

SERFF Tracking Number: STAR-126852698 State: Arkansas
Filing Company: Starmount Life Insurance Company State Tracking Number: 47034
Company Tracking Number:
TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision
Product Name: Safety Glasses Rider
Project Name/Number: VI-SAFE-2010

Filing at a Glance

Company: Starmount Life Insurance Company

Product Name: Safety Glasses Rider

TOI: H20G Group Health - Vision

Sub-TOI: H20G.000 Health - Vision

Filing Type: Form

SERFF Tr Num: STAR-126852698 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47034

Co Tr Num:

Author: Belle Lucas

Date Submitted: 10/12/2010

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 10/29/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number: VI-SAFE-2010

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/29/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 10/06/2010

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer, Association

Explanation for Other Group Market Type:

State Status Changed: 10/29/2010

Created By: Belle Lucas

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Belle Lucas

Filing Description:

RE: Starmount Life Insurance Company

NAIC# 68985

Rider Form: VI-SAFE-2010

Safety Glasses Rider

Dear Sir or Madam:

The above referenced form is being filed for your review and approval.

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The enclosed rider will be offered with the previously approved group vision product (VI-2007-AR) which was approved on September 6, 2007. We request approval of the rider so that it may be offered to policyholders.

This rider is designed to offer vision care benefits to employees and members of employer groups, unions, or associations. Benefits include coverage for safety glasses eye exams, safety lenses, and safety frames. These benefits are only applicable to the employee.

I can be reached at bellel@starmountlife.com or at 225-400-9282 if you have any questions.

Thanks,
 Belle Lucas
 Compliance Specialist

Company and Contact

Filing Contact Information

Belle Lucas, Compliance Specialist
 P.O. Box 98100
 Baton Rouge, LA 70898

bellel@starmountlife.com
 225-926-2888 [Phone]

Filing Company Information

Starmount Life Insurance Company
 7800 Office Park Boulevard
 Baton Rouge, LA 70809
 (225) 926-2888 ext. [Phone]

CoCode: 68985 State of Domicile: Louisiana
 Group Code: 68985 Company Type:
 Group Name: State ID Number:
 FEIN Number: 72-0977315

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Starmount Life Insurance Company \$100.00 10/12/2010 40624165

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/29/2010	10/29/2010

SERFF Tracking Number: *STAR-126852698* *State:* *Arkansas*
Filing Company: *Starmount Life Insurance Company* *State Tracking Number:* *47034*
Company Tracking Number:
TOI: *H20G Group Health - Vision* *Sub-TOI:* *H20G.000 Health - Vision*
Product Name: *Safety Glasses Rider*
Project Name/Number: */VI-SAFE-2010*

Disposition

Disposition Date: 10/29/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAR-126852698 *State:* Arkansas
Filing Company: Starmount Life Insurance Company *State Tracking Number:* 47034
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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
Form	Safety Glasses Rider	Approved-Closed	Yes

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Form Schedule

Lead Form Number: VI-SAFE-2010

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/29/2010	VI-SAFE-2010	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Safety Glasses Rider Initial			45.500	VI-SAFE- safety eyewear rider.pdf

Starmount Life Insurance Company

8485 Goodwood Blvd., PO Box 98100
Baton Rouge, LA 70806-7878

SAFETY GLASSES RIDER

In addition to the coverage provided by this plan for standard lenses and frames, we cover safety glasses subject to the following specifications:

[Safety Glasses Eye Exam: We cover charges for a supplemental eye exam for safety glasses. If the exam is received from a participating provider, we cover such charges in full in excess of this plan's safety eye exam copay, if any.]

[Safety Lenses: We cover charges for the necessary corrective polycarbonate , single vision, bifocal, trifocal or standard progressive lenses. The frames and lenses must be tested and certified as safe for the work environment according to current American National Standards Institute (ANSI) standards for Basic or High Impact performance. A minimum prescription change of +/- .38 diopter is required.]

[Safety Frames: We cover charges for standard safety frames collections approved by Us.]

FREQUENCY OF SAFETY GLASSES SERVICES	
Your Certificate is on a Rolling Benefit Plan Basis	
Safety Glasses Eye Exam:	Once every [Not covered/12/24] Months
Safety Lenses:	Once every [12/24] Months
Safety Frames:	Once every [12/24] Months

CO-PAY (PER INSURED)

	Participating Safety Providers	Out-of-Network Providers
Safety Glasses Eye Exam:	[Not covered/ \$10]	[Not covered]
Safety Lenses:	[\$0/\$25]	[Not covered]
Safety Frames with side shields:	[\$0/\$25]	[Not covered]

BENEFITS AND ALLOWANCES

	Participating Safety Providers	Out-of-Network Providers
[Safety Glasses Eye Exam:		
By Ophthalmologist	[Not covered /Covered in full]	[Not covered]
By Optometrist	[Not covered / Covered in full]	[Not covered]
Materials- Safety Lenses		
Single Vision	[Covered in full]	[Not covered]
Bifocals	[Covered in full]	[Not covered]
Standard Progressives	[Covered in full]	[Not covered]
Trifocals	[Covered in full]	[Not covered]
Materials – Safety Frames with side shields:	[Approved Safety Collection frames covered in full (\$27 retail allowance at Wal-Mart *)]	[Not covered]]

You are responsible for the cost of any frame upgrades and lens add-ons.

Where an "Allowance" is shown, You are responsible for paying any charges in excess of the Allowance. Plan is not responsible for any sale tax.

Exclusions

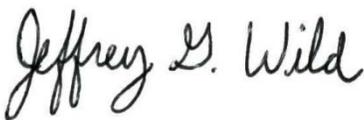
We do not cover:

- Safety glasses for covered dependents;
- Safety contact lenses;
- Dresswear lenses instead of safety materials;
- Rimless lenses; or
- Expenses associated with securing materials such as lenses and frames.
- Plano lens

We do not coordinate benefits for safety glasses.

This rider is part of this plan. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this plan.

Signed for Starmount Life Insurance Company, at its Home Office in Baton Rouge, LA.



Jeffrey G. Wild, Secretary



Erich Sternberg, President

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	10/29/2010
Comments:			
Attachment:			
Flesch Readability.pdf			
Bypassed - Item:	Application	Approved-Closed	10/29/2010
Bypass Reason:	N/A- not a policy		
Comments:			

STARMOUNT LIFE INSURANCE COMPANY

FLESCH READABILITY ANALYSIS

<u>FORM</u>	<u>WORDS</u>	<u>PARAGRAPHS</u>	<u>SENTENCES</u>	<u>SCORE</u>
VI-SAFE-2010	431	70	14	45.5

This is to certify that this form meets the minimum score on the Flesch reading ease test in the NAIC Life and Health Insurance Policy Language Simplification Model Act. The Flesch score has been measured by the method described in the act and reflects all text excluding only language or terminology in the following categories entitled to be excepted under the act: the name and address of the insurer; the name, number or title of the policy; the table of contents or index; captions and subcaptions; specifications pages, schedules or table; language required by law or regulation; medical terminology; and words which are defined in the policy.

Jeffrey G. Wild
Chief Financial Officer
Starmount Life Insurance Company

DATE: 10/12/2010