

<i>SERFF Tracking Number:</i>	<i>AENX-126299113</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43466</i>
<i>Company Tracking Number:</i>	<i>AH AR0194501F01</i>		
<i>TOI:</i>	<i>H06 Health - Conversion</i>	<i>Sub-TOI:</i>	<i>H06.000 Health - Conversion</i>
<i>Product Name:</i>	<i>2009 Regulatory</i>		
<i>Project Name/Number:</i>	<i>2009 Regulatory/AH AR0194501F01</i>		

Filing at a Glance

Company: Aetna Life Insurance Company

Product Name: 2009 Regulatory

TOI: H06 Health - Conversion

Sub-TOI: H06.000 Health - Conversion

Filing Type: Form

SERFF Tr Num: AENX-126299113 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 43466

Co Tr Num: AH AR0194501F01

State Status: Approved-Closed

Author: SPI AetnaSPI

Reviewer(s): Rosalind Minor

Date Submitted: 09/10/2009

Disposition Date: 09/23/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Regulatory

Project Number: AH AR0194501F01

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/23/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 07/24/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/23/2009

Created By: SPI AetnaSPI

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: SPI AetnaSPI

Filing Description:

The purpose of this filing is to add a continuation of coverage provision designed to comply with federal law HR 2851, also known as Michelle's Law. This continuation provision operates to permit the continuation of health insurance coverage for a dependent child who loses his or her eligibility under the parent's group health plan due to a disabling illness or injury which causes the child to take a medically necessary leave of absence from school.

Company and Contact

Filing Contact Information

John Ciesielski, Product and Regulatory Affairs CiesielskiJW@Aetna.com

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 Product Name: 2009 Regulatory
 Project Name/Number: 2009 Regulatory/AH AR0194501F01

Manager

151 Farmington Avenue 860-279-1282 [Phone]
 Mail Stop RW61 860-952-2069 [FAX]
 Hartford, CT 06156

Filing Company Information

Aetna Life Insurance Company	CoCode: 60054	State of Domicile: Connecticut
151 Farmington Avenue	Group Code: 1	Company Type:
Hartford, CT 06156	Group Name: Aetna	State ID Number:
(860) 273-7546 ext. [Phone]	FEIN Number: 06-6033492	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Filing fee of \$50 towards form filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$50.00	09/10/2009	30449753

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/23/2009	09/23/2009

SERFF Tracking Number: AENX-126299113 *State:* Arkansas
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TOI: H06 Health - Conversion *Sub-TOI:* H06.000 Health - Conversion
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Disposition

Disposition Date: 09/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Amendment - Dependent Student MLOA	Approved-Closed	Yes

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Form Schedule

Lead Form Number: GR-96597 (05/09)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/23/2009	GR-96597 (05/09)	Policy/Cont Amendment - ract/Fratern Dependent Student al MLOA Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GR-96597 (05_09).PDF

Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment

Effective Date: This Amendment is effective on the later of:
[September 1, 20XX]; or
The date you become covered under your Conversion Policy.

This Amendment changes your Policy as follows:

The following section entitled "Continuation of Coverage For Dependent Students on Medical Leave of Absence" is added to your Policy:

Continuation of Coverage For Dependent Students on Medical Leave of Absence

If a dependent child, who is eligible for coverage and enrolled in this Plan by reason of his or her status as a full-time student at a postsecondary educational institution, ceases to be eligible due to:

- a medically necessary leave of absence from school; or
- a change in his or her status as a full-time student;

resulting from a serious disease or injury, such child's Health Expense Coverage under this Plan may be continued.

Coverage under this continuation provision will end when the first of the following occurs:

- The end of the [12 month] period following the first day of your dependent child's leave of absence from school, or a change in his or her status as a full-time student;
- Your dependent child's coverage would otherwise end under the terms of this Plan;
- Dependent coverage is discontinued under this Plan; or
- You fail to make the required premium payment.

To be eligible for this continuation, the dependent child must have been enrolled in this Plan and attending school on a full-time basis immediately before the first day of the leave of absence.

To continue your dependent child's coverage under this provision you should notify Aetna as soon as possible after your child's leave of absence begins or the change in his or her status as a full-time student. Aetna may require a written certification from the treating **physician** which states that the child is suffering from a serious disease or injury and that the resulting leave of absence (or change in full-time student status) is medically necessary.

If at the end of this [12 month] continuation period, your dependent child's leave of absence from school (or change in full-time student status) continues, such child may qualify for a further continuation of coverage under the Handicapped Dependent Children or Conversion of Medical Expense Coverage provisions of this plan.

This Amendment makes no other changes to your Policy.



Ronald A. Williams
Chairman and Chief Executive Officer

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	09/23/2009
Comments:		
Attachment: Flesch Certificate.PDF		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	09/23/2009
Bypass Reason: Not Applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	09/23/2009
Bypass Reason: Not Applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	09/23/2009
Bypass Reason: There is no rate impact associated with this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Approved-Closed	09/23/2009
Comments:		
Attachment: Cover Letter.PDF		



Stephen W. Halloran
Product & Regulatory Affairs
Law and Regulatory Affairs
151 Farmington Ave., RW61
Hartford, CT 06156
(860) 273-9875
Fax: (860) 952-2069
Email: HalloranS@aetna.com

September 9, 2009

Ms. Rosalind Minor
Life and Health Division
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Subject: **Aetna Life Insurance Company NAIC 60054**

Dear Ms. Minor:

This is to certify that the ALIC Conversion Amendment form GR-96597 has a flesch score of 40.8 and complies with the statutory requirements listed in ACA 23-80-206.

Sincerely,

A handwritten signature in cursive script that reads "Stephen W. Halloran".

Stephen W. Halloran
Assistant Vice President



John W. Ciesielski
Product and Regulatory Approvals
151, Farmington Avenue, Hartford
CT 06156 RW61
Phone: 845-279-1282
Fax: 860-952-2069
CiesielskiJW@aetna.com

September 10, 2009

Ms. Rosalind Minor
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Subject: **Aetna Life Insurance Company** NAIC No. 001-60054; FEIN: 06-6033492
Group Accident & Health Insurance Coverage
Individual Conversion Policy Amendment: GR-96597 (05/09)

Dear Ms. Minor:

The form listed above is being submitted, for your Department's review and approval on a general use basis. The subject form is new and does not replace any form previously approved by your Department.

The purpose of this filing is to add a continuation of coverage provision designed to comply with federal law HR 2851, also known as Michelle's Law. This continuation provision operates to permit the continuation of health insurance coverage for a dependent child who loses his or her eligibility under the parent's health plan due to an disabling illness or injury which causes the child to take a medically necessary leave of absence from school.

Bracketed text is variable and subject to change. The only variable text in this document is the effective date and the period of time that coverage may be continued. In the latter case, the 12 month period is variable to permit us the ability to provide a continuation of coverage for a longer period of time.

We intend to use the subject amendment with individual conversion policy form GR-30608 which was approved by your Department on 05/10/1982. The Base Policy form was approved GR-65165 was approved on 04/04/1983. The GR-96332 (SRC conversion) form was approved on 06/12/2006.

The required Certification of Readability accompanies this letter.

We certify that these forms will equal or exceed the minimum reading ease score on the Flesch Test when delivered or issued for delivery in your jurisdiction in accordance with any applicable law or regulation.

These forms have been approved for use outside of Connecticut, our domicile state, on July 24, 2009.

We trust that you will find everything in order, and we look forward to your response.

Sincerely,

John W. Ciesielski
Title