

SERFF Tracking Number: AGDE-126889162 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 47280
Company Tracking Number:
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Individual Rider
Project Name/Number: Individual Grandfathered PPACA Rider/S30687NUFIC

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: College A&S PPACA Individual SERFF Tr Num: AGDE-126889162 State: Arkansas

Rider

TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved- State Tr Num: 47280
Closed

Sub-TOI: H04.001 Student

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Jane Ford, Rosemary
Manley, Robert Brestowski

Disposition Date: 11/18/2010

Date Submitted: 11/09/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Grandfathered PPACA Rider

Project Number: S30687NUFIC

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Not filed as this is
deregulated in PA

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Blanket

Filing Status Changed: 11/18/2010

Explanation for Other Group Market Type:

State Status Changed: 11/18/2010

Deemer Date:

Created By: Robert Brestowski

Submitted By: Veronica Bullock

Corresponding Filing Tracking Number:

PPACA: Grandfathered Immed Mkt Reforms

Filing Description:

Honorable Jay Bradford

Insurance Commissioner

Arkansas Insurance Department

1200 West 3rd Street

SERFF Tracking Number: AGDE-126889162 State: Arkansas
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Product Name: College A&S PPACA Individual Rider
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Little Rock, Arkansas 72201-1904

RE: National Union Fire Insurance Company of Pittsburgh, Pa.
NAIC #012-19445; FEIN 25-0687550

Forms Filing for Student Blanket Accident and Sickness Insurance Program
S30687NUFIC PPACA Grandfathered Individual Blanket Insurance Rider

Dear Arkansas Insurance Department:

The above individual rider is new and is intended to bring the grandfathered Student Blanket Accident and Sickness Insurance Program (S30494NUFIC-AR approved February 16, 2006) into compliance with the Patient Protection and Affordable Care Act (PPACA). The above-captioned form is submitted for approval pursuant to Arkansas statute 23-79-109.

Printing is subject to changes in ink, paper stock, page number, margins, positioning and format. However, printing standards will never be less than required under your law.

Please contact me at the telephone number or e-mail address below if you have questions. We appreciate your prompt attention to this filing and look forward to your approval.

Sincerely,

Robert Brestowski
Product Analyst, Specialty Market Products
A&H Regulatory Affairs Unit
Chartis
Phone: 888-396-5369 ext. 31759
Robert.Brestowski@chartisinsurance.com

Company and Contact

Filing Contact Information

Robert Brestowski, Regulatory Affairs Analyst robert.brestowski@chartisinsurance.com
503 Carr Road 888-396-5369 [Phone] 31759 [Ext]

SERFF Tracking Number: AGDE-126889162 State: Arkansas
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 Pittsburgh, Pa.
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3rd Floor 302-830-4466 [FAX]
 Wilmington, DE 19809

Filing Company Information

National Union Fire Insurance Company of CoCode: 19445 State of Domicile: Pennsylvania
 Pittsburgh, Pa.
 503 Carr Road Group Code: 12 Company Type:
 3rd Floor Group Name: AIG State ID Number:
 Wilmington, DE 19809 FEIN Number: 25-0687550
 (888) 396-5369 ext. 31722[Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 filing fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	11/09/2010	41697067

SERFF Tracking Number: AGDE-126889162 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 47280
Company Tracking Number:
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Individual Rider
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/18/2010	11/18/2010

SERFF Tracking Number: AGDE-126889162 *State:* Arkansas
Filing Company: National Union Fire Insurance Company of *State Tracking Number:* 47280
Pittsburgh, Pa.
Company Tracking Number:
TOI: H04 Health - Blanket Accident/Sickness *Sub-TOI:* H04.001 Student
Product Name: College A&S PPACA Individual Rider
Project Name/Number: Individual Grandfathered PPACA Rider/S30687NUFIC

Disposition

Disposition Date: 11/18/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-126889162 State: Arkansas
 Filing Company: National Union Fire Insurance Company of State Tracking Number: 47280
 Pittsburgh, Pa.
 Company Tracking Number:
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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	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Individual Grandfathered PPACA Rider	Approved-Closed	Yes

SERFF Tracking Number: AGDE-126889162 State: Arkansas
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Form Schedule

Lead Form Number: S30687NUFIC

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/18/2010	S30687NUFIC	Policy/Contract	Individual Grandfathered PPACA Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	S30687NUFIC.pdf

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 18th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC University]

Policy Number:

[XXXXXX]

PATIENT PROTECTION AND AFFORDABLE CARE ACT OF 2010 GRANDFATHERED INDIVIDUAL [POLICY][CERTIFICATE] RIDER

The [Policy/Certificate], to which this rider is attached and becomes a part, is amended as stated below. A new section titled "Patient Protection and Affordable Care Act" is hereby added to the [Policy/Certificate] as follows:

Effective [mm/dd/yyyy], some of the benefits, terms, conditions, limitations, and exclusions contained in Your [Policy/Certificate] will change as a result of the Patient Protection and Affordable Care Act of 2010.

Notwithstanding any other provision of Your [Policy/Certificate], the provisions below shall apply. In the event of a conflict between the provisions of any other Section of Your [Policy/Certificate] and the provisions of this Rider, the provisions of this Rider shall prevail, except to the extent the provisions of Your [Policy/Certificate] are more beneficial to You than are the provisions of this Rider.

Definitions

For the purposes of this Rider, the following definitions shall apply:

"Essential benefits" means at least the following general categories and the items and services covered within the categories:

- (A) Ambulatory patient services;
- (B) Emergency services;
- (C) Hospitalization;
- (D) Maternity and newborn care;
- (E) Mental health and substance use disorder services, including behavioral health treatment;
- (F) Prescription drugs;
- (G) Rehabilitative and habilitative services and devices;
- (H) Laboratory services;
- (I) Preventive and wellness services and chronic disease management;
- (J) Pediatric services, including oral and vision care.

"Patient Protection and Affordable Care Act of 2010" means the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law 111-152).

Extension of Coverage to Dependents

If coverage includes Dependents, Dependent child coverage will continue until [the date the Dependent child turns age 26] [the end of the month the Dependent child turns age 26] [the end of the calendar year in which the Dependent child turns age 26] regardless of the marital status of such Dependent child. Coverage does not include the Spouse or child of such Dependent child unless that child meets other coverage criteria established under state law. [Coverage will not continue for the Dependent child that has coverage available through his or her employer.]

Lifetime Dollar Limits

Any lifetime maximum dollar limit referenced pertains only to those health care services and supplies that are not essential benefits or preventive benefits as defined in the Patient Protection and Affordable Care Act of 2010.

Rescissions

Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.

Grandfathered Health Plan Disclosure Requirement

The Company believes this [plan/coverage] is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your [plan/policy] may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to [The Maksin Group at 800-375-6826].

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary

SERFF Tracking Number: AGDE-126889162 State: Arkansas
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	11/18/2010
Comments:		
Attachment: S30687NUFIC Readability Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application	Approved-Closed	11/18/2010
Comments: Using an application which has been previously approved under form number S30497NUFIC-AR on February 16, 2006.		

	Item Status:	Status Date:
Satisfied - Item: PPACA Uniform Compliance Summary	Approved-Closed	11/18/2010
Comments:		
Attachment: Individual PPACA Uniform Compliance Summary.pdf		

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the attached form number(s) S30687NUFIC achieved a Flesch Reading Ease score of See Below and complies with the requirements of Ark. Stat. Ann. § 23-80-201 through § 23-80-208, cited as the Life and Accident and Health Insurance Policy Language Simplification Act.

<u>FORM NUMBER</u>	<u>DESCRIPTION</u>	<u>FLESCH SCORE</u>
S30687NUFIC	PPACA Grandfathered Individual Blanket Insurance Rider	52.9



Susan E. Martin, Assistant Vice President

PPACA Uniform Compliance Summary

Please select the appropriate check box below to indicate which product is amended by this filing.

INDIVIDUAL HEALTH BENEFIT PLANS (Complete [SECTION A](#) only)

SMALL / LARGE GROUP HEALTH BENEFIT PLANS (Complete [SECTION B](#) only)

This form filing compliance summary is to be submitted with your [endorsement][contract] to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA). These PPACA requirements apply only to policies for health insurance coverage referred to as “major medical” in the statute, which is comprehensive health coverage that includes PPO and HMO coverage. This form includes the requirements for grandfathered (coverage in effect prior to March 23, 2010) and non-grandfathered plans, and relevant statutes. Refer to the relevant statute to ensure compliance. Complete each item to confirm that diligent consideration has been given to each. *(If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.)*

***For all filings, include the Type of Insurance (TOI) in the first column.**

Check box if this is a paper filing.

COMPANY INFORMATION

Company Name	NAIC Number	SERFF Tracking Number(s) *if applicable	Form Number(s) of Policy being endorsed	Rate Impact
				<input type="checkbox"/> Yes <input type="checkbox"/> No

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 and 1255 of the PHSA/Section 1201 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	<p>Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Appeals Process – Requires establishment of an internal claims appeal process and external review process.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	<p>Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child’s PCP if the provider is in-network.</p> <p>Explanation:</p> <p>Page Number:</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If no, please explain.</p>
	<p>Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.</p> <p>Explanation:</p> <p>Page Number:</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If no, please explain.</p>

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 of the PHSA/Section 1201 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits – Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26. ◇	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes [◇] <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

◇ For plan years beginning before January 1, 2014, grandfathered group plans are not required to extend coverage to a child until the age of 26 if such child is eligible to enroll in another employee-sponsored plan

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
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	<p>Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.</p>
	Explanation:			
	Page Number:			
	<p>Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child’s PCP if the provider is in-network.</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.</p>
	Explanation:			
	Page Number:			
	<p>Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.</p>
	Explanation:			
	Page Number:			