

SERFF Tracking Number: RNIC-126442268 State: Arkansas
 Filing Company: Reserve National Insurance Company State Tracking Number: 44487
 Company Tracking Number:
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: PR-OP-CHS-AR Prostate Examination Benefit Endorsement
 Project Name/Number: PR-OP-CHS-AR Prostate Examination Benefit Endorsement/

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: PR-OP-CHS-AR Prostate Examination Benefit Endorsement SERFF Tr Num: RNIC-126442268 State: Arkansas

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense SERFF Status: Closed-Approved- Closed State Tr Num: 44487

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Kyle Conrad, Brenda Ingram

Disposition Date: 01/06/2010

Date Submitted: 01/06/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: PR-OP-CHS-AR Prostate Examination Benefit Endorsement

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/06/2010

Explanation for Other Group Market Type:

State Status Changed: 01/06/2010

Deemer Date:

Created By: Brenda Ingram

Submitted By: Brenda Ingram

Corresponding Filing Tracking Number:

Filing Description:

January 6, 2010

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

SERFF Tracking Number: RNIC-126442268 State: Arkansas
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TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
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Product Name: PR-OP-CHS-AR Prostate Examination Benefit Endorsement
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Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Reserve National Insurance Company – NAIC #68462; FEIN# 73-0661453
Form PR-OP-CHS-AR – Prostate Examination Benefit Endorsement

Dear Ms. Minor:

We are submitting the above-referenced form for your review and approval. This is a new filing not previously submitted.

Form PR-OP-CHS-AR is an endorsement to our applicable previously-approved policies/certificates, and is intended to reflect our compliance with ACA Sections 23-79-1302 and 23-79-1303, as added by 2009 House Bill 1031. Form PR-OP-CHS-AR will not affect rates at this time.

If this filing is acceptable, please furnish us with evidence of approval or filing by your office.

Thank you for your consideration. If there are any questions, you may contact me by telephone at (800) 874-1431, by fax at (405) 840-3426 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate Corporate Counsel
6100 N. W. Grand Blvd
Oklahoma City, OK 73118
kconrad@unitrin.com
800-874-1431 [Phone] 549 [Ext]

Filing Company Information

Reserve National Insurance Company CoCode: 68462 State of Domicile: Oklahoma

SERFF Tracking Number: RNIC-126442268 State: Arkansas
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 Project Name/Number: PR-OP-CHS-AR Prostate Examination Benefit Endorsement/
 6100 N.W. Grand Boulevard Group Code: 215 Company Type: Life and Health
 Oklahoma City, OK 73118 Group Name: Reserve National State ID Number:
 (405) 848-7931 ext. 549[Phone] FEIN Number: 73-0661453

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? Yes
 Fee Explanation: 1 Form \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$25.00	01/06/2010	33288194

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/06/2010	01/06/2010

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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	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Prostate Examination Benefit Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/06/2010	Form PR-OP-CHS-AR	Policy/Contract	Prostate Examination Benefit Endorsement	Initial		63.315	AR PR-OP-CHS-AR.pdf
			al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				

RESERVE NATIONAL INSURANCE COMPANY
OF OKLAHOMA CITY, OKLAHOMA

PROSTATE EXAMINATION BENEFIT ENDORSEMENT

Coverage under the Policy/Certificate to which this Endorsement is attached is extended to include the following benefit:

If a male Insured, who is age 40 or older, while this Policy/Certificate is in force, incurs expense for a Prostate Examination, we will pay the Benefit Percentage of the Expense Incurred, but not to exceed a maximum aggregate benefit of \$75.00 for each Prostate Examination. This benefit is limited to one Prostate Examination per Policy Year, or more frequent Prostate Examinations if recommended by a Physician or other qualified medical professional. For purposes of this benefit, "Prostate Examination" means the following procedures that are performed by a Physician or other qualified medical professional for the early detection of prostate cancer: (a) a digital rectal examination; (b) a prostate specific antigen (PSA) test; and (c) such other procedures recommended for the early detection of prostate cancer in accordance with guidelines established by the National Comprehensive Cancer Network, which guidelines may be revised from time to time. This benefit is not subject to the Policy's Deductible provision.

All the provisions, conditions, limitations and exclusions of the Policy/Certificate to which this Endorsement is attached which are not modified hereby and which are not in conflict herewith shall remain unchanged.

IN WITNESS WHEREOF, RESERVE NATIONAL INSURANCE COMPANY has caused this Endorsement to be executed by its President and attested by its Secretary.


Secretary


President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Form PR-OP-CHS-AR Readability Certificate.pdf	Approved-Closed	01/06/2010

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not Applicable. Comments:	Approved-Closed	01/06/2010

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification Bypass Reason: Not Applicable. Comments:	Approved-Closed	01/06/2010

	Item Status:	Status Date:
Satisfied - Item: Outline of Coverage Comments: This Endorsement does not require a change in the previously approved Outline of Coverage.	Approved-Closed	01/06/2010



READABILITY CERTIFICATION

FORM NUMBER: Form PR-OP-CHS-AR – Prostate Examination Benefit Endorsement

The words, sentences, and syllables of **Form PR-OP-CHS-AR** were counted to be used in the Flesch Readability Formula in order to determine the readability score of the form. Formal names, medical terms and words defined (implicitly or explicitly) in the policy/rider/endorsement were not counted.

WORDS: 151

SENTENCES: 8

SYLLABLES: 222

This resulted in a Flesch Readability score of **63.315**.

KYLE D. CONRAD
Senior Vice President
and Associate Corporate Counsel