	2.793	Male	Adult
59	2.974	Male	Adult
60	3.165	Male	Adult
61	3.369	Male	Adult
62	3.506	Male	Adult
63	3.649	Male	Adult
64 - 99	3.799	Male	Adult
00	0.512	Female	Dep
01	0.488	Female	Dep
02	0.447	Female	Dep
03	0.408	Female	Dep
04	0.408	Female	Dep
05	0.408	Female	Dep
06	0.408	Female	Dep
07	0.408	Female	Dep
08	0.408	Female	Dep
09	0.408	Female	Dep
10	0.408	Female	Dep
11	0.408	Female	Dep
12	0.408	Female	Dep
13	0.413	Female	Dep
14	0.433	Female	Dep
15	0.453	Female	Dep
16	0.475	Female	Dep
17	0.498	Female	Dep
18	0.522	Female	Dep
19	0.546	Female	Dep
20	0.573	Female	Dep
21	0.600	Female	Dep
22	0.629	Female	Dep
23	0.659	Female	Dep
24	0.690	Female	Dep
25	0.723	Female	Dep
26	0.751	Female	Dep
27	0.774	Female	Dep
28	0.798	Female	Dep
29	0.822	Female	Dep
30 - 99	0.847	Female	Dep
00	0.512	Male	Dep
01	0.488	Male	Dep

Age	Factor	Gender	Adult/Dep
02	0.447	Male	Dep
03	0.408	Male	Dep
04	0.408	Male	Dep
05	0.408	Male	Dep
06	0.408	Male	Dep
07	0.408	Male	Dep
08	0.408	Male	Dep
09	0.408	Male	Dep
10	0.408	Male	Dep
11	0.408	Male	Dep
12	0.408	Male	Dep
13	0.413	Male	Dep
14	0.433	Male	Dep
15	0.453	Male	Dep
16	0.475	Male	Dep
17	0.498	Male	Dep
18	0.522	Male	Dep
19	0.546	Male	Dep
20	0.573	Male	Dep
21	0.600	Male	Dep
22	0.629	Male	Dep
23	0.659	Male	Dep
24	0.690	Male	Dep
25	0.723	Male	Dep
26	0.751	Male	Dep
27	0.774	Male	Dep
28	0.798	Male	Dep
29	0.822	Male	Dep
30 - 99	0.847	Male	Dep

Area	ID	Factor
71600 - 71699	L	1.050
71700 - 71799	L	1.050
71800 - 71899	L	1.050
71900 - 71999	M	1.103
72000 - 72099	J	0.952
72100 - 72199	N	1.158
72200 - 72299	K	1.000
72300 - 72399	L	1.050
72400 - 72499	L	1.050
72500 - 72599	O	1.216
72600 - 72699	J	0.952
72700 - 72799	H	0.864
72800 - 72899	N	1.158
72900 - 72999	H	0.864
All - Others	O	1.216

Expected PPO Network Fee is approximately \$2-\$20. This is a mandatory monthly fee per policy/certificate.

The default network will have a factor of 1.0 and other alternative networks will have a factor between 0.75 and 1.25 depending on their discount and penetration compared to the default network.