

SERFF Tracking Number: MGCA-126221157 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42945
 Company Tracking Number: MW-25906-IP AR 200910 AR MIDWEST 14527
 TOI: H15I Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
 Product Name: MW-25906-IP AR
 Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee
 Product Name: MW-25906-IP AR SERFF Tr Num: MGCA-126221157 State: ArkansasLH
 TOI: H15I Individual Health - Hospital/Surgical/Medical Expense SERFF Status: Closed State Tr Num: 42945
 Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense Co Tr Num: MW-25906-IP AR State Status: Approved-Closed
 Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor
 Authors: EDS EDSSupport, Sergei Mordovine, Aliya Panjwani, Yan Yuan, Eliseo Rodriguez, Charles Schneeberger, Joanna Gulling, Liz Hart, Trent Bridges, Sean Casey, David Beimesch, Tony Huang, Kendall Daniels, Chanel Orallo, Sommay Khounlo, Ashley Toner
 Date Submitted: 07/14/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments: Our state of domicile is Texas and does not require rate changes to be filed.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:

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Filing Status Changed: 07/23/2009

Explanation for Other Group Market Type:

State Status Changed: 07/23/2009

Deemer Date:

Corresponding Filing Tracking Number:

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 Company Tracking Number: MW-25906-IP AR 200910 AR MIDWEST 14527
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
 Product Name: MW-25906-IP AR
 Project Name/Number: /

Filing Description:

We are requesting a rate increase of 8% on the Freedom 2001 products to adjust rates for trend and experience.

Company and Contact

Filing Contact Information

Aliya Panjwani, aliya.panywani@healthmarkets.com
 Healthmarkets (817) 255-3884 [Phone]
 North Richland Hills, TX 76180 (817) 255-8274[FAX]

Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas
 9151 Boulevard 26 Group Code: 264 Company Type:
 North Richland Hills, TX 76180 Group Name: State ID Number:
 (817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$50.00	07/14/2009	29177424

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/23/2009	07/23/2009

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Disposition

Disposition Date: 07/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 8% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documentation	Approved-Closed	No
Rate	MW-25906-IP (AR) Rate Page	Approved-Closed	Yes

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	MW-25906-IP (AR) Rate Page		New		MW-25906-IP (AR) Rate Page.pdf

Mid-West National Life Insurance Company of Tennessee
Policy Form MW-25906-IP AR
 For Plan Code AHAB33B

Age/Sex Factors		
Attained Age	Male	Female
Dependent Child	3.680	3.680
0 - 18	5.920	8.210
19	5.920	8.210
20	5.920	8.210
21	5.920	8.210
22	5.920	8.230
23	5.920	8.250
24	5.920	8.290
25	5.920	8.320
26	5.980	8.350
27	6.080	8.610
28	6.230	8.980
29	6.430	9.460
30	6.460	9.870
31	6.660	10.260
32	6.910	10.670
33	7.120	11.010
34	7.320	11.410
35	7.570	11.830
36	7.850	12.240
37	8.110	12.640
38	8.440	13.020
39	8.810	13.400
40	9.180	13.730
41	9.560	14.070
42	10.000	14.390
43	10.480	14.700
44	11.040	14.970
45	11.650	15.210
46	12.240	15.490
47	12.850	15.730
48	13.470	15.980
49	14.100	16.210
50	14.720	16.620
51	15.530	17.280
52	16.450	18.090
53	17.510	18.920
54	18.700	19.940
55	20.670	21.200
56	22.530	22.260
57	24.060	23.350
58	25.690	24.450
59	27.390	25.320
60	29.160	26.190
61	30.770	27.330
62	32.200	28.490
63	33.530	29.370
64	34.700	30.260

Base Deductible Factors	
Deductible	Factor
\$1,000	1.1356
\$1,500	0.8827
\$2,000	0.8439
\$3,000	0.7372
\$5,000	0.6596

Area Factors	
Zip Area	Factor
716	0.823
717	0.823
718	0.823
719	0.823
720	0.907
721	0.907
722	0.907
723	1.000
724	0.823
725	0.823
726	0.823
727	0.864
728	0.823
729	0.864
All Others	1.000

Base Room and Board Factors		
Daily Room & Board (DRB)	Adult Factor	Child Factor
200	0.70	0.67
300	0.85	0.81
400	1.00	1.00
500	1.15	1.16
600	1.28	1.33
700	1.41	1.45

Daily Room & Board (DRB)	Miscellaneous Factors		
	20xDRB	40xDRB	60xDRB
\$200	1.00	1.11	1.16
\$300	1.00	1.09	1.14
\$400	1.00	1.07	1.12
\$500	1.00	1.05	1.10
\$600	1.00	1.03	1.08
\$700	1.00	1.01	1.07

Base Rate & Other Factors	
Base Rate	\$60.00
Inflation Factor	1.444021425
Tobacco User Factor	1.170
Non-Tobacco User Factor	1.000
Married Factor	0.950
Single Factor	1.000

AE Information	
AE Charged?	No
Child \$ Amt	0
Male \$ Amt	0
Fem \$ Amt	0
Child %	1.100
Male %	1.100
Female %	1.100

Monthly Bank Draft Rate Formula
Round Down((Base*AgeSex/10)*R&B*Misc*AE*Amount*Inflation+.5,0)*Round Down((Area*Ded*Marital*Smk)+.005,2)
For Quarterly, Semi-Annual, or Annual Rate, multiply by 3, 6, or 11 respectively. For Monthly Direct Bill add \$9 per policy.

Mid-West National Life Insurance Company of Tennessee
Policy Form MW-25906-IP AR
For Plan Code AHAB33B

SURGICAL EXPENSE BENEFIT OPTION – MONTHLY BANK DRAFT RATES

Base Rates	
Maximum Benefit	Factor
Double (40xDRB)	\$5.00
Triple (60xDRB)	\$7.50

Inflation Factor
1.337056875

Age/Sex Factors		
AGE	MALE	FEMALE
Dependent Child(1)	0.60	0.60
Dependent Child(2)	1.20	1.20
Dependent Child(3+)	2.10	2.10
0-39	1.10	1.90
40-49	2.08	2.50
50-64	3.10	3.10

Deductible Factors	
Deductible	Factors
\$1,000	1.100
\$1,500	1.000
\$2,000	0.960
\$3,000	0.900
\$5,000	0.820
\$7,500	0.750
\$10,000	0.670

Tobacco User Factors	
Smoker	1.17
Non-Smoker	1.00

Monthly Bank Draft Rate Formula
Round Down((Base*AgeSex*Ded*Infl)+0.5,0)*Area*Smk
Area & Modal Premium factors are same as base plan.

OUTPATIENT SURGERY FACILITY CHARGES OPTION – MONTHLY BANK DRAFT RATES

Base Rate
\$3.00

Inflation Factor
1.444021425

Age/Sex Factors	
AGE	FACTORS
Dependent Child(1)	0.60
Dependent Child(2)	1.20
Dependent Child(3+)	2.10
0-39	0.75
40-49	1.00
50-64	1.70

Maximum Benefit Factors	
Maximum Benefit	Factor
9 x DRB	1.00
12 x DRB	1.33

Tobacco User Factors	
Smoker	1.17
Non-Smoker	1.00

Monthly Bank Draft Rate Formula
Round Down((Base*AgeSex*Max*Smk*Infl+.5),0)
Modal premium factors are same as base plan.