

SERFF Tracking Number:	AMMS-126244557	State:	Arkansas
Filing Company:	Golden Rule Insurance Company	State Tracking Number:	43091
Company Tracking Number:	MGR04346		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.002A Large Group Only - PPO
Product Name:	Association Group		
Project Name/Number:	MGR04346/MGR04346		

Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Association Group

TOI: H16G Group Health - Major Medical

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

Filing Type: Form

SERFF Tr Num: AMMS-126244557 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: MGR04346

Co Status:

Authors: Pat Allison, Deb Paris

Date Submitted: 07/31/2009

State Tr Num: 43091

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 08/06/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: MGR04346

Project Number: MGR04346

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/06/2009

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 intends to issue these forms in conjunction with previously approved policies and certificates 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.

Incorporation of these matrix paragraphs is intended to document Golden Rule's compliance with Illinois Senate Bill 1174. Medical Benefits provisions will be revised to incorporate revised Illinois-mandated benefits for mammography

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted to our domiciliary state of Indiana on July 28, 2009.

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 08/06/2009

Corresponding Filing Tracking Number:

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screenings for breast disease. These benefits will be incorporated in the Illinois base policy/certificate and will therefore be provided to all certificateholders insured under the applicable policies, regardless of their state of residence. As required by Senate Bill 1174, covered expenses will be exempt from any deductible amount, copayment amount and coinsurance amount. In addition, expenses incurred for these services will not be applied toward the policy's lifetime maximum amount when provided by a preferred provider. Incorporation of these Illinois mandates will not affect additional state specific benefits provided via the state-specific endorsement issued to residents of states other than Illinois.

Thank you for your time and attention to this filing. I look forward to your reply.

Company and Contact

Filing Contact Information

Debra Paris, Manager dlparis@goldenrule.com
 7440 Woodland Drive (800) 926-7602 [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: \$70.00
 Retaliatory? Yes
 Fee Explanation: \$35 per form x 2 forms = \$70.00
 Paid via EFT.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$70.00	07/31/2009	29563418

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/06/2009	08/06/2009

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Disposition

Disposition Date: 08/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Medical Benefits	Approved-Closed	Yes
Form	Medical Benefits	Approved-Closed	Yes

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Form Schedule

Lead Form Number: MGR04346

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	MGR04346	Policy/Cont	Medical Benefits ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	IL-MGR04346 Form.pdf
Approved-Closed	MGR04347	Policy/Cont	Medical Benefits ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59	IL-MGR04347 Form.pdf

[MEDICAL BENEFITS]

[STANDARD MEDICAL COVERED EXPENSES:

Standard medical *covered expenses* are limited to charges:]

- (A) Incurred for breast cancer screenings, limited to the following:
 - (1) [One] routine mammography examination [per calendar year] for female *covered persons*;
 - (2) Additional mammograms at the intervals considered to be medically necessary by the *covered person's* health care provider for women with a family or personal history of, positive genetic testing for, or other risk factors for breast cancer; and
 - (3) A comprehensive ultrasound screening of the breast(s) when a mammogram demonstrates heterogeneous or dense breast tissue.

[MEDICAL BENEFITS]

Covered expenses for these services shall be exempt from *deductible amounts*, *copayment amounts*, and coinsurance when provided by a [*preferred provider*.] In addition, when services are provided by a [*preferred provider*], the benefits paid for these services will not be applied toward the *covered person's* lifetime maximum benefit limit.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Flesch Certification

Review Status:

Approved-Closed

08/06/2009

Comments:

Attachment:

C006.3 P006.3 Readability 42008.pdf

Bypassed -Name: Application

Review Status:

Approved-Closed

08/06/2009

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