

SERFF Tracking Number:	AMMS-126029662	State:	Arkansas
Filing Company:	Golden Rule Insurance Company	State Tracking Number:	41623
Company Tracking Number:			
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.002A Large Group Only - PPO
Product Name:	MGR04295		
Project Name/Number:	MGR04295/MGR04295		

Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: MGR04295

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.002A Large Group Only - PPO

Filing Type: Form

SERFF Tr Num: AMMS-126029662 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Pat Allison

Date Submitted: 02/23/2009

State Tr Num: 41623

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 03/03/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: MGR04295

Project Number: MGR04295

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/03/2009

Deemer Date:

Filing Description:

The enclosed matrix paragraphs are submitted for your review and approval for use with our existing portfolio of group health forms. Golden Rule currently intends to issue these forms in conjunction with previously approved policy and certificate forms delivered to evidence coverage under master policies issued in the state of Illinois to a non-employer based association group, the Federation of American Consumers and Travelers. These benefits will be incorporated in the Illinois base policy/certificate and will therefore be provided to all certificateholders insured under the applicable

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 02/11/2009

Domicile Status Comments: Approved by our domiciliary state of Indiana on February 11, 2009.

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 03/03/2009

Corresponding Filing Tracking Number:

<i>SERFF Tracking Number:</i>	<i>AMMS-126029662</i>	<i>State:</i>	<i>Arkansas</i>
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policies, regardless of their state of residence.

Incorporation of these matrix paragraphs will enable Golden Rule to take advantage of a number of cost containment programs currently established and practiced by our pharmacy benefits manager. These provisions are filed individually which will allow Golden Rule to evaluate and implement those programs that we determine to provide additional cost savings to both Golden Rule and our insureds.

To the best of my knowledge, this form complies with the statutory and regulatory requirements of your state. The required documents are enclosed, accordingly.

If you should have any questions concerning this filing, please feel free to contact Policy Compliance collect at (317) 297-0358 and request to speak with me. If you prefer, I may be contacted via e-mail at the following address: dlparis@goldenrule.com.

Company and Contact

Filing Contact Information

Debra Paris, Manager	dlparis@goldenrule.com
7440 Woodland Drive	(317) 297-0358 [Phone]
Indianapolis, IN 46278-1719	(317) 328-9645[FAX]

Filing Company Information

Golden Rule Insurance Company	CoCode: 62286	State of Domicile: Indiana
7440 Woodland Drive	Group Code: 707	Company Type: Life and Health
Indianapolis, IN 46278	Group Name:	State ID Number:
(317) 297-0358 ext. [Phone]	FEIN Number: 37-6028756	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$735.00
Retaliatory?	Yes
Fee Explanation:	\$35 per form X 21 forms=735
	Paid via EFT.
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$735.00	02/23/2009	25868375

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/03/2009	03/03/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Regarding your 2/25/2009 request for information on the Federation of American Consumers and Travelers	Note To Reviewer	Pat Allison	03/02/2009	03/02/2009
Federation of American Consumers and Travelers	Note To Filer	Rosalind Minor	02/25/2009	02/25/2009

SERFF Tracking Number: AMMS-126029662 *State:* Arkansas
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Disposition

Disposition Date: 03/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Note To Reviewer

Created By:

Pat Allison on 03/02/2009 01:53 PM

Last Edited By:

Rosalind Minor

Submitted On:

03/03/2009 01:12 PM

Subject:

Regarding your 2/25/2009 request for information on the Federation of American Consumers and Travelers

Comments:

Golden Rule's current products offered in your state are certificates evidencing coverage under master policies issued to an Illinois non-employer based association group, the Federation of American Consumers and Travelers (F.A.C.T.). Golden Rule health insurance coverage has been available to members of F.A.C.T. since 1990, and our records indicate that the information requested in your attached document was supplied to Mr. John Shields of your Department as early as October 1995.

In order to provide you the requested information to reaffirm F.A.C.T. as an association group as defined by Arkansas statute section 23-86-106(2), please allow me to address your questions in the order expressed in the attachment:

1. F.A.C.T. is a true association situated in the state of Illinois. F.A.C.T.'s office is located at: 318 Hillsboro Avenue, Edwardsville, Illinois 62025.
2. F.A.C.T. was incorporated as a not-for-profit corporation on December 18, 1984 in Washington, D.C. A copy of the original Articles of Incorporation for the National Consumers Council from 1984 is attached. Also attached is a copy of the certificate from the Government of the District of Columbia showing the name change from the National Consumers Council to the Federation of American Consumers and Travelers, dated February 8, 1985.
3. Golden Rule has no information on whether F.A.C.T. has any offices in the state of Arkansas. We would suggest that you contact F.A.C.T. for that information.
4. Please refer to #3.
5. It is our understanding that the current dues for membership in F.A.C.T. are \$3.00 per month.
6. The purposes of F.A.C.T., as stated in its bylaws are:

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"To conduct polls among its members on matters of importance to the American Consumer; to collect, compile and disseminate consumer information through the news media to its members and to the general public;

To carry on educational programs among its members and the general public related to matters of vital interest to consumers;

To organize individual citizens into an association with the objective that their voices may be heard effectively in local, state and national affairs affecting consumers; and

To seek and support the availability of services, merchandise and other benefits for members which represent greater value to those members than would be available to them individually."

The association has provided us with the following information regarding its activities:

The association maintains various advisory committees to study and recommend products and services to members. The advisory committees include: Travel, Health Care, Financial Services, Education, etc. Committees are comprised of experts in each respective field, as well as F.A.C.T. members who can represent the layman's point of view.

The association studies the efforts of other consumer groups, occasionally lending financial support to such groups.

The association gathers publications, bulletins, etc. from government and private sources and makes these documents available to members at cost or without charge. Topics include, among others, federal benefits, financial planning, nutrition and health, gardening, housing and auto mechanics.

The association engages a paid lobbyist, and monitors legislative issues and bills which may affect members and consumers in general. In addition, the association continually seeks to expand the buying power of members and to furnish information which helps members increase their "Consumer IQ". The base premise is that, by joining individuals from all walks of life into a cohesive and informed consumer group, the association can help them save money and enhance the quality of their lives.

F.A.C.T. operates solely on members' dues and donations and receives no compensation or financial support from any provider of any product or service it recommends.

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7. I am forwarding a F.A.C.T. membership kit for your review via U.S. mail delivery. As you will see from the literature, F.A.C.T.'s benefits range from discounted medical care and travel benefits to college scholarships and a free job search engine. The association also has agreements with a variety of national companies to furnish discounts to F.A.C.T. members.

8. F.A.C.T. was organized by ordinary consumers for purposes other than the procurement of insurance. To the best of our understanding, the only qualifications for membership include:

- (a) the desire to join together with others to enhance an individual's ability to gain information and influence to current issues and topics which impact the lives of ordinary consumers; and
- (b) the opportunity to have available the kinds of discounts, programs and information resources which are available to F.A.C.T. members.

9. Golden Rule has little or no knowledge of the various methods used by F.A.C.T. to recruit members. For information on recruiting strategies for F.A.C.T. membership, we would suggest that you contact F.A.C.T. directly.

10. A copy of the by-laws for F.A.C.T. is attached.

11. Golden Rule does not have this information. We would suggest that you contact F.A.C.T. directly.

12. Golden Rule does not have this information. We would suggest that you contact F.A.C.T. directly.

13. Golden Rule does not provide any compensation to F.A.C.T. In fact, it is forbidden by its bylaws to accept any remuneration from any benefit provider. The association is supported solely by members' dues.

F.A.C.T. does receive an indirect benefit. Affording health insurance coverage, in addition to numerous other benefits and discounts provided through the association, to the association's members allows the association to gain and retain a greater number of members. That is the basis of the relationship between F.A.C.T. and Golden Rule Insurance.

Also attached is a copy of an Affidavit completed by F.A.C.T. verifying to the state of Missouri that the association complies with the same requirements as those specified for association groups in 23-86-106(2).

As stated previously, F.A.C.T. was incorporated in 1984. F.A.C.T. Articles of Incorporation reveal that it is an organization of individual consumers formed in 1984 for the purposes stated in #6 above. Golden Rule health insurance coverage was not made available to individual members of F.A.C.T. until on or after July 15, 1990, six years after the association was incorporated.

STATE OF Illinois

COUNTY OF Madison
I, Vicki Rolens

name _____, on my oath swear that the following statements are true to the best of my knowledge:

1. Federation of American Consumers and Travelers is (check one):

- A. an association
- B. a trust or a fund established, created or maintained for the benefit of members of one or more associations.

2. (Check one of the following applicable statements)

The association named in statement 1 has:

- A. a minimum of one hundred persons;
- B. been organized and maintained in good faith for purposes other than that of obtaining insurance;
- C. been in active existence for at least two years;
- D. a constitution and bylaws which provide that the association shall hold regular meetings not less than annually to further the purposes of the members;
- E. except for credit unions, collected dues or solicited contributions from members: and
- F. provided the members with voting privileges and representation on the governing board and committees.

_____ The association or associations making up the trust or fund named in statement 1 has or have:

- A. a minimum of one hundred persons;
- B. been organized and maintained in good faith for purposes other than that of obtaining insurance;
- C. been in active existence for at least two years;
- D. a constitution and bylaws which provide that the association or associations shall hold regular meetings not less than annually to further the purposes of the members;
- E. except for credit unions, collected dues or solicited contributions from members: and
- F. provided the members with voting representation on the governing board and committees.

3. The association, trust or fund, or the trustees of the trust or fund, named in statement 1 will be policy holder of a group health policy issued by Golden Rule Insurance with form number C-006.3.

I represent the association, trust or fund named in statement 1 in the following capacity: Managing Director/Vice President

Signature: *Vicki Rolens*

Type or Print Name: Vicki Rolens

Sworn to and subscribed before me this 8th day of September, 2008. My commission expires April 12, 2012.



Tracy T. Wetzel
Notary Public

ARTICLES OF INCORPORATION
OF
THE NATIONAL CONSUMERS COUNCIL

To: Department of Consumer and Regulatory Affairs
Washington, D. C. 20001

We, the undersigned natural persons of the age of eighteen years or more, acting as incorporators of a corporation under the NON-PROFIT CORPORATION ACT (D.C. Code, 1981 edition, Title 29, Chapter 5), adopt the following Articles of Incorporation:

FIRST: The name of the corporation is:

THE NATIONAL CONSUMERS COUNCIL

SECOND: The period of duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are:

To conduct polls among its members on matters of importance to the American Consumer; To collect, compile and disseminate consumer information through the newsmedia, to its members and to the general public;

To carry on educational programs among its members and the general public relating to matters of vital interest to consumers;

To organize individual citizens into an association with the objective that their voices may be heard effectively in local, state and national affairs affecting consumers;

To seek and support the availability of services, merchandise and other benefits for members which represent greater value to those members than would be available to them individually.

FOURTH: The corporation shall have members.

FIFTH: The corporation is to be divided into two (2) classes of members. The designation of each class of members, the qualifications and rights of the members of each class and conferring, limiting, or denying the right to vote are as follows:

Trustee Members - The persons elected to the first Board of Directors and the properly elected successor to

each shall be the Trustee Members. Trustee Members shall have the exclusive right to elect all members of the Board of Directors, to fill any vacancies among its own members, to vote upon the disposition of all or substantially all the assets of the corporation or on a merger or dissolution and to vote upon any matter normally requiring the consent of "shareholders."

Regular Members - Regular members shall be entitled to vote on legislative issues as presented by the Board of Directors for opinion from time to time.

SIXTH: A statement as to the manner in which directors shall be elected or appointed, if the directors of any of them are not to be elected or appointed by one or more classes of members, or that the manner of such election or appointment of such directors shall be provided in the by-laws:

Directors shall be elected by the Trustee Members.

SEVENTH: Provisions for the regulation of the internal affairs of the corporation, including provisions for distribution of assets on dissolution or final liquidation are as follows:

Internal affairs of the corporation shall be as provided for in the by-laws. Upon dissolution, after all outstanding expenses and debts have been paid, the Trustee Members shall direct the Board of Directors to distribute the remaining assets to any non-profit organization or organizations which, in the opinion of a majority of the Trustee Members has or have been created for the same purposes and objectives as set forth herein.

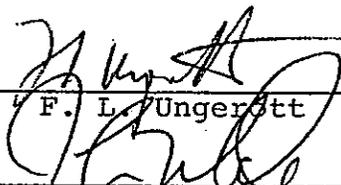
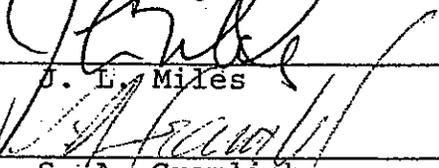
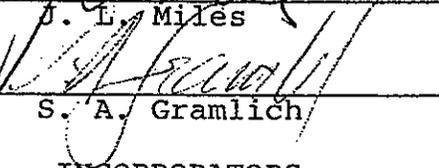
EIGHTH: The address, including street and number, of its initial registered office is 1030 Fifteenth Street, c/o C T Corporation System, Washington C. D. 20005 and the name of its initial registered agent at such address is C T Corporation System.

NINTH: The number of directors constituting the initial board of directors is four (4) and the names and addresses, including street and number of the persons who are to serve as the initial directors until the first annual meeting or until their successors be elected and qualified are:

NAME	ADDRESS
Rebecca K. Bates	6390 South Crestbrook Morrison, Colorado 80465
Graham Bates	6390 South Crestbrook Morrison, Colorado 80465
Roberta J. Walck	1203 Dubray St. Louis, Missouri 63122
Dexter F. Hawks	4156 Hueffmeier Wentzville, Missouri 63385

TENTH: The name and address, including street and number, of each incorporator is:

NAME	ADDRESS
F. L. Ungerott	314 North Broadway St. Louis, Missouri 63102
J. L. Miles	314 North Broadway St. Louis, Missouri 63102
S. A. Gramlich	314 North Broadway St. Louis, Missouri 63102

	_____
F. L. Ungerott	_____
	_____
J. L. Miles	_____
	_____
S. A. Gramlich	_____

INCORPORATORS

Date: December 18, 1984.

**BY-LAWS OF
FEDERATION OF AMERICAN
CONSUMERS AND TRAVELERS**

A NOT-FOR-PROFIT CORPORATION
FORMED AND EXISTING UNDER THE LAWS OF WASHINGTON D.C.

ADMINISTRATIVE AND PRINCIPAL OFFICES
IN EDWARDSVILLE, ILLINOIS

AMENDED AS OF FEBRUARY 8, 2000

ARTICLE I

SECTION 1 - NAME:

The name of this Corporation is and shall be: FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS.

SECTION 2 - PURPOSES:

The Corporation does not contemplate pecuniary gain or profit. It is formed for the following purposes:

to conduct polls among its members on matters of importance to the American consumer;

to collect, compile and disseminate consumer information to its members and to the general public;

to carry on educational programs among its members and the general public relating to matters of vital interest to consumers;

to organize individual citizens into an association with the objective that their voices may be heard effectively in local, state and national affairs affecting consumers; to lobby in those citizens' behalf;

to seek, sponsor and support the availability of services, merchandise and other benefits for members which represent greater value to those members than would be available to them individually.

SECTION 3 - OFFICES:

The principal office of the Corporation may be within or without the District of Columbia, and shall be at such place as may be established by the Board of Directors by appropriate resolution.

ARTICLE II

SECTION 1 - NUMBER, QUALIFICATIONS AND ELECTION OF DIRECTORS:

A. The Board of Directors of the Corporation shall be composed of four Directors who shall be elected at the annual meeting of members. The number of Directors may be changed from time to time by duly adopted amendment to these By-Laws.

B. Any Officer, Director, Trustee Member or ten Regular Members of the Corporation may nominate a candidate for the Board of Directors. Nominations shall be submitted to the Secretary of the Corporation not later than sixty (60) days prior to the date of the annual meeting, and shall be made in compliance with the By-Laws and in the form prescribed by the Board of Directors.

C. There are several criteria which an individual must meet in order to be eligible as a nominee for the Board of Directors. These criteria were adopted by the Corporation to (a) assure continuation of the Corporation's selfless intents and purposes, (b) maintain a high level of professionalism at the Director level, and (c) prevent any special-interest groups or self-serving individuals from assuming control of the Corporation for their own gain. A nominee:

1. Must have been a dues-paying member of FACT for a minimum of two (2) years prior to his or her nomination.
2. May not be related or connected in any way to any other nominee; to any Director, Officer or employee of the Corporation; or to any director, officer, stockholder, principal or employee of any entity contracted to provide benefits to members of the Corporation.
3. Must agree in writing to serve without pay, and to have no business connections which would cause him or her to have loyalties or obligations which conflict with the best interests of the Corporation.
4. Must be a person of good character (conviction of a felony or crime involving moral turpitude shall be presumptive evidence of bad character).
5. Must agree in writing to submit to and abide by a screening process whereby the Corporation can determine whether a nominee meets the above standards.

SECTION 2 - TERM OF OFFICE:

At the February, 2000, annual meeting, four Directors shall be elected to terms varying from one year to four years. At the February, 2001, annual meeting and all annual meetings thereafter, the seat for the expiring Directorship shall be open for election to a four-year term. Any Directors whose term is expiring may seek reelection if duly nominated.

SECTION 3 - VACANCIES:

If a Directorship becomes vacant due to death, resignation, or removal, the remaining Directors shall name a replacement to fill the remainder of the term.

SECTION 4 - MEETINGS OF THE BOARD OF DIRECTORS:

- A. The regular meeting of the Board of Directors shall be held immediately after the Corporation's annual meeting of members.
- B. Special meetings of the Board may be called at any time by the President, by any two Directors, or any Trustee Member. The place of such a special meeting shall be as agreed by a majority vote of the Directors. If such agreement is not possible, then the meeting as called shall be held at the place of the last meeting of the Board.
- C. Written notices of meetings shall be made in any manner reasonably calculated to give fourteen days' prior notice of the meeting. A notice shall state the place, day, hour and purpose of the meeting. If mailed, such notice shall be deemed to be effective when deposited in the United States mail, postage prepaid, addressed to the Director at his or her address as it appears in the records of the Corporation. For the purposes of this section, notices shall be deemed to be effective if made by electronic means such as facsimile machine and e-mail, or by posting the notice on the web page of the Corporation.

SECTION 5 - QUORUM:

A majority of the Directors of the Corporation shall constitute a quorum at any meeting of the Board of Directors. Every act or decision done or made by a majority of the Directors present at such a meeting shall be regarded as an act of the Board of Directors.

SECTION 6 - ACTION WITHOUT A MEETING:

Any action required to be taken at a meeting of the Board of Directors or any other action which may be taken at a meeting of the Board may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by a majority of Directors entitled to vote.

SECTION 7 - POWERS:

Subject to the limitations of the Articles of Incorporation, of these By-Laws, and/or of separate resolution, all corporate powers shall be exercised by, or under the authority of, the Board of Directors.

SECTION 8 - REMUNERATION:

Directors shall not receive any salary or realize financial gain of any kind from their relationship with or their services to the Corporation.

ARTICLE III

The Corporation shall have three classes of members. Those classes shall be:

SECTION 1 - REGULAR MEMBERS:

- A. Eligibility. Any person in sympathy with the purposes and objectives of the Corporation can apply for Regular Membership.
- B. Fees and Dues. The Board of Directors shall have the authority to establish fees and dues for the application and renewal of Regular Membership, and shall have the authority to establish the manner of payment of said fees and dues.
- C. Termination. Regular Memberships shall terminate in any of the following ways:
Death of the member
Failure to renew membership upon expiration
Failure to pay the fees and dues as fixed by the Board
By majority vote of the Board
- D. Voting. Regular Members shall have the right to vote at any annual or special meeting of Regular Members. One Regular Member shall be entitled to one vote on any matter set before the membership, including election of Directors. Regular Members shall not be allowed to vote by proxy.

SECTION 2 - AFFILIATE-GROUP MEMBERS:

- A. Eligibility. Any association or consumer group with purposes and objectives which are in harmony with those of the Corporation may apply to become Affiliate-Group Members of the Corporation. Applicants for Affiliate-Group Membership shall be admitted at the discretion of the Board of Directors, in such manner as the Board of Directors shall determine, and only after submission of such application as the Board of Directors may prescribe. Renewals of Affiliate-Group Membership shall be at the discretion of the Board of Directors.
- B. Derivatives. The Board of Directors shall have the discretion to extend some or all of the

B. Derivatives. The Board of Directors shall have the discretion to extend some or all of the services and benefits of the Corporation to individuals who belong to an Affiliate-Group Member. These services and benefits shall be specified in a written agreement between the Corporation and the Affiliate-Group Member, with the Member paying fees based upon the extent of said services and benefits. Individuals belonging to the Affiliate-Group Member will not pay dues to the Corporation and will not have any of the rights, including voting rights, accorded to Regular Members, nor will such individuals be entitled to any of the Corporation's benefits except as specified in the written agreement between the Corporation and the Affiliate-Group Member. If an individual ceases to belong to an Affiliate-Group Member, then his or her access to any benefits of the Corporation also will cease.

SECTION 3 - TRUSTEE MEMBERS:

Those persons elected to the first Board of Directors shall be referred to as the founding Trustee Members. They shall, at their discretion, designate from one to four appointed Trustee Members who shall serve for one year after appointment or until successors are designated. The number of founding Trustee Members shall be from one to four, with vacancies filled at the discretion of those founding Trustee Members who remain. Trustee Members have the sole purpose and responsibility of assuring that the original principles of the Corporation are followed, and that the best interests of the Corporation and its members are continually served, and may take such actions as are necessary if any member, director, officer or employee is determined to be in violation of those principles and interests.

ARTICLE IV

SECTION 1 - MEETINGS OF REGULAR AND TRUSTEE MEMBERS:

A. The annual meeting of Regular and Trustee Members shall occur on the second Tuesday of February. The time and place will be announced to members in any manner reasonably determined to give at least fourteen days' prior notice. Notices shall state the place, day, hour and purpose of the meeting.

B. At the annual meeting of Regular Members, election to the Board of Directors will take place. Each Regular Member will be entitled to vote, as specified in these By-Laws. If there is a tie in the voting of Regular Members, the founding Trustee Member(s) will cast the deciding vote.

C. Special Trustee Member meetings may be called at any time by any founding or appointed Trustee Member, with fourteen days' prior written notice to the other Trustee Member(s).

SECTION 2 - ACTION WITHOUT A MEETING:

Any action required to be taken at a meeting of the Trustee Members, or any other action which may be taken at a meeting of the Trustee Members, may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by a majority of Trustee Members entitled to vote with respect to the subject matter thereof.

ARTICLE V

SECTION 1 - OFFICERS:

The Officers of the Corporation shall be a President, Vice President, Secretary and Treasurer, and such other Officers as may be deemed advisable by the Board of Directors. One person may fill more than one Officer position. All Officers shall be chosen by the Board of Directors at its meeting immediately after the Board's election as hereinbefore provided.

SECTION 2 - QUALIFICATIONS:

The President shall be a member of the Board of Directors. The other Officers need not hold such membership, but must be Regular Members of the Corporation.

SECTION 3 - TERM OF OFFICE AND REMOVAL:

The Officers of the Corporation shall hold office for one (1) year or until their removal as hereinbefore or hereinafter provided in these By-Laws. Any Officer may be removed at any time with or without cause by the affirmative vote of a majority of Directors.

SECTION 4 - SALARIES:

All Officer positions are unsalaried, and shall remain so unless changed by appropriate Resolution or written Amendment to these By-Laws.

SECTION 5 - VACANCIES:

All vacancies in any office shall be filled by the Board of Directors without undue delay.

SECTION 6 - DELEGATION OF DUTIES:

In case of the absence of any Officer of the Corporation or for any other reason that the Board of Directors shall deem sufficient, the Board of Directors may delegate the powers or duties of such office to any other Officer or to any Director.

SECTION 7 - POWERS:

The Officers, subject to the control and direction of the Board of Directors, shall have and perform the powers and duties usually pertaining to their respective offices, the powers and duties respectively prescribed by law and these By-Laws, and such powers and duties as may from time to time be prescribed by the Board.

A. President. The President shall be the Chief Executive Officer of the Corporation. He or she shall preside at the meetings of the members and the Board. He or she shall carry out the directives of the Board of Directors. Subject to the Board of Directors, he or she shall have the general charge of the business of the Corporation.

B. Vice President. The Vice President shall perform such duties as shall be directed to him or her by the President, or as directed by the Board of Directors. In the absence or disability of the President, the Vice President shall perform the President's duties.

C. Secretary. The Secretary shall keep the minutes of all proceedings of the members and the Board of Directors, in books provided for that purpose, and shall perform a like duty for other committees when requested. He or she shall give notice of all meetings of the members, and of the Board of Directors. He or she shall be custodian of the corporate seal of the Corporation, and when so ordered by the Board of Directors, shall affix the seal to contracts and other obligations and instruments. He or she shall keep and have charge of such records, books and papers as the Board of Directors may direct.

D. Treasurer. The Treasurer shall have or shall assign care and custody of the corporate funds, securities and other valuables. He or she shall keep or cause to be kept a full and accurate account of receipts and disbursements, and shall render to the President and Board of Directors, whenever they may direct, an account of all financial transactions as well as the financial condition of the Corporation. In the event of his or her death, resignation, retirement or removal from office, any of the books, papers, vouchers, money and other property of whatever kind in his or her possession or under his or her control which belong to the Corporation shall be turned over to the Corporation.

ARTICLE VI

SECTION 1 - CONTRACTS.

The Board of Directors may authorize any Officer or Officers, fiscal agent or other agent, or employee to enter into any contract, or execute or deliver any instrument in the name of or on behalf of the Corporation, and such authority may be general or confined to specific instances. Unless so ordered by the Board of Directors or by these By-Laws, no Officer, other fiscal agent or employee shall have any power or authority to bind the Corporation or to pledge its credit or to render it liable for any purpose.

SECTION 2 - LOANS AND ADVANCES:

The Board of Directors may authorize any Officer or Officers, fiscal agent or other agent, or employee to enter into any contract, or execute or deliver any instrument in the name of or on behalf of the Corporation, and such authority may be general or confined to specific instances. Unless so ordered by the Board of Directors or these By-Laws, no Officer, other fiscal agent or employee shall have any power or authority to bind the Corporation or to pledge its credit or to render it liable for any purpose.

SECTION 3 - DEPOSIT OF FUNDS:

All funds of the Corporation shall be deposited to the credit of the Corporation in such banks or trust companies or other financial institutions as the Board of Directors may approve.

SECTION 4 - SIGNATURES TO NOTES, CHECKS, ETC.:

All notes, drafts, acceptances, checks, endorsements or evidence of indebtedness shall be signed by such Officer or Officers of the Corporation as may from time to time be designated by the Board of Directors.

ARTICLE VII

SECTION 1 - MAINTENANCE AND INSPECTION OF RECORDS:

A. The Corporation shall keep at its principal office, or at an administrative or other office as designated by the Board of Directors, a copy of the Articles and By-Laws as amended to date. Any Director, Trustee Member or Regular Member may inspect said Articles and By-Laws of the Corporation upon giving three days' advance notice in writing, with said inspection to be at the offices of the Corporation during regular business hours.

B. All records not specified in Article VII, Section 1, Paragraph A (accounting books, minutes of proceedings, etc.) shall be kept at such place or places as designated by the Board of Directors, or, in the absence of such designation, at the principal office of the Corporation. Inspection of these records shall be at the discretion of the Board of Directors, and may not be copied, extracted or in any manner released to any party other than a Trustee Member without written direction from the Board of Directors.

ARTICLE VIII

CORPORATE SEAL:

The Board of Directors shall adopt, use and at will alter a corporate seal, but failure to affix a seal shall not affect the validity of any instrument executed by the Corporation.

ARTICLE IX

AMENDMENTS:

These By-Laws may be amended, altered, repealed and replaced by a majority vote of the Board of Directors and approval of Trustee Members.

ARTICLE X

SECTION 1 - INDEMNIFICATION DEFINITIONS:

For the purposes of this Article X, "agent" means any person who is or was a Director, Officer, employee or other person or entity authorized to act on behalf of the Corporation; "proceeding" means any threatened, pending or completed action, whether civil, criminal, administrative or investigative; and "expenses" includes attorney fees and other costs of establishing a right to indemnification under this Article X.

SECTION 2 - ACTIONS INDEMNIFIED:

A. The Corporation shall indemnify any individual who was or is a party or is threatened to be made a party to any proceedings (other than an action by or in the right of the Corporation to procure a judgment in its favor) by reason of the fact that such person is or was an agent of the Corporation. Indemnification shall be against expenses, judgments, fines, settlements and other amounts actually and reasonably incurred in connection with such proceeding.

B. Indemnification under this Article X shall be made by the Corporation only if authorized in the specific case, upon a determination by the Directors and Trustee Members who are not parties to such proceedings that indemnification of the agent is proper in the circumstances because the agent has met the applicable standard of conduct.

SECTION 3 - ADVANCEMENT OF EXPENSES:

Expenses relating to the defense of any proceeding may be advanced by the Corporation prior to the final disposition of such proceeding.

SECTION 4 - INSURANCE:

The Corporation may purchase and maintain insurance, or may establish an indemnification fund, on behalf of any agent of the Corporation against any liability asserted against or incurred by the agent in such capacity or arising out of the agent's status as such.

ARTICLE XI

Upon the dissolution and liquidation of the Corporation, after all of the bills of said Corporation have been paid, the Board of Directors shall distribute the remaining assets to any not-for-profit organization or organizations which are deemed to have been created with the same beliefs and objectives as set forth in Article I, Section 2 of these By-Laws. A written consent of the majority of Trustee Member(s) will be required before any assets are distributed in accordance with this Article. If the Trustee Member(s) fail to consent to the distribution of all or a portion of the Corporation's distributable assets, then upon petition of any Trustee Member, any Court of competent jurisdiction shall decree how and where the assets are to be distributed.

ARTICLES OF INCORPORATION

OF

THE NATIONAL CONSUMERS COUNCIL

To: Department of Consumer and Regulatory Affairs
Washington, D. C. 20001

We, the undersigned natural persons of the age of eighteen years or more, acting as incorporators of a corporation under the NON-PROFIT CORPORATION ACT (D.C. Code, 1981 edition, Title 29, Chapter 5), adopt the following Articles of Incorporation:

FIRST: The name of the corporation is:

THE NATIONAL CONSUMERS COUNCIL

SECOND: The period of duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are:

To conduct polls among its members on matters of importance to the American Consumer; To collect, compile and disseminate consumer information through the newsmedia, to its members and to the general public;

To carry on educational programs among its members and the general public relating to matters of vital interest to consumers;

To organize individual citizens into an association with the objective that their voices may be heard effectively in local, state and national affairs affecting consumers;

To seek and support the availability of services, merchandise and other benefits for members which represent greater value to those members than would be available to them individually.

FOURTH: The corporation shall have members.

FIFTH: The corporation is to be divided into two (2) classes of members. The designation of each class of members, the qualifications and rights of the members of each class and conferring, limiting, or denying the right to vote are as follows:

Trustee Members - The persons elected to the first Board of Directors and the properly elected successor to

each shall be the Trustee Members. Trustee Members shall have the exclusive right to elect all members of the Board of Directors, to fill any vacancies among its own members, to vote upon the disposition of all or substantially all the assets of the corporation or on a merger or dissolution and to vote upon any matter normally requiring the consent of "shareholders."

Regular Members - Regular members shall be entitled to vote on legislative issues as presented by the Board of Directors for opinion from time to time.

SIXTH: A statement as to the manner in which directors shall be elected or appointed, if the directors of any of them are not to be elected or appointed by one or more classes of members, or that the manner of such election or appointment of such directors shall be provided in the by-laws:

Directors shall be elected by the Trustee Members.

SEVENTH: Provisions for the regulation of the internal affairs of the corporation, including provisions for distribution of assets on dissolution or final liquidation are as follows:

Internal affairs of the corporation shall be as provided for in the by-laws. Upon dissolution, after all outstanding expenses and debts have been paid, the Trustee Members shall direct the Board of Directors to distribute the remaining assets to any non-profit organization or organizations which, in the opinion of a majority of the Trustee Members has or have been created for the same purposes and objectives as set forth herein.

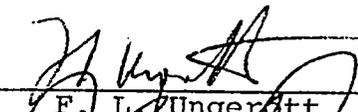
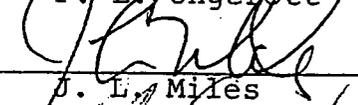
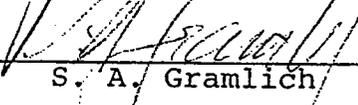
EIGHTH: The address, including street and number, of its initial registered office is 1030 Fifteenth Street, c/o C T Corporation System, Washington C. D. 20005 and the name of its initial registered agent at such address is C T Corporation System.

NINTH: The number of directors constituting the initial board of directors is four (4) and the names and addresses, including street and number of the persons who are to serve as the initial directors until the first annual meeting or until their successors be elected and qualified are:

NAME	ADDRESS
Rebecca K. Bates	6390 South Crestbrook Morrison, Colorado 80465
Graham Bates	6390 South Crestbrook Morrison, Colorado 80465
Roberta J. Walck	1203 Dubray St. Louis, Missouri 63122
Dexter F. Hawks	4156 Hueffmeier Wentzville, Missouri 63385

TENTH: The name and address, including street and number, of each incorporator is:

NAME	ADDRESS
F. L. Ungerott	314 North Broadway St. Louis, Missouri 63102
J. L. Miles	314 North Broadway St. Louis, Missouri 63102
S. A. Gramlich	314 North Broadway St. Louis, Missouri 63102

	F. L. Ungerott
	J. L. Miles
	S. A. Gramlich
INCORPORATORS	

Date: December 18, 1984.

GOVERNMENT OF THE DISTRICT OF COLUMBIA
DEPARTMENT OF CONSUMER AND REGULATORY AFFAIRS

Business Regulation Administration
Corporations Division
614 H Street, N.W.
Washington, D.C. 20001-2782



CERTIFICATE

THIS IS TO CERTIFY THAT ALL PROVISIONS OF THE DISTRICT OF COLUMBIA NON-PROFIT CORPORATION ACT
HAVE BEEN COMPLIED WITH AND ACCORDINGLY THIS CERTIFICATE OF Amendment

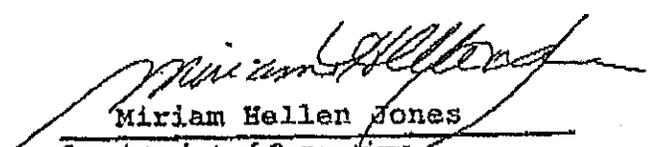
IS HEREBY ISSUED TO THE THE NATIONAL CONSUMERS COUNCIL

Name Changed To: FEDERATION OF AMERICAN CONSUMERS AND
TRAVELERS

AS OF THE DATE HEREINAFTER MENTIONED.

DATE February 8, 1985

CAROL B. THOMPSON
Director


Miriam Hellen Jones

Superintendent of Corporations

GOVERNMENT OF THE DISTRICT OF COLUMBIA
MARION BARRY, JR., MAYOR
REV. JANUARY 1985

FEEES, DUE

Filing Fee \$5.00
Indexing Fee \$2.00
Total \$7.00

ARTICLES OF AMENDMENT

To: Department of Consumer and Regulatory Affairs
Washington, D.C. 20001

Pursuant to the provisions of the Non-Profit Corporation Act (D.C. Code, 1981 edition, Title 29, Chapter 5), the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:

FIRST: The name of the corporation is THE NATIONAL CONSUMERS COUNCIL.

SECOND: The following amendment of the Articles of Incorporation was adopted by the unanimous written consent of the Trustee Members who possess the exclusive right to adopt amendments to the Articles of Incorporation.

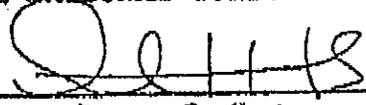
The Articles of Incorporation of this corporation shall be amended by changing Article FIRST so that, as amended, said article shall be and read as follows:

"FIRST: The name of the corporation is FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS."

Dated January 16, 1985.

THE NATIONAL CONSUMERS COUNCIL

By

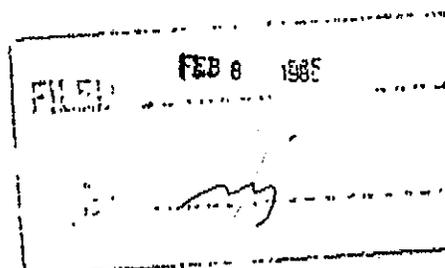

Dexter F. Hawks

President

ATTEST:


Roberta J. Walck

Secretary



SERFF Tracking Number: AMMS-126029662 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 41623
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MGR04295
Project Name/Number: MGR04295/MGR04295

Note To Filer

Created By:

Rosalind Minor on 02/25/2009 10:55 AM

Last Edited By:

Rosalind Minor

Submitted On:

03/03/2009 01:12 PM

Subject:

Federation of American Consumers and Travelers

Comments:

With respect to the above association group, I could not find where our Department has approved this association. Please provide the information requested in the attached document in order for us to review the association.

We have received your filing regarding the above named association/ discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
2. Is this group incorporated? If so, give state of incorporation.
3. Is there a current office in Arkansas?
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
5. Are annual dues charged? If so, specify amount.
6. What are the specific activities of the organization?
7. What benefits are provided to the members in addition to insurance?
PLEASE ATTACH BROCHURES ON THE BENEFITS.
8. What qualifies an individual for membership?
9. How are members recruited? If by mailing list, advise the source of this list.
10. Attach a copy of the organization by-laws.
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
12. Please attach a copy of the organization's most recent financial statement.
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

SERFF Tracking Number: AMMS-126029662 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 41623
 Company Tracking Number:
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
 Product Name: MGR04295
 Project Name/Number: MGR04295/MGR04295

Form Schedule

Lead Form Number: MGR04295

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	MGR04295	Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	MGR04295 G25 RX Form.pdf
Approved-Closed	MGR04296	Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	MGR04296 Form G25 RX.pdf
Approved-Closed	MGR04297	Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	MGR04297 Form G25- RX.pdf
Approved-Closed	MGR04298	Policy/Cont Definitions ract/Fratern al Certificate: Amendmen	Initial		59	MGR04298 Form G25- RX.pdf

<i>SERFF Tracking Number:</i>	<i>AMMS-126029662</i>	<i>State:</i>	<i>Arkansas</i>	
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>41623</i>	
<i>Company Tracking Number:</i>				
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>	
<i>Product Name:</i>	<i>MGR04295</i>			
<i>Project Name/Number:</i>	<i>MGR04295/MGR04295</i>			
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Approved- Closed	MGR04299 Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04299 Form G25- RX.pdf
Approved- Closed	MGR04300 Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04300 Form G25- RX.pdf
Approved- Closed	MGR04301 Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04301 Form G25- RX.pdf
Approved- Closed	MGR04302 Policy/Cont Definitions ract/Fratern al Certificate: Amendmen t, Insert Page,	Initial	59	MGR04302 Form G25- RX2.pdf

<i>SERFF Tracking Number:</i>	<i>AMMS-126029662</i>	<i>State:</i>	<i>Arkansas</i>	
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>41623</i>	
<i>Company Tracking Number:</i>				
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>	
<i>Product Name:</i>	<i>MGR04295</i>			
<i>Project Name/Number:</i>	<i>MGR04295/MGR04295</i>			
	Endorsement or Rider			
Approved- Closed	MGR04303 Policy/Cont Definitions ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	59	MGR04303 Form G25- RX.pdf
Approved- Closed	MGR04304 Policy/Cont Definitions ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	59	MGR04304 Form G25- RX.pdf
Approved- Closed	MGR04305 Policy/Cont Definitions ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	59	MGR04305 Form G25- RX.pdf
Approved- Closed	MGR04306 Policy/Cont Outpatient ract/Fraternal Prescription Drug Expense Benefits Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	59	MGR04306 Form G25- RX.pdf

<i>SERFF Tracking Number:</i>	<i>AMMS-126029662</i>	<i>State:</i>	<i>Arkansas</i>	
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>41623</i>	
<i>Company Tracking Number:</i>				
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>	
<i>Product Name:</i>	<i>MGR04295</i>			
<i>Project Name/Number:</i>	<i>MGR04295/MGR04295</i>			
Approved- Closed	MGR04307 Policy/Cont Outpatient ract/Fratern Prescription Drug al Expense Benefits Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04307 Form G25- RX.pdf
Approved- Closed	MGR04308 Policy/Cont Outpatient ract/Fratern Prescription Drug al Expense Benefits Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04308 Form G25- RX.pdf
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Approved- Closed	MGR04310 Policy/Cont Outpatient ract/Fratern Prescription Drug al Expense Benefits Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	MGR04310 Form G25- RX.pdf
Approved- Closed	MGR04311 Policy/Cont Outpatient ract/Fratern Prescription Drug	Initial	59	MGR04311 Form G25-

<i>SERFF Tracking Number:</i>	<i>AMMS-126029662</i>	<i>State:</i>	<i>Arkansas</i>	
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>41623</i>	
<i>Company Tracking Number:</i>				
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>	
<i>Product Name:</i>	<i>MGR04295</i>			
<i>Project Name/Number:</i>	<i>MGR04295/MGR04295</i>			
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	Certificate:			
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Approved- MGR04315	Policy/Cont Outpatient	Initial	59	MGR04315
Closed	ract/Fratern Prescription Drug			Form G25-
	al Expense Benefits			RX-.pdf
	Certificate:			

SERFF Tracking Number: AMMS-126029662 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 41623
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MGR04295
Project Name/Number: MGR04295/MGR04295
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nt or Rider

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Ancillary charge*" means the additional charge incurred by the insured when two drugs are *chemically equivalent* and the higher tiered drug of the two is dispensed. In addition to the *prescription drug copayment amount* that applies to the lower-tiered drug, the insured is responsible for an ancillary charge of the difference between the cost of the lower tiered drug and the higher tiered drug dispensed. The *ancillary charge* does not apply to the *prescription drug deductible amount*.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Brand-name drug*" means a *prescription drug* that:
(A) is manufactured and marketed under a trademark or name by a specific drug manufacturer; or (B) we identify as a brand-name product based on available data resources including, but not limited to, First DataBank, that classify drugs as either brand or generic based on a number of factors. A drug identified as a "brand-name" by the manufacturer, pharmacy or *your* physician may not be classified as a brand-name drug by *us*.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Chemically equivalent*" means that *prescription drugs* contain the same active ingredient.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Designated pharmacy*" means a pharmacy that has entered into an agreement with *us* or with *our* pharmacy benefits manager to provide specific *prescription drugs*, including, but not limited to, *specialty prescription drugs*. The fact that a pharmacy is a *member pharmacy* does not mean that it is a *designated pharmacy*.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Generic drug*" means a prescription drug that: (A) is *chemically equivalent* to a brand-name drug; or (B) we identify as a generic product based on available data resources including, but not limited to, First DataBank, that classify drugs as either brand or generic based on a number of factors. A drug identified as a "generic" by the manufacturer, pharmacy or *your* physician may not be classified as a generic drug by *us*.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Member pharmacy*" means a licensed pharmacy which has entered into a contract with *our* pharmaceutical benefits manager to provide *prescription drugs* to *covered persons* at a negotiated rate.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Specialty prescription drug*" means *prescription drugs* that are generally high cost, self-injectable biotechnology drugs used to treat patients with certain *illnesses*. You may access a complete list of *specialty prescription drugs* by accessing *your prescription drug* benefits via *our* website or by calling the phone number on *your* identification card.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Specialty prescription drug annual maximum*" means the total amount payable for *covered expenses* incurred for *specialty prescription drugs* for any *covered person* in a calendar year. Please refer to [Section 1.]

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Specialty prescription drug deductible amount*" means the amount incurred for covered Tier 1, Tier 2, Tier 3 and Tier 4 *specialty prescription drugs* which must be paid by each *covered person* during any calendar year before benefits are payable. Please refer to [Section 1.]

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Therapeutic class*" means a group or category of *prescription drugs* with similar uses and/or actions.

[DEFINITIONS]

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Therapeutically equivalent*" means that two or more *prescription drugs* can be expected to produce essentially the same therapeutic outcome and toxicity.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

COVERED EXPENSES: *Covered expenses* for out-patient *prescription drugs* are limited to charges from a licensed pharmacy for drugs which, under the applicable state law, may be dispensed only upon the written prescription of a *doctor*.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

MEMBER PHARMACIES: For *covered expenses* incurred at a *member pharmacy* when a *prescription drug card* is used, we will pay the charges at the negotiated rate, subject to the *prescription drug deductible amount*, and the *prescription drug copayment amount* [shown in Section 1.]

NON-NETWORK PHARMACIES: For *covered expenses* that are not incurred at a *member pharmacy* and for *covered expenses* incurred at a *member pharmacy* when *your prescription drug card* is not used, charges will be limited to the *predominant reimbursement rate*, subject to the *prescription drug deductible amount*, and the applicable *prescription drug copayment amount* [shown in Section 1.] This may be less than the expense incurred by the *covered person* for the *prescription order*.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

[TIER CHANGES:] Some *prescription drugs* are more cost effective for treatment of specific indications as compared to others. Therefore, a *prescription drug* may be listed on multiple tiers, depending on the condition for which the *prescription drug* was prescribed.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

SUPPLY LIMITS: *Prescription drugs* are subject to supply limits which may restrict the amount dispensed per *prescription order* or the amount dispensed per month's supply. For the stated *copayment amount*, you may receive a *prescription drug* in quantities up to the stated supply limit. Supply limits are subject to review and may change periodically. You may determine the supply limits applicable to a particular *prescription drug* by calling the phone number on *your* identification card.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

DESIGNATED PHARMACIES: For certain *prescription drugs*, including , but not limited to, *specialty prescription drugs*, we may direct you to a *designated pharmacy*. If you choose not to obtain your *prescription drug* from the *designated pharmacy* to which you are directed, non-network benefits will be payable for that *prescription drug*.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

STEP THERAPY: In order to receive benefits for a *prescription drug* subject to step therapy requirements, we may require that *your doctor* prescribe another *prescription drug* proven to be effective for treatment of *your condition* first. *You* may determine whether a particular *prescription drug* or pharmaceutical product is subject to step therapy requirements by calling the phone number on *your* identification card.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

MANUFACTURER'S COUPONS AND INCENTIVES: *We may send you information about various prescription drugs. Mailings may include offers from pharmaceutical manufacturers that enable you, at your discretion, to purchase a particular product at a discount or to obtain it free of charge. Pharmaceutical manufacturer's may pay for and/or provide the content for these mailings. Only your medical practitioner may determine whether a change in your prescription order is appropriate for your medical condition.*

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

[**EXCLUSIONS AND LIMITATIONS:** No benefits will be paid under this benefit provision for expenses:]

- (A) [Incurred for *ancillary charges*;
- (B) In excess of the maximum allowable charge paid for a therapeutic class of prescription drugs;
- (C) Incurred for *prescription drugs* dispensed in excess of the supply limit assigned;]

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

LIMITATION ON SELECTION OF PHARMACIES:

If we determine that *you* may be using *prescription drugs* in a harmful or abusive manner, or with harmful frequency, we may require *you* to select a *member pharmacy* to provide and coordinate all future prescription services. If *you* don't make a selection within 31 days of the date that we notify *you*, we will assign *you* a single *member pharmacy*. Benefits will be paid only when *you* use the assigned pharmacy.

[OUTPATIENT PRESCRIPTION DRUG EXPENSE BENEFITS]

THERAPEUTIC CLASS MAXIMUM ALLOWABLE CHARGE: *We may determine a maximum allowable charge for prescription drugs in a particular therapeutic class. If you or your medical practitioner elect a prescription drug included in the same class which is more than the maximum allowable charge assigned, you will be responsible for the costs in excess of the maximum allowable charge, in addition to the copayment amount.*

SERFF Tracking Number: AMMS-126029662 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 41623
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MGR04295
Project Name/Number: MGR04295/MGR04295

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMS-126029662

State: Arkansas

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Supporting Document Schedules

Satisfied -Name: Flesch Certification

Review Status:

Approved-Closed

03/03/2009

Comments:

Attachment:

C006.3 P006.3 Readability 42008.pdf

Bypassed -Name: Application

Review Status:

Approved-Closed

03/03/2009

Bypass Reason: Does not apply to this filing.

Comments:

Certification of Reading Ease

RE: Form (s) P-006.3, et al
C-006.3, et al

Golden Rule Insurance Company by Steven L. Pollack, President, does hereby certify to the best of our knowledge and belief that:

1. The Flesch reading ease test score of the above is: P-006.3, et al = 59.06
C-006.3, et al = 59.14

2. The above is printed (except for : specification pages, schedules, tables and, with regard to any application, minor instructions concerning preparation) in not less than ten point type, one point leaded.

3. The number of words contained in the text is: P-006.3, et al = 17,116
C-006.3, et al = 17,234

4. The numbers used in arriving at the above scores were:

Form #	<u>P-006.3, et al</u>	<u>C-006.3, et al</u>
Syllables	<u>27,303</u>	<u>27,497</u>
Words	<u>17,116</u>	<u>17,234</u>
Sentences	<u>1,354</u>	<u>1,368</u>

5. All text has been included in arriving at the above score(s), except for the following: Headings, defined terms, medical terminology and table of contents.

6. The entire text of the form(s) was analyzed in arriving at the above score(s), except as follows: See #5 above.

7. The readability of the above form(s) complies with the statutory and/or regulatory requirements of the following states: All states.

8. The above form(s) will be used in:

individual health insurance

individual life insurance

group health insurance

group life insurance

APR 19 2008

Date



Steven L. Pollack
President