

SERFF Tracking Number: MGCA-126457456 State: Arkansas
 Filing Company: The Chesapeake Life Insurance Company State Tracking Number: 44582
 Company Tracking Number: CH-26220 PPO-IP (03/09) AR 201001 AR CHESAPEAKE 14978
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: CH-26220 PPO-IP (03/09) AR - Limited Hospital Expense Preferred Provider Organization (PPO)
 Project Name/Number: /

Filing at a Glance

Company: The Chesapeake Life Insurance Company

Product Name: CH-26220 PPO-IP (03/09) AR - SERFF Tr Num: MGCA-126457456 State: Arkansas

Limited Hospital Expense Preferred Provider

Organization (PPO)

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed-Approved- State Tr Num: 44582
 Closed

Sub-TOI: H16I.005A Individual - Preferred
 Provider (PPO)

Co Tr Num: CH-26220 PPO-IP State Status: Approved-Closed
 (03/09) AR 201001 AR
 CHESAPEAKE 14978

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

Date Submitted: 01/14/2010

Disposition Date: 01/22/2010
 Disposition Status: Approved-Closed

Implementation Date Requested:

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:

Domicile Status Comments: Our state of domicile is Oklahoma and does not require rate changes to be filed; therefore, no such rate filing has been made in that state.

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

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 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)

Product Name: CH-26220 PPO-IP (03/09) AR - Limited Hospital Expense Preferred Provider Organization (PPO)

Project Name/Number: /

Overall Rate Impact:

Filing Status Changed: 01/22/2010

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/22/2010

Deemer Date:

Created By: Sean Casey

Submitted By: Sean Casey

Corresponding Filing Tracking Number:

Filing Description:

This policy 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, and coinsurance percentage.

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

The Chesapeake Life Insurance Company CoCode: 61832 State of Domicile: Oklahoma
 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: 52-0676509

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Chesapeake Life Insurance Company	\$0.00	01/14/2010	
The Chesapeake Life Insurance Company	\$50.00	01/22/2010	33715931

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/22/2010	01/22/2010

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Disposition

Disposition Date: 01/22/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 4.6% 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 Documentation	Approved-Closed	No
Rate	CH-26220 PPO-IP (03/09) 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 01/22/2010	CH-26220 PPO-IP (03/09) AR Rate Page	CH-26220	New		CH-26220 PPO-IP (0309) AR Rate Page.pdf

The Chesapeake Life Insurance Company

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

Catastrophic Expense Preferred Provider Organization (PPO)

CH-26220 PPO-IP (03/09) AR

BasicFit

Formula
Round(AE x AgeSex x Area x Base x Inflation x Marital x Network x Tobacco x Coinsurance x Deductible x I/P MISC I/P SURG O/P MISC O/P SURG x Lifetime Max ,2)

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

Inflation
1.046000000

A \$9 fee is added to the policies on direct bill mode. A one-time application fee of up to \$55 may be applicable.

Base	Factor
Base	89.900

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	1.173000
Female	1.040400
Male	1.040400

Benefit Options	Factor
Coinsurance 70	1.000000
Coinsurance 80	1.075600
Deductible 2000	1.167900
Deductible 3000	1.020000
Deductible 4000	0.954300
Deductible 5000	0.896800
Deductible 7500	0.781400
I/P MISC 7500 I/P SURG 3000 O/P MISC 3750 O/P SURG 1500	0.639200
I/P MISC 10000 I/P SURG 4000 O/P MISC 5000 O/P SURG 2000	0.740500
I/P MISC 15000 I/P SURG 6000 O/P MISC 7500 O/P SURG 3000	0.891100
I/P MISC 20000 I/P SURG 8000 O/P MISC 10000 O/P SURG 4000	1.000000
I/P MISC 25000 I/P SURG 10000 O/P MISC 12500 O/P SURG 5000	1.083200
I/P MISC 30000 I/P SURG 12000 O/P MISC 15000 O/P SURG 6000	1.155000
I/P MISC 35000 I/P SURG 14000 O/P MISC 17500 O/P SURG 7000	1.214000
Lifetime Max 500000	1.000000
Lifetime Max 1000000	1.020000

Other values may be interpolated.

Demographic	Value	Factor
Marital	No	1.000
Marital	Yes	0.900
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	0.7700	Female	Adult
01	0.7700	Female	Adult
02	0.7700	Female	Adult
03	0.7700	Female	Adult
04	0.7700	Female	Adult
05	0.7700	Female	Adult
06	0.7700	Female	Adult

Age	Factor	Gender	Adult/Dep
07	0.7700	Female	Adult
08	0.7700	Female	Adult
09	0.7700	Female	Adult
10	0.7700	Female	Adult
11	0.7700	Female	Adult
12	0.7700	Female	Adult
13	0.7700	Female	Adult
14	0.7700	Female	Adult
15	0.7700	Female	Adult
16	0.7700	Female	Adult
17	0.7700	Female	Adult
18	0.7700	Female	Adult
19	0.7700	Female	Adult
20	0.7700	Female	Adult
21	0.7700	Female	Adult
22	0.7730	Female	Adult
23	0.7790	Female	Adult
24	0.7850	Female	Adult
25	0.7910	Female	Adult
26	0.7970	Female	Adult
27	0.8230	Female	Adult
28	0.8510	Female	Adult
29	0.8790	Female	Adult
30	0.9070	Female	Adult
31	0.9380	Female	Adult
32	0.9700	Female	Adult
33	1.0020	Female	Adult
34	1.0370	Female	Adult
35	1.0710	Female	Adult
36	1.1080	Female	Adult
37	1.1430	Female	Adult
38	1.1810	Female	Adult
39	1.2190	Female	Adult
40	1.2600	Female	Adult
41	1.3010	Female	Adult
42	1.3380	Female	Adult
43	1.3740	Female	Adult
44	1.4130	Female	Adult
45	1.4520	Female	Adult
46	1.4930	Female	Adult
47	1.5320	Female	Adult
48	1.5730	Female	Adult
49	1.6130	Female	Adult
50	1.6560	Female	Adult
51	1.6990	Female	Adult
52	1.7880	Female	Adult
53	1.8800	Female	Adult
54	1.9790	Female	Adult
55	2.0810	Female	Adult
56	2.1890	Female	Adult
57	2.2810	Female	Adult
58	2.3760	Female	Adult
59	2.4760	Female	Adult
60	2.5800	Female	Adult
61	2.6880	Female	Adult

Age	Factor	Gender	Adult/Dep
62	2.7800	Female	Adult
63	2.8760	Female	Adult
64 - 99	2.9760	Female	Adult
00	0.5850	Male	Adult
01	0.5850	Male	Adult
02	0.5850	Male	Adult
03	0.5850	Male	Adult
04	0.5850	Male	Adult
05	0.5850	Male	Adult
06	0.5850	Male	Adult
07	0.5850	Male	Adult
08	0.5850	Male	Adult
09	0.5850	Male	Adult
10	0.5850	Male	Adult
11	0.5850	Male	Adult
12	0.5850	Male	Adult
13	0.5850	Male	Adult
14	0.5850	Male	Adult
15	0.5850	Male	Adult
16	0.5850	Male	Adult
17	0.5850	Male	Adult
18	0.5850	Male	Adult
19	0.5850	Male	Adult
20	0.5850	Male	Adult
21	0.5850	Male	Adult
22	0.5850	Male	Adult
23	0.5850	Male	Adult
24	0.5850	Male	Adult
25	0.5850	Male	Adult
26	0.5880	Male	Adult
27	0.6010	Male	Adult
28	0.6140	Male	Adult
29	0.6270	Male	Adult
30	0.6410	Male	Adult
31	0.6550	Male	Adult
32	0.6760	Male	Adult
33	0.6990	Male	Adult
34	0.7230	Male	Adult
35	0.7470	Male	Adult
36	0.7720	Male	Adult
37	0.8040	Male	Adult
38	0.8350	Male	Adult
39	0.8690	Male	Adult
40	0.9030	Male	Adult
41	0.9400	Male	Adult
42	0.9870	Male	Adult
43	1.0380	Male	Adult
44	1.0910	Male	Adult
45	1.1450	Male	Adult
46	1.2040	Male	Adult
47	1.2630	Male	Adult
48	1.3240	Male	Adult
49	1.3880	Male	Adult
50	1.4560	Male	Adult
51	1.5270	Male	Adult

Age	Factor	Gender	Adult/Dep
52	1.6450	Male	Adult
53	1.7720	Male	Adult
54	1.9090	Male	Adult
55	2.0570	Male	Adult
56	2.2160	Male	Adult
57	2.3580	Male	Adult
58	2.5100	Male	Adult
59	2.6710	Male	Adult
60	2.8430	Male	Adult
61	3.0260	Male	Adult
62	3.1500	Male	Adult
63	3.2780	Male	Adult
64 - 99	3.4120	Male	Adult
00	0.5140	Female	Dep Child
01	0.4900	Female	Dep Child
02	0.4490	Female	Dep Child
03	0.4100	Female	Dep Child
04	0.4100	Female	Dep Child
05	0.4100	Female	Dep Child
06	0.4100	Female	Dep Child
07	0.4100	Female	Dep Child
08	0.4100	Female	Dep Child
09	0.4100	Female	Dep Child
10	0.4100	Female	Dep Child
11	0.4100	Female	Dep Child
12	0.4100	Female	Dep Child
13	0.4100	Female	Dep Child
14	0.4290	Female	Dep Child
15	0.4500	Female	Dep Child
16	0.4710	Female	Dep Child
17	0.4940	Female	Dep Child
18	0.5170	Female	Dep Child
19	0.5420	Female	Dep Child
20	0.5680	Female	Dep Child
21	0.5950	Female	Dep Child
22	0.6240	Female	Dep Child
23	0.6530	Female	Dep Child
24	0.6850	Female	Dep Child
25	0.7180	Female	Dep Child
26	0.7450	Female	Dep Child
27	0.7680	Female	Dep Child
28	0.7920	Female	Dep Child
29	0.8160	Female	Dep Child
30 - 99	0.8410	Female	Dep Child
00	0.5140	Male	Dep Child
01	0.4900	Male	Dep Child
02	0.4490	Male	Dep Child
03	0.4100	Male	Dep Child
04	0.4100	Male	Dep Child
05	0.4100	Male	Dep Child
06	0.4100	Male	Dep Child
07	0.4100	Male	Dep Child
08	0.4100	Male	Dep Child
09	0.4100	Male	Dep Child
10	0.4100	Male	Dep Child

Age	Factor	Gender	Adult/Dep
11	0.4100	Male	Dep Child
12	0.4100	Male	Dep Child
13	0.4100	Male	Dep Child
14	0.4290	Male	Dep Child
15	0.4500	Male	Dep Child
16	0.4710	Male	Dep Child
17	0.4940	Male	Dep Child
18	0.5170	Male	Dep Child
19	0.5420	Male	Dep Child
20	0.5680	Male	Dep Child
21	0.5950	Male	Dep Child
22	0.6240	Male	Dep Child
23	0.6530	Male	Dep Child
24	0.6850	Male	Dep Child
25	0.7180	Male	Dep Child
26	0.7450	Male	Dep Child
27	0.7680	Male	Dep Child
28	0.7920	Male	Dep Child
29	0.8160	Male	Dep Child
30 - 99	0.8410	Male	Dep Child

Area	ID	Factor
71600 - 71699	01	1.000
71700 - 71799	ZD	0.906
71800 - 71899	01	1.000
71900 - 71999	01	1.000
72000 - 72099	01	1.000
72100 - 72199	AB	1.051
72200 - 72299	01	1.000
72300 - 72399	AC	1.077
72400 - 72499	ZA	0.976
72500 - 72599	01	1.000
72600 - 72699	ZB	0.952
72700 - 72799	ZA	0.976
72800 - 72899	AB	1.051
72900 - 72999	ZB	0.952
All - Others	AC	1.077

Expected PPO Network Fee is approximately \$2-\$20. This is a mandatory monthly fee per policy/certificate.

The default network will have a factor of 1.0 and other alternative networks will have a factor between 0.75 and 1.25 depending on their discount and penetration compared to the default network.