

<i>SERFF Tracking Number:</i>	<i>PHYS-126109975</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>42097</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>B366</i>		
<i>Project Name/Number:</i>	<i>B366/B366</i>		

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: B366

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005C Individual - Other

Filing Type: Form

SERFF Tr Num: PHYS-126109975 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Kathryn Gurnett

Date Submitted: 04/10/2009

State Tr Num: 42097

State Status: FEES PAID

Reviewer(s): Rosalind Minor

Disposition Date: 04/16/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: B366

Project Number: B366

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/16/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/16/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

RE: NAIC #80578, FEIN 47-0270450

Physicians Mutual Insurance Company

Individual Major Medical

B366 -- Prostate Cancer Screening Rider

Compliance with House Bill 1031

In compliance with HB 1031, we are filing the B366, Prostate Cancer Screening Rider. This is a mandatory rider which



SERFF Tracking Number: *PHYS-126109975* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *42097*  
Company Tracking Number:  
TOI: *H161 Individual Health - Major Medical* Sub-TOI: *H161.005C Individual - Other*  
Product Name: *B366*  
Project Name/Number: *B366/B366*

Omaha, NE 68131  
(402) 633-1188 ext. [Phone]

Group Name:  
FEIN Number: 47-0270450  
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State ID Number:

SERFF Tracking Number: *PHYS-126109975* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *42097*  
Company Tracking Number:  
TOI: *H161 Individual Health - Major Medical* Sub-TOI: *H161.005C Individual - Other*  
Product Name: *B366*  
Project Name/Number: *B366/B366*

## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$20.00	04/10/2009	27105315

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Product Name: *B366*  
Project Name/Number: *B366/B366*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	04/16/2009	04/16/2009

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Product Name: *B366*  
Project Name/Number: *B366/B366*

## **Disposition**

Disposition Date: 04/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PHYS-126109975* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *42097*  
 Company Tracking Number:  
 TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*  
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 Project Name/Number: *B366/B366*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Form</b>	Prostate Cancer Screening Rider	Approved-Closed	Yes

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 TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*  
 Product Name: *B366*  
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## Form Schedule

**Lead Form Number:** B366

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	b366	Policy/Cont Prostate Cancer ract/Fratern Screening Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		40	B366.pdf

## **PROSTATE CANCER SCREENING RIDER**

This Rider is made a part of and amends the Policy to which it is attached. It is subject to all Policy provisions not in conflict with the provisions of this Rider.

For Policies issued on or after January 1, 2010, the effective date of this Rider is the same as the effective date of your Policy.

For Policies issued prior to January 1, 2010, the effective date of this Rider is January 1, 2010.

The Policy to which this Rider is attached may already provide benefits for these services. If so, We will make payment under the Policy or under this Rider, whichever results in the greater benefits.

### **BENEFITS**

We will pay the expenses incurred, up to a maximum of \$50.00 per screening, by a Covered Person for annual screening for the early detection of prostate cancer.

The following applies for prostate cancer screening coverage:

1. The screening shall be performed by a qualified medical professional;
2. At least one screening per year shall be covered for any man 40 years of age or older; and
3. A prostate specific antigen blood test shall be covered if recommended by a Physician, even if a digital rectal examination was negative.

Benefits paid under this provision will not diminish or limit other diagnostic benefits within the policy.

Benefits paid under this provision are subject to all Policy co-payments, coinsurance and Policy maximums.

Benefits paid under this provision are not subject to the Policy Deductible.

### **PHYSICIANS MUTUAL INSURANCE COMPANY**



**President**

SERFF Tracking Number: *PHYS-126109975* State: *Arkansas*  
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TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005C Individual - Other*  
Product Name: *B366*  
Project Name/Number: *B366/B366*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: PHYS-126109975 State: Arkansas  
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 42097  
Company Tracking Number:  
TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other  
Product Name: B366  
Project Name/Number: B366/B366

## Supporting Document Schedules

**Satisfied -Name:** Flesch Certification **Review Status:** Approved-Closed 04/16/2009  
**Comments:**  
**Attachments:**  
Ar reg 19 cert.pdf  
READCERT Standard.pdf

**Bypassed -Name:** Application **Review Status:** Approved-Closed 04/16/2009  
**Bypass Reason:** This is a filing for a rider only. There are no rates associated with the filing.  
**Comments:**

**Bypassed -Name:** Health - Actuarial Justification **Review Status:** Approved-Closed 04/16/2009  
**Bypass Reason:** This is a filing for a rider only. There are no rates associated with the filing.  
**Comments:**

**Bypassed -Name:** Outline of Coverage **Review Status:** Approved-Closed 04/16/2009  
**Bypass Reason:** This is a filing for a rider only. There are no rates associated with the filing.  
**Comments:**

**CERTIFICATION**

**RE: B366**

This is to certify that the above captioned filing complies with Arkansas Regulation 19 and all other applicable requirements of the Arkansas Insurance Department.

A handwritten signature in black ink that reads "Shawn Pollock". The signature is written in a cursive style and is positioned to the left of a vertical red line.

Date: April 10, 2009

Shawn Pollock  
Vice President  
and Industry

Government

**PHYSICIANS MUTUAL INSURANCE COMPANY**

**OMAHA, NEBRASKA**

**Certification of Flesch**

These form(s) have the following Flesch Readability Score:

<u>Form</u>	<u>Flesch Score</u>
B366	40*

\*When scored with base policy, score will always be greater than minimum required by law.



Vice President  
Physicians Mutual Insurance Company

April 10, 2009  
Date