

SERFF Tracking Number: USLH-126197782 State: Arkansas
 Filing Company: United Security Life and Health Insurance Company State Tracking Number: 42710
 Company Tracking Number: MENTNERV-STMM-07AR
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.004 Short Term
 Product Name: Short Term Major Medical Certificate Amendment - Mental Illness and Developmental Disorders
 Project Name/Number: Short Term Major Medical Certificate Amendment - Mental Illness and Developmental Disorders/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Short Term Major Medical Certificate Amendment - Mental Illness and Developmental Disorders
 SERFF Tr Num: USLH-126197782 State: ArkansasLH

TOI: H16G Group Health - Major Medical SERFF Status: Closed State Tr Num: 42710
 Sub-TOI: H16G.004 Short Term Co Tr Num: MENTNERV-STMM-07AR State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor
 Authors: Jaime Gettemans, Lisa Kosvick Disposition Date: 06/23/2009
 Date Submitted: 06/19/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Short Term Major Medical Certificate Amendment - Mental Illness and Developmental Disorders Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small
 Overall Rate Impact: Group Market Type: Discretionary
 Filing Status Changed: 06/23/2009 Explanation for Other Group Market Type:
 State Status Changed: 06/23/2009
 Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

The enclosed filing is being submitted for your review and approval. This form removes the MENTAL ILLNESS AND DEVELOPMENTAL DISORDERS as a benefit in the Certificate and adds the MENTAL ILLNESS AND

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DEVELOPMENTAL DISORDERS section to the Certificate if selected as an Option at the time of application. Once approved, these forms will be effective on all new business going forward for our Short Term Major Medical Group Certificate, STMM-07AR.

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue (708) 552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR ADC 054 00 057 (II)(a)(1)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	06/19/2009	28695282

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/23/2009	06/23/2009

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Disposition

Disposition Date: 06/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	MENTNERV-STMM-07AR	Certificate Amendment, Insert Page, Endorsement or Rider	Certificate Amendment	Initial		34	MENTNERV-STMM-07AR.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions for the Certificate:

The following is hereby deleted from the **MENTAL ILLNESS AND DEVELOPMENTAL DISORDERS** section of the Certificate:

- Covered Expenses for the diagnosis and mental health treatment of mental illness and developmental disorders under the same terms and conditions as provided for Covered Benefits for treatment of other medical illnesses or conditions.

Additions to the Certificate:

The following is hereby added as the **MENTAL ILLNESS AND DEVELOPMENTAL DISORDERS** section of the Certificate if selected as an option at the time of application:

- In the case of benefits based upon confinement as an inpatient in a hospital, psychiatric hospital, or outpatient psychiatric center licensed by the Department of Health or a community mental health center certified by the Division of Mental Health Services of the Department of Human Services, the benefits shall be subject to a copayment, but shall not exceed a twenty percent (20%) copayment requirement; and
- In the case of benefits provided for partial hospitalization in a hospital, psychiatric hospital, or outpatient psychiatric center licensed by the Department of Health or a community mental health center certified by the Division of Mental Health Services of the Department of Human Services, the benefits shall be subject to a copayment, but shall not exceed a twenty percent (20%) copayment requirement; and
 - ▶ For the purpose of this section, "partial hospitalization" means continuous treatment for at least four (4) hours, but not more than sixteen (16) hours in any twenty-four-hour period; and
- In the case of outpatient benefits, the benefits shall cover services furnished by:
 - ▶ A hospital, a psychiatric hospital, or an outpatient psychiatric center licensed by the Department of Health;
 - ▶ A physician licensed under the Arkansas Medical Practices Act;
 - ▶ A psychologist licensed under; or
 - ▶ A community mental health center or other mental health clinic certified by the Division of Mental Health Services of the Department of Human Services to furnish mental health services.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company



Secretary

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Rate Information

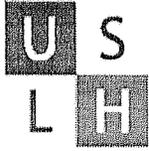
Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Flesch Certification **Review Status:** Approved-Closed 06/23/2009
Comments:
Please find attached the Flesch Certification for this filing.
Attachment:
Flesch Certification (MENTNERV-STMM-07AR).pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 06/23/2009
Bypass Reason: Does Not Apply.
Comments:



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (MENTNERV-STMM-07AR) that deletes the Mental Illness and Developmental Disorders as a benefit in the Certificate and adds the Mental Illness and Developmental Disorders section to the Short Term Major Medical Group Certificate, STMM-07AR, if selected as an Option at the time of application, received a Flesch Reading Ease Score of 33.5. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

A handwritten signature in black ink, appearing to read 'Peter Harmon', written over a horizontal line.

Peter Harmon
Senior Vice President

Date