

SERFF Tracking Number: USLH-126257918 State: Arkansas  
 Filing Company: United Security Life and Health Insurance Company State Tracking Number: 43150  
 Company Tracking Number: AIR AMBULANCE  
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
 Product Name: Certificate Amendment - Air Ambulance  
 Project Name/Number: Certificate Amendment - Air Ambulance/

## Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Certificate Amendment - Air Ambulance SERFF Tr Num: USLH-126257918 State: ArkansasLH

TOI: H16G Group Health - Major Medical	SERFF Status: Closed	State Tr Num: 43150
Sub-TOI: H16G.001C Any Size Group - Other	Co Tr Num: AIR AMBULANCE	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Lisa Kosvick, Jaime Gettemans	Disposition Date: 08/07/2009
	Date Submitted: 08/06/2009	Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Certificate Amendment - Air Ambulance

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

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: 08/07/2009

Explanation for Other Group Market Type:

State Status Changed: 08/07/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The enclosed filing is being submitted for your review and approval. These forms amend Group Certificates, ABC-90 and PROPLUS-98; specifically, increasing the Air Ambulance benefit to \$10,000 per person per calendar year.

Per discussion with Rosalind Minor and Dan Honey, with the exception of 18 current policyholders, once approved these

SERFF Tracking Number: USLH-126257918 State: Arkansas  
 Filing Company: United Security Life and Health Insurance State Tracking Number: 43150  
 Company  
 Company Tracking Number: AIR AMBULANCE  
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
 Product Name: Certificate Amendment - Air Ambulance  
 Project Name/Number: Certificate Amendment - Air Ambulance/

amendments will be effective for all policyholders once we have provided them with the required written notice of the amendment. As for the remaining 18 policyholders, as agreed, this amendment will be effective upon their anniversary dates.

## 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	08/06/2009	29675088

SERFF Tracking Number: USLH-126257918 State: Arkansas  
Filing Company: United Security Life and Health Insurance State Tracking Number: 43150  
Company  
Company Tracking Number: AIR AMBULANCE  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
Product Name: Certificate Amendment - Air Ambulance  
Project Name/Number: Certificate Amendment - Air Ambulance/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/07/2009	08/07/2009

*SERFF Tracking Number:* USLH-126257918      *State:* Arkansas  
*Filing Company:* United Security Life and Health Insurance      *State Tracking Number:* 43150  
*Company*  
*Company Tracking Number:* AIR AMBULANCE  
*TOI:* H16G Group Health - Major Medical      *Sub-TOI:* H16G.001C Any Size Group - Other  
*Product Name:* Certificate Amendment - Air Ambulance  
*Project Name/Number:* Certificate Amendment - Air Ambulance/

## **Disposition**

Disposition Date: 08/07/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: USLH-126257918 State: Arkansas  
 Filing Company: United Security Life and Health Insurance State Tracking Number: 43150  
 Company  
 Company Tracking Number: AIR AMBULANCE  
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
 Product Name: Certificate Amendment - Air Ambulance  
 Project Name/Number: Certificate Amendment - Air Ambulance/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Certificate Amendment - Air Ambulance	Approved-Closed	Yes
Form	Certificate Amendment - Air Ambulance	Approved-Closed	Yes

SERFF Tracking Number: USLH-126257918 State: Arkansas  
 Filing Company: United Security Life and Health Insurance State Tracking Number: 43150  
 Company  
 Company Tracking Number: AIR AMBULANCE  
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
 Product Name: Certificate Amendment - Air Ambulance  
 Project Name/Number: Certificate Amendment - Air Ambulance/

## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	PROPLUS-98-EAS-AR	Certificate Amendmen	Certificate Amendment - Air Ambulance t, Insert Page, Endorsement or Rider	Initial		41	PROPLUS-AR - Certificate Amendment-Air Ambulance-USL&H.pdf
Approved-Closed	GP-ABC-90-EAS-AR	Certificate Amendmen	Certificate Amendment - Air Ambulance t, Insert Page, Endorsement or Rider	Initial		33	ABC-90-AR-Certificate Amendment-Air Ambulance-USL&H.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 from the Certificate

I. The following is hereby deleted from the **AIR AMBULANCE** section of the Certificate:

If, as the result of a life-threatening condition, the services of an air ambulance are required, those services will be reimbursed at 80%.

This benefit is subject to the calendar year deductible, as stated in the Schedule of Benefits.

### Additions to the Certificate

I. The following is hereby added to the **AIR AMBULANCE** section of the Certificate:

Emergency ground, air or water ambulance services are limited to \$10,000.00 per person, per calendar year.

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

## 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:

I. The eleventh point (●) under the **ELIGIBLE EXPENSE** of the **MAJOR MEDICAL EXPENSE INSURANCE PROVISIONS** section of the Certificate is hereby deleted and replaced with the following:

- Emergency ground, air, or water ambulance services are limited to \$10,000.00 per person, per calendar year.

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

A handwritten signature in black ink, appearing to read "Robert J. Jones". The signature is written in a cursive style with a large, stylized initial "R".

Secretary

*SERFF Tracking Number:* USLH-126257918      *State:* Arkansas  
*Filing Company:* United Security Life and Health Insurance      *State Tracking Number:* 43150  
*Company*  
*Company Tracking Number:* AIR AMBULANCE  
*TOI:* H16G Group Health - Major Medical      *Sub-TOI:* H16G.001C Any Size Group - Other  
*Product Name:* Certificate Amendment - Air Ambulance  
*Project Name/Number:* Certificate Amendment - Air Ambulance/

## **Rate Information**

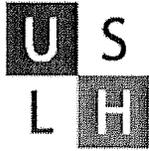
Rate data does NOT apply to filing.

SERFF Tracking Number: USLH-126257918 State: Arkansas  
Filing Company: United Security Life and Health Insurance State Tracking Number: 43150  
Company  
Company Tracking Number: AIR AMBULANCE  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other  
Product Name: Certificate Amendment - Air Ambulance  
Project Name/Number: Certificate Amendment - Air Ambulance/

## Supporting Document Schedules

**Satisfied -Name:** Flesch Certification **Review Status:** Approved-Closed 08/07/2009  
**Comments:**  
Please find attached the two Flesch Certifications; one for each amendment.  
**Attachments:**  
3.25.09 - GP-ABC-90 - Flesch Certification.pdf  
3.25.09 - PROPLUS-98-Flesch Certification.pdf

**Bypassed -Name:** Application **Review Status:** Approved-Closed 08/07/2009  
**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 (GP-ABC-90-EAS) that amends wording under the Medical Expense Insurance Provisions; specifically the Air Ambulance Provision in Group Certificate **ABC-90** received a Flesch Reading Ease Score of 33.0. 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.

Peter Harmon  
Senior Vice President

\_\_\_\_\_  
Date



# 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 (PROPLUS-98-EAS) that amends wording under the Medical Expense Insurance Provisions; specifically the Air Ambulance Provision in Group Certificate **PROPLUS-98** received a Flesch Reading Ease Score of 40.9. This form complies with the requirements of A.C.A. 23-80-206, cited as the Life and Disability Insurance Policy Language Simplification Act.

Peter Harmon  
Senior Vice President

\_\_\_\_\_  
Date