

SERFF Tracking Number: CSCM-126162454 *State:* Arkansas
Filing Company: Washington National Insurance Company *State Tracking Number:* 42448
Company Tracking Number: 2009 WNIC PRE
TOI: MS02I Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: 2009 WNIC Pre Std Med Supp Rate Filing (AR)
Project Name/Number: 2009 WNIC Pre Std Med Supp Rate Filing (AR)/2009 WNIC Pre Std Med Supp Rate Filing (AR)

Filing at a Glance

Company: Washington National Insurance Company

Product Name: 2009 WNIC Pre Std Med Supp Rate Filing (AR) SERFF Tr Num: CSCM-126162454 State: ArkansasLH

TOI: MS02I Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 42448

Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized Co Tr Num: 2009 WNIC PRE State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Authors: Brad Meadows, Rob Stegner Disposition Date: 06/17/2009
 Date Submitted: 05/22/2009 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 2009 WNIC Pre Std Med Supp Rate Filing (AR)
 Project Number: 2009 WNIC Pre Std Med Supp Rate Filing (AR)
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 6%
 Filing Status Changed: 06/17/2009

Status of Filing in Domicile: Pending

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: 06/17/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

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Company and Contact

Filing Contact Information

Brad Meadows, Bradley_Meadows@conseco.com
 11825 N Pennsylvania St (800) 888-4918 [Phone]
 Carmel, IN 46032

Filing Company Information

Washington National Insurance Company	CoCode: 70319	State of Domicile: Illinois
11825 N. Pennsylvania St.	Group Code:	Company Type:
Carmel, IN 46032	Group Name:	State ID Number:
(800) 888-4918 ext. [Phone]	FEIN Number: 36-1933760	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: pre-standard Medicare Supplement, one \$50.00 fee is required.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Washington National Insurance Company	\$50.00	05/22/2009	28058511

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	06/17/2009	06/17/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
ratesheets	Rate	Brad Meadows	06/11/2009	06/11/2009

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Disposition

Disposition Date: 06/17/2009

Implementation Date:

Status: Approved

Comment: We have approved the requested 6% rate increase. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Rate data does NOT apply to filing.

SERFF Tracking Number: CSCM-126162454 *State:* Arkansas
Filing Company: Washington National Insurance Company *State Tracking Number:* 42448
Company Tracking Number: 2009 WNIC PRE
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2009 WNIC Pre Std Med Supp Rate Filing (AR)
Project Name/Number: 2009 WNIC Pre Std Med Supp Rate Filing (AR)/2009 WNIC Pre Std Med Supp Rate Filing (AR)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate (revised)	ratesheets	Approved	Yes
Rate	ratesheets		Yes

SERFF Tracking Number: CSCM-126162454 State: Arkansas
 Filing Company: Washington National Insurance Company State Tracking Number: 42448
 Company Tracking Number: 2009 WNIC PRE
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: 2009 WNIC Pre Std Med Supp Rate Filing (AR)
 Project Name/Number: 2009 WNIC Pre Std Med Supp Rate Filing (AR)/2009 WNIC Pre Std Med Supp Rate Filing (AR)

Amendment Letter

Amendment Date:
 Submitted Date: 06/11/2009

Comments:

I forgot to upload two of the rate schedules, AR8710 and AR9061. All rate schedules are now attached.

Thanks,

Brad Meadows
 Conseco Insurance Group
 317.817.5002

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
ratesheets	8916, et al	New		AR 8916.pdf
AR 8933.pdf	AR 9161.pdf	AR 9279.pdf	AR 8710.pdf	AR 9061.pdf
AR 8916.pdf				
AR 8933.pdf				
AR 9161.pdf				
AR 9279.pdf				
AR 8710.pdf				
AR 9061.pdf				

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Rate Information

Rate data does NOT apply to filing.

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 Filing Company: Washington National Insurance Company State Tracking Number: 42448
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 Project Name/Number: 2009 WNIC Pre Std Med Supp Rate Filing (AR)/2009 WNIC Pre Std Med Supp Rate Filing (AR)

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	ratesheets	8916, et al	New		AR 8916.pdf AR 8933.pdf AR 9161.pdf AR 9279.pdf AR 8710.pdf AR 9061.pdf

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8916
State of Arkansas
2009 Rates
Area B

Issue Age	Part A	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert
		B	C	D	E	F	G
		Minimum Benefit	Standard	Superior	In / Out Hospital	Hospital Indemnity	Nursing Home Indemnity
60-69	\$2,725.00	\$760.70	\$1,447.40	\$2,778.70	\$2,080.30	\$306.90	\$1,680.50
70-74	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
75-79	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
80-84	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
85+	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8933
State of Arkansas
2009 Rates

Issue Age	Part A excluding Deductible	Part A including Deductible	Part B Paid at 20% of Allowable			Part B Paid at 40% of Allowable			Part B at 80% of Allowable after \$500 Ded
			Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	
65-69	\$125.50	\$1,362.00	\$2,713.20	\$2,281.60	\$1,948.60	\$3,630.20	\$3,195.70	\$2,532.30	\$948.90
70-74	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
75-79	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
80-84	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
85+	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90

8933V: Part B paid at 100% of Allowable, after \$200 deductible

Issue Age	Area A	Area B	Area C	Area D
65-69	NA	\$2,747.90	NA	NA
70-74	NA	2,747.90	NA	NA
75-79	NA	2,747.90	NA	NA
80-84	NA	2,747.90	NA	NA
85+	NA	2,747.90	NA	NA

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Standard Risk
State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for		
	Part A	Part B	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible	
Area B	65-69	\$165.10	\$3,579.70	\$3,744.80	\$100.00	\$1,127.40	\$565.10	\$1,292.50	\$730.20
	70-74	165.10	3,579.70	3,744.80	100.00	1,127.40	565.10	1,292.50	730.20
	75-79	165.10	3,579.70	3,744.80	100.00	1,127.40	565.10	1,292.50	730.20
	80-84	165.10	3,579.70	3,744.80	100.00	1,127.40	565.10	1,292.50	730.20

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Preferred Risk
State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for		
	Part A	Part B	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible	
Area B	65-69	\$141.30	\$3,041.10	\$3,182.40	\$100.00	\$956.90	\$477.20	\$1,098.20	\$618.50
	70-74	141.30	3,041.10	3,182.40	100.00	956.90	477.20	1,098.20	618.50
	75-79	141.30	3,041.10	3,182.40	100.00	956.90	477.20	1,098.20	618.50
	80-84	141.30	3,041.10	3,182.40	100.00	956.90	477.20	1,098.20	618.50

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Standard Risk

State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover
	Part A	Part B \$100	Total	Part B Deductible
65-69	\$1,162.20	\$3,784.60	\$4,946.80	\$99.00
70-74	1,162.20	3,784.60	4,946.80	99.00
75-79	1,162.20	3,784.60	4,946.80	99.00
80-84	1,162.20	3,784.60	4,946.80	99.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Select

State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover
	Part A	Part B \$100	Total	Part B Deductible
65-69	\$844.90	\$2,657.50	\$3,502.40	\$99.00
70-74	844.90	2,657.50	3,502.40	99.00
75-79	844.90	2,657.50	3,502.40	99.00
80-84	844.90	2,657.50	3,502.40	99.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Preferred Risk

State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover
	Part A	Part B \$100	Total	Part B Deductible
65-69	\$954.00	\$3,051.60	\$4,005.60	\$99.00
70-74	954.00	3,051.60	4,005.60	99.00
75-79	954.00	3,051.60	4,005.60	99.00
80-84	954.00	3,051.60	4,005.60	99.00

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8710
State of Arkansas
2009 Rates

Issue		Benefit Inserts	
Age	Part A	In-Hospital	In/Out Hospital
ALL	1,799.10	751.70	1,676.70

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9061
State of Arkansas
2009 Rates

	Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Additional, to add coverage for			Total Part A w/ coverage for	
		Part A	Part B \$100	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible
Area B	65-69	\$218.70	\$4,277.60	\$4,496.30	\$132.00	\$1,268.70	\$637.00	\$1,487.40	\$855.70
	70-74	218.70	4,277.60	4,496.30	132.00	1,268.70	637.00	1,487.40	855.70
	75-79	218.70	4,277.60	4,496.30	132.00	1,268.70	637.00	1,487.40	855.70
	80-84	218.70	4,277.60	4,496.30	132.00	1,268.70	637.00	1,487.40	855.70

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	ratesheets	05/22/2009	AR 8916.pdf AR 8933.pdf AR 9161.pdf AR 9279.pdf

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8916
State of Arkansas
2009 Rates
Area B

Issue Age	Part A	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert	Benefit Insert
		B Minimum Benefit	C Standard	D Superior	E In / Out Hospital	F Hospital Indemnity	G Nursing Home Indemnity
60-69	\$2,725.00	\$760.70	\$1,447.40	\$2,778.70	\$2,080.30	\$306.90	\$1,680.50
70-74	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
75-79	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
80-84	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50
85+	2,725.00	760.70	1,447.40	2,778.70	2,080.30	306.90	1,680.50

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 8933
State of Arkansas
2009 Rates

Issue Age	Part A excluding Deductible	Part A including Deductible	Part B Paid at 20% of Allowable			Part B Paid at 40% of Allowable			Part B at 80% of Allowable after \$500 Ded
			Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	Part B \$0 Deductible	Part B \$100 Deductible	Part B \$200 Deductible	
65-69	\$125.50	\$1,362.00	\$2,713.20	\$2,281.60	\$1,948.60	\$3,630.20	\$3,195.70	\$2,532.30	\$948.90
70-74	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
75-79	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
80-84	125.50	1,362.00	2,713.20	2,281.60	1,948.60	3,630.20	3,195.70	2,532.30	948.90
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8933V: Part B paid at 100% of Allowable, after \$200 deductible

Issue Age	Area A	Area B	Area C	Area D
65-69	NA	\$2,747.90	NA	NA
70-74	NA	2,747.90	NA	NA
75-79	NA	2,747.90	NA	NA
80-84	NA	2,747.90	NA	NA
85+	NA	2,747.90	NA	NA

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Standard Risk
State of Arkansas
2009 Rates

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	Part A	Part B	Total	Part B Deductible	Full Part A Deductible	Half Part A Deductible	Full Part A Deductible	Half Part A Deductible	
Area B	65-69	\$165.10	\$3,579.70	\$3,744.80	\$100.00	\$1,127.40	\$565.10	\$1,292.50	\$730.20
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	75-79	165.10	3,579.70	3,744.80	100.00	1,127.40	565.10	1,292.50	730.20
	80-84	165.10	3,579.70	3,744.80	100.00	1,127.40	565.10	1,292.50	730.20

WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9161 - Preferred Risk
State of Arkansas
2009 Rates

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WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Standard Risk

State of Arkansas
2009 Rates

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WASHINGTON NATIONAL INSURANCE COMPANY
Gross Annual Premiums for Form 9279 - Select
State of Arkansas
2009 Rates

Issue Age	Base Policy, excluding coverage for Part A and Part B Deductibles			Add to Cover
	Part A	Part B \$100	Total	Part B Deductible
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