

SERFF Tracking Number:	FNBL-126416557	State:	Arkansas
Filing Company:	Banner Life Insurance Company	State Tracking Number:	44441
Company Tracking Number:	BANRD-01		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Banner Life Rider		
Project Name/Number:	Banner Life Rider /Banner Life Rider 01		

Filing at a Glance

Company: Banner Life Insurance Company

Product Name: Banner Life Rider

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: FNBL-126416557 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 44441

Co Tr Num: BANRD-01

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Fred Santiago

Disposition Date: 01/05/2010

Date Submitted: 12/31/2009

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Banner Life Rider

Project Number: Banner Life Rider 01

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Created By: Fred Santiago

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Fred Santiago

Filing Description:

To Whom it May Concern:

We are submitting this filing on behalf of Banner Life Insurance Company ("Banner Life"). The purpose of this filing is to obtain the Insurance Department's approval of the enclosed rider that Banner Life plans to issue with all individual, fully-underwritten term life and universal life insurance policies issued on and after the effective date of the approval of the rider.

The rider will provide any Banner Life insured who has been diagnosed with one of the qualifying, life-threatening medical conditions listed in the rider with the right to obtain a second opinion medical records review with respect to the

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qualifying condition through a program operated by MediGuide America, LLC. The MediGuide program offers remote second opinions from some of the world's leading medical centers to people diagnosed with serious or life-threatening medical conditions. The MediGuide second opinion medical records review will aid Banner Life insureds by providing a means to confirm the diagnosis and/or recommended treatment of a life-threatening condition, which can result in a more accurate diagnosis or more appropriate or cost effective treatment for the medical condition.

The MediGuide Rider will have no rate impact because Banner Life will issue the MediGuide Rider at no additional cost to its insureds. Banner Life will issue the MediGuide Rider with all individual, fully-underwritten term life and universal life insurance policies issued on or after the effective date of the approval of the rider.

If you have any questions or concerns regarding this filing, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Fred Santiago, Paralegal fsantiago@fblaw.com
 36 South Charles Street 410-659-4976 [Phone]
 Baltimore, MD 21201

Filing Company Information

(This filing was made by a third party - funkandboltonpa)

Banner Life Insurance Company CoCode: 94250 State of Domicile: Maryland
 36 South Charles Street Group Code: 86120 Company Type: Life Insurance
 Company
 Baltimore, MD 21201 Group Name: Legal & General Am State ID Number:
 Group
 (410) 659-4976 ext. [Phone] FEIN Number: 52-1236145

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: Filing a rider to be issued with policy form previously approved.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Banner Life Insurance Company \$50.00 12/31/2009 33199637

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/05/2010	01/05/2010

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Disposition

Disposition Date: 01/05/2010

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		Yes
Supporting Document	Application		No
Form	MediGuide Rider		Yes

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Form Schedule

Lead Form Number: MMGR (12-09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	MMGR (12-09)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			MMGR.pdf



MediGuide Rider

Attached to Policy Number: xxxxxxxxxx

Rider Effective Date: xxxxxxxxxxxxxxxxxxxxxx

As an additional benefit of your life insurance policy number xxxxxxxxxx, Banner Life Insurance Company is pleased to provide you with access to medical records second opinion review services provided by MediGuide America, LLC ("MediGuide"). If xxxxxxxxxxxxxxxxxxxxxx has been diagnosed by a licensed physician with one of the qualifying medical conditions listed below, xxxxxxxxxxxxxxxxxxxxxx is entitled to receive a second medical opinion from a hospital or medical center on a review of xxxxxxxxxxxxxxxxxxxxxx's medical records relating to the qualifying medical condition. The following are qualifying medical conditions for purposes of this benefit:

AIDS/HIV
 Amyotrophic Lateral Sclerosis
 Angioplasty
 Aortic Aneurysm
 Apallic Syndrome (Vegetative State)
 Aplastic Anaemia
 Benign Brain Tumor
 Blindness
 Bone Marrow Transplantation
 Cardiomyopathy
 Cerebrovascular Diseases
 Chronic Obstructive Pulmonary Disease
 Chronic Relapsing Pancreatitis
 Cirrhosis
 Coma
 Congenital Heart Defect
 Coronary Artery Bypass Surgery
 Coronary Artery Disease (CAD)
 Creutzfeldt -Jacob Disease (CJD)
 Cystic Fibrosis (CF)
 Elephantiasis
 Emphysema
 (End Stage) Liver Disease
 (End Stage) Lung Disease
 (Fulminant) Viral Hepatitis
 Heart Valve Surgery
 HIV Infection Due to Blood Transfusion
 Kidney Failure
 Liver Failure

Loss of Hearing
 Loss of Limbs
 Loss of Speech
 Major Burns
 Major Organ Transplantation
 Medullary Cystic Disease
 Motor Neuron Disease
 Multiple Sclerosis
 Muscular Dystrophy
 Myasthenia Gravis
 Myelodysplastic Syndrome (Myelodysplasia)
 Myocardial Infarction (MI)
 Necrotizing Fasciitis (Flesh Eating Disease)
 Paralysis
 Parkinson's Disease (PD)
 Poliomyelitis
 Primary Lateral Sclerosis (PLS)
 Primary Pulmonary Arterial Hypertension
 Progressive Muscular Atrophy (PMA)
 Progressive Scleroderma
 Pulmonary Arterial Hypertension
 Renal Failure = Kidney failure: see above
 (Severe) Asthma
 Severe Brain Damage
 (Severe) Rheumatoid Arthritis
 Stroke
 Surgery to Aorta
 Systemic Lupus Erythematosus
 Ulcerative Colitis
 Valvular Heart Disease

Bladder Cancer
 Bone Cancer
 Brain Tumor
 Breast Cancer
 Cervical Cancer
 Colorectal Cancer
 Esophageal Cancer
 Eye Cancer
 Gallbladder Cancer
 Kidney Cancer
 Leukemia
 Liver Cancer
 Lung Cancer
 Lymphoma
 Melanoma
 Multiple Myeloma
 Nasopharyngeal Cancer
 Neuroblastoma
 Non-Hodgkin's Lymphoma
 Oral Cavity Cancer
 Ovarian Cancer
 Pancreatic Cancer
 Prostate Cancer
 Skin Cancer, non-Melanoma
 Stomach Cancer
 Testicular Cancer
 Thyroid Cancer
 Uterine Cancer
 Vaginal Cancer

If xxxxxxxxxxxxxxxxxxxxxx has been diagnosed by a licensed physician with one of the listed conditions and would like to exercise the benefit provided by this Rider, xxxxxxxxxxxxxxxxxxxxxx or xxxxxxxxxxxxxxxxxxxxxx's physician may contact Banner Life Insurance Company at xxxxxxxxxxxxxxxxxxxxxx to confirm eligibility and initiate the second opinion program which is administered by MediGuide. If xxxxxxxxxxxxxxxxxxxxxx is eligible, MediGuide will provide xxxxxxxxxxxxxxxxxxxxxx with a list of medical centers available to perform the review from which xxxxxxxxxxxxxxxxxxxxxx may choose a medical center. Once xxxxxxxxxxxxxxxxxxxxxx has chosen a medical center to perform the review, upon receiving the Insured's written authorization, MediGuide will gather xxxxxxxxxxxxxxxxxxxxxx relevant medical records. Within xx business days of MediGuide's receipt of all medical records necessary to complete the second opinion review, xxxxxxxxxxxxxxxxxxxxxx and xxxxxxxxxxxxxxxxxxxxxx's physician will receive, in writing, a re-evaluation of the original diagnosis and a statement of the recommended treatment from the selected medical center.



This Rider does not entitle xxxxxxxxxxxxxxxxxxxx to any medical care or treatment for the qualifying medical condition. Neither Banner Life Insurance Company nor MediGuide is licensed to practice medicine, and neither Banner Life Insurance Company nor MediGuide is providing professional services, rendering advice or practicing medicine. The medical centers providing the second opinion medical records review are independent contractors of MediGuide and are solely responsible for any opinions offered based on xxxxxxxxxxxxxxxxxxxx's medical records review. The services provided by this Rider are not treatment or diagnosis and should not be relied upon as such. This Rider does not change any of the terms of your life insurance policy except as expressly stated herein. This Rider forms a part of, and is to be attached to, your policy. This rider terminates on the earlier of (i) the termination of your policy, (ii) the termination of Banner Life Insurance Company's contract with MediGuide America, LLC, or (iii) your receipt of written notification from Banner Life Insurance Company that this Rider is terminated.



Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Arkanas Readability.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: The policy was previously filed and approved. This filing consists of rider. Comments:		

State of Arkansas

Certification of Readability

In accordance with ACA 23-80-206, I hereby certify that to the best of my knowledge and belief, the MMGR (12-09) Rider along with the applicable policy forms has minimum has a minimum Flesch score of 40.

Signature of Officer:

Bryan R. Newcombe

Name (typed or printed): BRYAN R. NEWCOMBE

Title: VP + GENERAL COUNSEL

Date: 12-29-09