

SERFF Tracking Number: MGCA-125953435 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41197
 Company Tracking Number: MW-25885 (09/03)-IR 200901 AR MIDWEST 14052
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
 Product Name: MW-25885 (09/03)-IR
 Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-25885 (09/03)-IR

TOI: H151 Individual Health -

Hospital/Surgical/Medical Expense

Sub-TOI: H151.001 Health -

Hospital/Surgical/Medical Expense

Filing Type: Rate

SERFF Tr Num: MGCA-125953435 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41197

Co Tr Num: MW-25885 (09/03)-IR State Status: Withdrawn

200901 AR MIDWEST 14052

Co Status:

Reviewer(s): Rosalind Minor

Authors: Sergei Mordovine, Yan

Disposition Date: 02/27/2009

Yuan, Trent Bridges, David

Beimesch, Aliya Panjwani, Sean

Casey, Eliseo Rodriguez, Joanna

Gulling, EDS EDSSupport, Miranda

Ross, Liz Hart

Date Submitted: 12/22/2008

Disposition Status: Withdrawn

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

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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Deemer Date: Corresponding Filing Tracking Number:

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Filing Description:

This form provides the benefits for expenses incurred in a hospital emergency room, outpatient facility, same-day surgery facility, doctor's office or clinic for diagnostic X-rays, laboratory and pathological exams, and physical, occupational or speech therapy.

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

Filing Fees

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

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	12/31/2008	12/31/2008

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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Project Name/Number: /

Disposition

Disposition Date: 02/27/2009

Implementation Date:

Status: Withdrawn

Comment: As requested in your Note to Reviewer on this date, the filing is being withdrawn.

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-125953435 State: Arkansas
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 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documents	Withdrawn	No
Rate	MW-25885 (0903)-IR (AR) Rate Page (CAP).pdf	Withdrawn	Yes
Rate	MW-25885 (0903)-IR (AR) Rate Page (PPO).pdf	Withdrawn	Yes

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Product Name: MW-25885 (09/03)-IR
Project Name/Number: /

Disposition

Disposition Date: 12/31/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-125953435 State: Arkansas
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TOI: H15I Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: MW-25885 (09/03)-IR
Project Name/Number: /

Note To Reviewer

Created By:

Aliya Panjwani on 02/27/2009 01:59 PM

Last Edited By:

Aliya Panjwani

Submitted On:

02/27/2009 01:59 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-25885 (0903)-IR (AR) Rate Page (CAP).pdf	MW-25885 (09/03)-IR	New		MW-25885 (0903)-IR (AR) Rate Page (CAP).pdf
Withdrawn	MW-25885 (0903)-IR (AR) Rate Page (PPO).pdf	MW-25885 (09/03)-IR	New		MW-25885 (0903)-IR (AR) Rate Page (PPO).pdf

Mid-West National Life Insurance Company of Tennessee

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

Ambulatory Care Rider

MW-25885 (09/03)-IR

AOAP73G

Formula
Round(AgeSex x Area x Base x Inflation x Tobacco x (Copay Deductible Coinsurance 24 hour Max) x (Copay/Therapy Copay Deductible Coinsurance 24 hour Max),2)

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

Inflation
1.265000000

Base	Factor
Base	27.590

Based on underwriting results, final rates may range from 80% to the maximum percentage allowed by your state of the above calculated rates.

Benefit Options	Factor
Copay/Therapy Copay [250/100] Deductible 0 Coinsurance 1.0 24 hour Max 500	1.030000
Copay/Therapy Copay [50/50] Deductible 0 Coinsurance 0.5 24 hour Max 500	1.000000
Copay 250 Deductible 0 Coinsurance 1.0 24 hour Max 1000	0.943000
Copay 50 Deductible 0 Coinsurance .5 24 hour Max 2000	1.088000
Copay 500 Deductible 0 Coinsurance 1.0 24 hour Max 2000	0.857000
Copay/Therapy Copay [500/100] Deductible 0 Coinsurance 1.0 24 hour Max 500	1.040000

Other values may be interpolated.

Demographic	Value	Factor
Tobacco	No	1.000
Tobacco	Yes	1.300

Age	Factor	Gender	Adult/Dep
00	0.687	Female	Adult
01	0.687	Female	Adult
02	0.687	Female	Adult
03	0.687	Female	Adult
04	0.687	Female	Adult
05	0.687	Female	Adult
06	0.687	Female	Adult
07	0.687	Female	Adult
08	0.687	Female	Adult
09	0.687	Female	Adult
10	0.687	Female	Adult
11	0.687	Female	Adult
12	0.687	Female	Adult
13	0.687	Female	Adult
14	0.687	Female	Adult
15	0.687	Female	Adult
16	0.687	Female	Adult
17	0.687	Female	Adult
18	0.687	Female	Adult

Age	Factor	Gender	Adult/Dep
19	0.687	Female	Adult
20	0.711	Female	Adult
21	0.736	Female	Adult
22	0.762	Female	Adult
23	0.775	Female	Adult
24	0.789	Female	Adult
25	0.804	Female	Adult
26	0.819	Female	Adult
27	0.835	Female	Adult
28	0.847	Female	Adult
29	0.856	Female	Adult
30	0.863	Female	Adult
31	0.872	Female	Adult
32	0.880	Female	Adult
33	0.890	Female	Adult
34	0.904	Female	Adult
35	0.919	Female	Adult
36	0.934	Female	Adult
37	0.950	Female	Adult
38	0.972	Female	Adult
39	0.996	Female	Adult
40	1.019	Female	Adult
41	1.045	Female	Adult
42	1.068	Female	Adult
43	1.104	Female	Adult
44	1.140	Female	Adult
45	1.177	Female	Adult
46	1.215	Female	Adult
47	1.255	Female	Adult
48	1.286	Female	Adult
49	1.312	Female	Adult
50	1.337	Female	Adult
51	1.364	Female	Adult
52	1.391	Female	Adult
53	1.423	Female	Adult
54	1.462	Female	Adult
55	1.502	Female	Adult
56	1.544	Female	Adult
57	1.586	Female	Adult
58	1.641	Female	Adult
59	1.693	Female	Adult
60	1.746	Female	Adult
61	1.799	Female	Adult
62	1.855	Female	Adult
63	1.912	Female	Adult
64 - 99	1.972	Female	Adult
00	0.560	Male	Adult
01	0.560	Male	Adult
02	0.560	Male	Adult
03	0.560	Male	Adult

Age	Factor	Gender	Adult/Dep
04	0.560	Male	Adult
05	0.560	Male	Adult
06	0.560	Male	Adult
07	0.560	Male	Adult
08	0.560	Male	Adult
09	0.560	Male	Adult
10	0.560	Male	Adult
11	0.560	Male	Adult
12	0.560	Male	Adult
13	0.560	Male	Adult
14	0.560	Male	Adult
15	0.560	Male	Adult
16	0.560	Male	Adult
17	0.560	Male	Adult
18	0.560	Male	Adult
19	0.560	Male	Adult
20	0.586	Male	Adult
21	0.613	Male	Adult
22	0.640	Male	Adult
23	0.669	Male	Adult
24	0.700	Male	Adult
25	0.732	Male	Adult
26	0.743	Male	Adult
27	0.752	Male	Adult
28	0.760	Male	Adult
29	0.770	Male	Adult
30	0.779	Male	Adult
31	0.786	Male	Adult
32	0.797	Male	Adult
33	0.815	Male	Adult
34	0.826	Male	Adult
35	0.841	Male	Adult
36	0.853	Male	Adult
37	0.870	Male	Adult
38	0.876	Male	Adult
39	0.886	Male	Adult
40	0.899	Male	Adult
41	0.916	Male	Adult
42	0.933	Male	Adult
43	0.964	Male	Adult
44	0.990	Male	Adult
45	1.018	Male	Adult
46	1.048	Male	Adult
47	1.078	Male	Adult
48	1.126	Male	Adult
49	1.167	Male	Adult
50	1.210	Male	Adult
51	1.256	Male	Adult
52	1.303	Male	Adult
53	1.362	Male	Adult

Age	Factor	Gender	Adult/Dep
54	1.417	Male	Adult
55	1.476	Male	Adult
56	1.538	Male	Adult
57	1.603	Male	Adult
58	1.648	Male	Adult
59	1.697	Male	Adult
60	1.749	Male	Adult
61	1.801	Male	Adult
62	1.856	Male	Adult
63	1.911	Male	Adult
64 - 99	1.969	Male	Adult
00	0.365	Female	Dep
01	0.365	Female	Dep
02	0.365	Female	Dep
03	0.365	Female	Dep
04	0.365	Female	Dep
05	0.365	Female	Dep
06	0.365	Female	Dep
07	0.365	Female	Dep
08	0.365	Female	Dep
09	0.365	Female	Dep
10	0.365	Female	Dep
11	0.365	Female	Dep
12	0.365	Female	Dep
13	0.365	Female	Dep
14	0.365	Female	Dep
15	0.365	Female	Dep
16	0.365	Female	Dep
17	0.365	Female	Dep
18	0.365	Female	Dep
19	0.365	Female	Dep
20	0.365	Female	Dep
21	0.365	Female	Dep
22	0.365	Female	Dep
23	0.468	Female	Dep
24	0.598	Female	Dep
25	0.765	Female	Dep
26	0.776	Female	Dep
27	0.788	Female	Dep
28	0.797	Female	Dep
29	0.805	Female	Dep
30 - 99	0.814	Female	Dep
00	0.365	Male	Dep
01	0.365	Male	Dep
02	0.365	Male	Dep
03	0.365	Male	Dep
04	0.365	Male	Dep
05	0.365	Male	Dep
06	0.365	Male	Dep
07	0.365	Male	Dep

Age	Factor	Gender	Adult/Dep
08	0.365	Male	Dep
09	0.365	Male	Dep
10	0.365	Male	Dep
11	0.365	Male	Dep
12	0.365	Male	Dep
13	0.365	Male	Dep
14	0.365	Male	Dep
15	0.365	Male	Dep
16	0.365	Male	Dep
17	0.365	Male	Dep
18	0.365	Male	Dep
19	0.365	Male	Dep
20	0.365	Male	Dep
21	0.365	Male	Dep
22	0.365	Male	Dep
23	0.468	Male	Dep
24	0.598	Male	Dep
25	0.765	Male	Dep
26	0.776	Male	Dep
27	0.788	Male	Dep
28	0.797	Male	Dep
29	0.805	Male	Dep
30 - 99	0.814	Male	Dep

Area	ID	Factor
71600 - 71699	I	0.907
71700 - 71799	F	0.784
71800 - 71899	I	0.907
71900 - 71999	I	0.907
72000 - 72099	I	0.907
72100 - 72199	J	0.952
72200 - 72299	I	0.907
72300 - 72399	K	1.000
72400 - 72499	H	0.864
72500 - 72599	I	0.907
72600 - 72699	G	0.823
72700 - 72799	H	0.864
72800 - 72899	J	0.952
72900 - 72999	G	0.823
All - Others	K	1.000

Mid-West National Life Insurance Company of Tennessee

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

Ambulatory Care Rider

MW-25885 (09/03)-IR

AOAP75G

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1.265000000

Base	Factor
Base	27.590

Based on underwriting results, final rates may range from 80% to the maximum percentage allowed by your state of the above calculated rates.

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Copay/Therapy Copay [50/50] Deductible 0 Coinsurance 0.5 24 hour Max 500	1.000000
Copay 250 Deductible 0 Coinsurance 1.0 24 hour Max 1000	0.943000
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05	0.687	Female	Adult
06	0.687	Female	Adult
07	0.687	Female	Adult
08	0.687	Female	Adult
09	0.687	Female	Adult
10	0.687	Female	Adult
11	0.687	Female	Adult
12	0.687	Female	Adult
13	0.687	Female	Adult
14	0.687	Female	Adult
15	0.687	Female	Adult
16	0.687	Female	Adult
17	0.687	Female	Adult
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10	0.560	Male	Adult
11	0.560	Male	Adult
12	0.560	Male	Adult
13	0.560	Male	Adult
14	0.560	Male	Adult
15	0.560	Male	Adult
16	0.560	Male	Adult
17	0.560	Male	Adult
18	0.560	Male	Adult
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27	0.752	Male	Adult
28	0.760	Male	Adult
29	0.770	Male	Adult
30	0.779	Male	Adult
31	0.786	Male	Adult
32	0.797	Male	Adult
33	0.815	Male	Adult
34	0.826	Male	Adult
35	0.841	Male	Adult
36	0.853	Male	Adult
37	0.870	Male	Adult
38	0.876	Male	Adult
39	0.886	Male	Adult
40	0.899	Male	Adult
41	0.916	Male	Adult
42	0.933	Male	Adult
43	0.964	Male	Adult
44	0.990	Male	Adult
45	1.018	Male	Adult
46	1.048	Male	Adult
47	1.078	Male	Adult
48	1.126	Male	Adult
49	1.167	Male	Adult
50	1.210	Male	Adult
51	1.256	Male	Adult
52	1.303	Male	Adult
53	1.362	Male	Adult

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56	1.538	Male	Adult
57	1.603	Male	Adult
58	1.648	Male	Adult
59	1.697	Male	Adult
60	1.749	Male	Adult
61	1.801	Male	Adult
62	1.856	Male	Adult
63	1.911	Male	Adult
64 - 99	1.969	Male	Adult
00	0.365	Female	Dep
01	0.365	Female	Dep
02	0.365	Female	Dep
03	0.365	Female	Dep
04	0.365	Female	Dep
05	0.365	Female	Dep
06	0.365	Female	Dep
07	0.365	Female	Dep
08	0.365	Female	Dep
09	0.365	Female	Dep
10	0.365	Female	Dep
11	0.365	Female	Dep
12	0.365	Female	Dep
13	0.365	Female	Dep
14	0.365	Female	Dep
15	0.365	Female	Dep
16	0.365	Female	Dep
17	0.365	Female	Dep
18	0.365	Female	Dep
19	0.365	Female	Dep
20	0.365	Female	Dep
21	0.365	Female	Dep
22	0.365	Female	Dep
23	0.468	Female	Dep
24	0.598	Female	Dep
25	0.765	Female	Dep
26	0.776	Female	Dep
27	0.788	Female	Dep
28	0.797	Female	Dep
29	0.805	Female	Dep
30 - 99	0.814	Female	Dep
00	0.365	Male	Dep
01	0.365	Male	Dep
02	0.365	Male	Dep
03	0.365	Male	Dep
04	0.365	Male	Dep
05	0.365	Male	Dep
06	0.365	Male	Dep
07	0.365	Male	Dep

Age	Factor	Gender	Adult/Dep
08	0.365	Male	Dep
09	0.365	Male	Dep
10	0.365	Male	Dep
11	0.365	Male	Dep
12	0.365	Male	Dep
13	0.365	Male	Dep
14	0.365	Male	Dep
15	0.365	Male	Dep
16	0.365	Male	Dep
17	0.365	Male	Dep
18	0.365	Male	Dep
19	0.365	Male	Dep
20	0.365	Male	Dep
21	0.365	Male	Dep
22	0.365	Male	Dep
23	0.468	Male	Dep
24	0.598	Male	Dep
25	0.765	Male	Dep
26	0.776	Male	Dep
27	0.788	Male	Dep
28	0.797	Male	Dep
29	0.805	Male	Dep
30 - 99	0.814	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