

SERFF Tracking Number: MGCA-126455787 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 44585
 Company Tracking Number: MW-26025-IP AR 201005 AR MIDWEST 14990
 TOI: H15I Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
 Product Name: MW-26025-IP AR - Care One Value
 Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-26025-IP AR - Care One Value SERFF Tr Num: MGCA-126455787 State: Arkansas

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense SERFF Status: Closed-Approved- Closed State Tr Num: 44585
 Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense Co Tr Num: MW-26025-IP AR 201005 AR MIDWEST 14990 State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Authors: EDS EDSSupport, Sergei Mordovine, Aliya Panjwani, Yan Yuan, Eliseo Rodriguez, Joanna Gulling, Liz Hart, Sean Casey, David Beimesch, Tony Huang, Kendall Daniels, Chanel Orallo, Sommay Khounlo, Ashley Toner, Jennifer Schilb Disposition Date: 01/15/2010
 Date Submitted: 01/14/2010 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: Review & Approval 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:
 Filing Status Changed: 01/15/2010 Explanation for Other Group Market Type:

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State Status Changed: 01/15/2010
 Created By: Jennifer Schilb
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Ashley Toner
 Filing Description:

This coverage is designed to provide reimbursement for certain stated medical expenses. Benefits are provided for certain medical care expenses incurred while the policy is in force and are subject to the copayments, deductible, coinsurance percentages, maximum allowable charge, aggregate maximum amount, lifetime maximum amount, and coinsurance maximum amount as shown in the policy schedule.

Company and Contact

Filing Contact Information

David Beimesch, nrhact-comp@healthmarkets.com
 9151 boulevard 26 817-255-3752 [Phone]
 north richland hills, TX 76180

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? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$50.00	01/14/2010	33533336

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TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
Product Name: MW-26025-IP AR - Care One Value
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/15/2010	01/15/2010

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Disposition

Disposition Date: 01/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 13.3% 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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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documents	Approved-Closed	No
Rate	MW-26025-IP AR Rate Page	Approved-Closed	Yes

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 01/15/2010	MW-26025-IP AR Rate Page		New		MW-26025-IP AR (AR) Rate Page.pdf

Mid-West National Life Insurance Company Of Tennessee

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Basic Medical/Surgical Expense Insurance

MW-26025-IP AR

CareOne Value

Formula
Round(AE x AgeSex x Area x Base x Inflation x Marital x Tobacco x Coinsurance x Deductible x Inhosp Outhosp x Insurg Outsurg ,2)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates.

Inflation
1.330028700

A \$9 fee is added to the policies on a monthly direct bill mode. A one time policy fee of \$55 will be applied at time of application.

Base	Factor
Base	53.630

Based on underwriting results, final rates may range from 50% to the maximum percentage allowed by your state of the calculated rates. This adjustment may also apply to any rider(s) attached.

AE	Factor
Child	1.250000
Female	1.030000
Male	1.030000

Benefit Options	Factor
Coinsurance 70	1.000000
Coinsurance 80	1.100000
Deductible 1000	1.300000
Deductible 2000	1.000000
Deductible 3000	0.900000
Deductible 5000	0.820000
Deductible 7500	0.730000
Inhosp 25000 Outhosp 15000	1.000000
Inhosp 30000 Outhosp 18000	1.030000
Inhosp 40000 Outhosp 24000	1.090000
Inhosp 50000 Outhosp 30000	1.145000
Inhosp 60000 Outhosp 36000	1.180000
Insurg 5000 Outsurg 3000	0.900000
Insurg 10000 Outsurg 6000	1.000000
Insurg 15000 Outsurg 9000	1.040000
Insurg 20000 Outsurg 12000	1.060000
Insurg 25000 Outsurg 15000	1.070000

Other values may be interpolated.

Demographic	Value	Factor
Marital	No	1.000
Marital	Yes	0.950
Tobacco	No	1.000
Tobacco	Yes	1.300

Marital discount only applies if both primary and spouse are insured.

Age	Factor	Gender	Adult/Dep
00	0.7800	Female	Adult
01	0.7800	Female	Adult
02	0.7800	Female	Adult
03 - 13	0.7800	Female	Adult
14	0.7800	Female	Adult
15	0.7800	Female	Adult
16	0.7800	Female	Adult
17	0.7800	Female	Adult
18	0.7800	Female	Adult
19	0.7800	Female	Adult
20	0.7800	Female	Adult
21	0.7800	Female	Adult
22	0.7820	Female	Adult
23	0.7840	Female	Adult
24	0.7880	Female	Adult
25	0.7990	Female	Adult
26	0.8100	Female	Adult
27	0.8270	Female	Adult
28	0.8530	Female	Adult
29	0.8890	Female	Adult
30	0.9180	Female	Adult
31	0.9540	Female	Adult
32	0.9920	Female	Adult
33	1.0240	Female	Adult
34	1.0610	Female	Adult
35	1.0880	Female	Adult
36	1.1260	Female	Adult
37	1.1630	Female	Adult
38	1.1980	Female	Adult
39	1.2330	Female	Adult
40	1.2630	Female	Adult
41	1.3230	Female	Adult
42	1.3670	Female	Adult
43	1.3970	Female	Adult
44	1.4370	Female	Adult
45	1.4750	Female	Adult
46	1.5180	Female	Adult
47	1.5420	Female	Adult
48	1.5820	Female	Adult
49	1.6210	Female	Adult
50	1.6620	Female	Adult
51	1.7280	Female	Adult
52	1.8090	Female	Adult
53	1.8920	Female	Adult
54	1.9940	Female	Adult
55	2.1200	Female	Adult
56	2.2260	Female	Adult
57	2.3350	Female	Adult
58	2.4450	Female	Adult
59	2.5320	Female	Adult
60	2.6190	Female	Adult
61	2.7330	Female	Adult

Age	Factor	Gender	Adult/Dep
62	2.8490	Female	Adult
63	2.9370	Female	Adult
64 - 99	3.0260	Female	Adult
00	0.5920	Male	Adult
01	0.5920	Male	Adult
02	0.5920	Male	Adult
03 - 13	0.5920	Male	Adult
14	0.5920	Male	Adult
15	0.5920	Male	Adult
16	0.5920	Male	Adult
17	0.5920	Male	Adult
18	0.5920	Male	Adult
19	0.5920	Male	Adult
20	0.5920	Male	Adult
21	0.5920	Male	Adult
22	0.5920	Male	Adult
23	0.5920	Male	Adult
24	0.5920	Male	Adult
25	0.5920	Male	Adult
26	0.5980	Male	Adult
27	0.6080	Male	Adult
28	0.6230	Male	Adult
29	0.6430	Male	Adult
30	0.6460	Male	Adult
31	0.6660	Male	Adult
32	0.6910	Male	Adult
33	0.7120	Male	Adult
34	0.7320	Male	Adult
35	0.7570	Male	Adult
36	0.7850	Male	Adult
37	0.8110	Male	Adult
38	0.8440	Male	Adult
39	0.8810	Male	Adult
40	0.9180	Male	Adult
41	0.9560	Male	Adult
42	1.0000	Male	Adult
43	1.0480	Male	Adult
44	1.1040	Male	Adult
45	1.1650	Male	Adult
46	1.2240	Male	Adult
47	1.2850	Male	Adult
48	1.3470	Male	Adult
49	1.4100	Male	Adult
50	1.4720	Male	Adult
51	1.5530	Male	Adult
52	1.6450	Male	Adult
53	1.7510	Male	Adult
54	1.8700	Male	Adult
55	2.0670	Male	Adult
56	2.2530	Male	Adult
57	2.4060	Male	Adult
58	2.5690	Male	Adult

Age	Factor	Gender	Adult/Dep
59	2.7390	Male	Adult
60	2.9160	Male	Adult
61	3.0770	Male	Adult
62	3.2200	Male	Adult
63	3.3530	Male	Adult
64 - 99	3.4700	Male	Adult
00	0.4980	Female	Dep Child
01	0.4980	Female	Dep Child
02	0.4570	Female	Dep Child
03 - 13	0.4150	Female	Dep Child
14	0.4360	Female	Dep Child
15	0.4570	Female	Dep Child
16	0.4610	Female	Dep Child
17	0.4650	Female	Dep Child
18	0.4770	Female	Dep Child
19	0.4980	Female	Dep Child
20	0.5190	Female	Dep Child
21	0.5190	Female	Dep Child
22	0.5190	Female	Dep Child
23	0.5190	Female	Dep Child
24	0.5190	Female	Dep Child
25	0.5190	Female	Dep Child
26	0.5190	Female	Dep Child
27	0.5190	Female	Dep Child
28	0.5190	Female	Dep Child
29	0.5190	Female	Dep Child
30	0.5190	Female	Dep Child
31	0.5190	Female	Dep Child
32	0.5190	Female	Dep Child
33	0.5190	Female	Dep Child
34	0.5190	Female	Dep Child
35	0.5190	Female	Dep Child
36	0.5190	Female	Dep Child
37	0.5190	Female	Dep Child
38	0.5190	Female	Dep Child
39	0.5190	Female	Dep Child
40	0.5190	Female	Dep Child
41	0.5190	Female	Dep Child
42	0.5190	Female	Dep Child
43	0.5190	Female	Dep Child
44	0.5190	Female	Dep Child
45	0.5190	Female	Dep Child
46	0.5190	Female	Dep Child
47	0.5190	Female	Dep Child
48	0.5190	Female	Dep Child
49	0.5190	Female	Dep Child
50	0.5190	Female	Dep Child
51	0.5190	Female	Dep Child
52	0.5190	Female	Dep Child
53	0.5190	Female	Dep Child
54	0.5190	Female	Dep Child
55	0.5190	Female	Dep Child

Age	Factor	Gender	Adult/Dep
56	0.5190	Female	Dep Child
57	0.5190	Female	Dep Child
58	0.5190	Female	Dep Child
59	0.5190	Female	Dep Child
60	0.5190	Female	Dep Child
61	0.5190	Female	Dep Child
62	0.5190	Female	Dep Child
63	0.5190	Female	Dep Child
64 - 99	0.5190	Female	Dep Child
00	0.4980	Male	Dep Child
01	0.4980	Male	Dep Child
02	0.4570	Male	Dep Child
03 - 13	0.4150	Male	Dep Child
14	0.4360	Male	Dep Child
15	0.4570	Male	Dep Child
16	0.4610	Male	Dep Child
17	0.4650	Male	Dep Child
18	0.4770	Male	Dep Child
19	0.4980	Male	Dep Child
20	0.5190	Male	Dep Child
21	0.5190	Male	Dep Child
22	0.5190	Male	Dep Child
23	0.5190	Male	Dep Child
24	0.5190	Male	Dep Child
25	0.5190	Male	Dep Child
26	0.5190	Male	Dep Child
27	0.5190	Male	Dep Child
28	0.5190	Male	Dep Child
29	0.5190	Male	Dep Child
30	0.5190	Male	Dep Child
31	0.5190	Male	Dep Child
32	0.5190	Male	Dep Child
33	0.5190	Male	Dep Child
34	0.5190	Male	Dep Child
35	0.5190	Male	Dep Child
36	0.5190	Male	Dep Child
37	0.5190	Male	Dep Child
38	0.5190	Male	Dep Child
39	0.5190	Male	Dep Child
40	0.5190	Male	Dep Child
41	0.5190	Male	Dep Child
42	0.5190	Male	Dep Child
43	0.5190	Male	Dep Child
44	0.5190	Male	Dep Child
45	0.5190	Male	Dep Child
46	0.5190	Male	Dep Child
47	0.5190	Male	Dep Child
48	0.5190	Male	Dep Child
49	0.5190	Male	Dep Child
50	0.5190	Male	Dep Child
51	0.5190	Male	Dep Child
52	0.5190	Male	Dep Child

Age	Factor	Gender	Adult/Dep
53	0.5190	Male	Dep Child
54	0.5190	Male	Dep Child
55	0.5190	Male	Dep Child
56	0.5190	Male	Dep Child
57	0.5190	Male	Dep Child
58	0.5190	Male	Dep Child
59	0.5190	Male	Dep Child
60	0.5190	Male	Dep Child
61	0.5190	Male	Dep Child
62	0.5190	Male	Dep Child
63	0.5190	Male	Dep Child
64 - 99	0.5190	Male	Dep Child

Area	ID	Factor
71600 - 71699	I	0.907
71700 - 71799	I	0.907
71800 - 71899	I	0.907
71900 - 71999	K	1.000
72000 - 72099	I	0.907
72100 - 72199	I	0.907
72200 - 72299	I	0.907
72300 - 72399	J	0.952
72400 - 72499	J	0.952
72500 - 72599	K	1.000
72600 - 72699	G	0.823
72700 - 72799	G	0.823
72800 - 72899	J	0.952
72900 - 72999	G	0.823
All - Others	K	1.000