

SERFF Tracking Number: ARLH-126868754 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 47088
Company Tracking Number: 2575 10/10
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: NA
Project Name/Number: /

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: NA

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: ARLH-126868754 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47088

Co Tr Num: 2575 10/10

State Status: Approved-Closed

Author:

Date Submitted: 10/19/2010

Reviewer(s): Rosalind Minor

Disposition Date: 10/20/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 10/20/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/20/2010

Created By: Jennifer Newkirk

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jennifer Newkirk

PPACA: Pre-PPACA Submission

Filing Description:

Company and Contact

Filing Contact Information

NA NA,

NA, NA

LITTLE ROCK, AR 00000

NA@NA.COM

123-555-4567 [Phone]

Filing Company Information

SERFF Tracking Number: ARLH-126868754 State: Arkansas
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Company Tracking Number: 2575 10/10
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: NA
Project Name/Number: /
Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas
P.O. Box 2181 Group Code: Company Type:
Little Rock, AR 72203-2181 Group Name: State ID Number:
(501) 378-3366 ext. [Phone] FEIN Number: 22-6666666

Filing Fees

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

SERFF Tracking Number: ARLH-126868754 State: Arkansas
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Product Name: NA
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/20/2010	10/20/2010

SERFF Tracking Number: *ARLH-126868754* *State:* *Arkansas*
Filing Company: *Arkansas Blue Cross and Blue Shield* *State Tracking Number:* *47088*
Company Tracking Number: *2575 10/10*
TOI: *H21 Health - Other* *Sub-TOI:* *H21.000 Health - Other*
Product Name: *NA*
Project Name/Number: */*

Disposition

Disposition Date: 10/20/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARLH-126868754 State: Arkansas
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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
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	ARLH-126868754	Approved-Closed	Yes

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State: Arkansas
State Tracking Number: 47088
Sub-TOI: H21.000 Health - Other

Supporting Document Schedules

	Item Status:	Status Date:
Unsatisfied - Item: Flesch Certification Comments:	Approved-Closed	10/20/2010
Unsatisfied - Item: Application Comments:	Approved-Closed	10/20/2010
Unsatisfied - Item: Health - Actuarial Justification Comments:	Approved-Closed	10/20/2010
Unsatisfied - Item: Outline of Coverage Comments:	Approved-Closed	10/20/2010
Unsatisfied - Item: PPACA Uniform Compliance Summary Comments:	Approved-Closed	10/20/2010
Satisfied - Item: ARLH-126868754 Comments: Attachment: ARLH-126868754.pdf	Approved-Closed	10/20/2010



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

Frank B. Sewall
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P.O. Box 2181
Little Rock, Arkansas 72203-2181
(501) 378-3297
(501) 378-2975 Fax
fbsewall@arkbluecross.com

October 19, 2010

Ms. Rosalind D. Minor, Policy Analyst
Life and Health Division
Arkansas Insurance Department
1200 West Third
Little Rock, Arkansas 72201-1904

47088
AK # 00445744
\$50.00
3# ARLH-126868754

**Re: Arkansas Blue Cross Blue Shield
Amendment No. 2575 10/10**

APPROVED
OCT 20 2010
LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Dear Rosalind,

Enclosed please find the above mentioned document for your review and approval indicated.

This amendment provides special continuation privileges for retirees of LA Darling, Inc. An employee will become effective according to the schedule of each location. Please refer to the amendment for the complete explanation of retiree benefits. This amendment will be used strictly for the LA Darling, Inc. group, only.

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendment as part of the benefit certificate with which it will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the certificate.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the certificate to which this amendment is attached.

In accordance with Rule and Regulation 57 enclosed is a check in the amount of \$50.00, payable to the State Insurance Department Trust Fund.

Please feel free to call me or my analyst, Christi Kittler at (501) 378-2967 if you have any questions.

Cordially yours,
Frank B. Sewall
Frank B. Sewall
by el

FBS/el
enclosures



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment No. 23-2575 10/10**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 41.0 and complies with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Name

Vice President
Title

October 19, 2010
Date



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
DENTAL GROUP BENEFIT CERTIFICATE**

APPROVED

OCT 20 2010

**LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT**

AMENDMENT NO. 2575

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision B. is hereby amended to add the following provision:

Effective Date for Employees Hired and Rehired by Employer. Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, an Employee who is covered by L.A. Darling, Inc. will become effective according to the following schedule for each location.

a. Paragould

- i. Hourly – Waiting Period is 60 working days; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are then rehired within 2 years of their length of service are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date, including credit for any deductible previously satisfied (if applicable) or rollover benefit accumulated;
- ii. Salary – Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date.

b. Corning

- i. Hourly – Waiting Period is 60 working days; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are then rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date, including credit for any deductible previously satisfied (if applicable) or rollover benefit accumulated.
- ii. Salary – Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date.

c. Piggott

- i. Hourly - Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are then rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date, including credit for any deductible previously satisfied (if applicable) or rollover benefit accumulated.
- ii. Salary - Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date.

- d. Rock Hill, SC
 - i. Hourly - Waiting Period is 3 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are then rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date, including credit for any deductible previously satisfied (if applicable) or rollover benefit accumulated.
 - ii. Salary - Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date.
- e. Bentonville (part of Paragould)

Salary ONLY - Waiting Period is 2 months; coverage is effective first day of the Policy Month following completion; Employees who are laid off, but do not elect COBRA and are rehired within 12 months are not required to satisfy the Waiting Period again. Coverage will become effective the first day of the Policy Month following rehire date.
- f. All Employees – Employees who elect COBRA upon lay off and are then rehired while still covered under COBRA are reinstated with no lapse in coverage, including credit for any deductible previously satisfied (if applicable) or rollover benefit accumulated.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield DentalBlue Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201

APPROVED
OCT 20 2010
LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT