

SERFF Tracking Number: CAIC-126908476 State: Arkansas
Filing Company: Continental American Insurance Company State Tracking Number: 47335
Company Tracking Number: 8113
TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
Limited Benefit
Product Name: Arkansas CI-HSA Endorsement
Project Name/Number: /8113

Filing at a Glance

Company: Continental American Insurance Company

Product Name: Arkansas CI-HSA Endorsement SERFF Tr Num: CAIC-126908476 State: Arkansas

TOI: H07G Group Health - Specified Disease - SERFF Status: Closed-Approved- State Tr Num: 47335

Limited Benefit Closed

Sub-TOI: H07G.001 Critical Illness

Co Tr Num: 8113

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Betty Rakes, Jennifer
Bartow

Disposition Date: 11/23/2010

Date Submitted: 11/17/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: 8113

Date Approved in Domicile: 11/09/2010

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Other

Filing Status Changed: 11/23/2010

Explanation for Other Group Market Type:

Union

State Status Changed: 11/23/2010

Deemer Date:

Created By: Jennifer Bartow

Submitted By: Jennifer Bartow

Corresponding Filing Tracking Number:

Filing Description:

Endorsement to forms CAI2800AR, et al. (Please see attached cover letter.)

Company and Contact

Filing Contact Information

Jennifer Bartow,

jbartow@caicworksite.com

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2801 Devine Street 803-461-4381 [Phone]
 Columbia, SC 29205

Filing Company Information

Continental American Insurance Company CoCode: 71730 State of Domicile: South Carolina
 2801 Devine Street Group Code: Company Type: LAH
 Columbia, SC 29205 Group Name: Continental Amer Ins State ID Number:
 Co
 (803) 256-6265 ext. [Phone] FEIN Number: 57-0514130

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: South Carolina is also a retaliatory fee state. \$50 is the greater of the two amounts.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental American Insurance Company	\$50.00	11/17/2010	42001397

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Form Schedule

Lead Form Number: CAI2842

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/23/2010	CAI2842	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			CAI2842 Standard.pdf



CONTINENTAL AMERICAN INSURANCE COMPANY

2801 Devine Street, Columbia, South Carolina 29205
800-433-3036

AMENDMENT TO CERTIFICATE OF INSURANCE FOR CRITICAL ILLNESS

This rider is a part of the certificate to which it is attached. Unless amended by this rider, Certificate Definitions, other Provisions and terms apply to this rider.

Effective Date - If issued at the same time as the certificate, this rider becomes effective when the certificate becomes effective. If issued after the certificate becomes effective, this rider will have a later Effective Date, which will be shown in the Rider Schedule issued with this rider.

SECTION III – GENERAL DEFINITIONS /BENEFIT DEFINITIONS

The definition of Date of Diagnosis for Cancer and/or carcinoma in situ and Treatment free are deleted and replaced by the following:

Cancer and/or carcinoma in situ: the day the tissue specimen, blood samples and /or titer(s) are taken on which the diagnosis of cancer or carcinoma in situ is based. This includes recurrence of a previously diagnosed cancer provided the Insured is free of any signs or symptoms and is treatment free for that cancer for [12] consecutive months.

Treatment free means a period of time without the consultation, care or services provided by a physician including diagnostic measures and taking prescribed drugs and medicines. For the purpose of this definition “treatment” does not include maintenance drug therapy or routine follow-up visits to verify if cancer or carcinoma in situ has returned.

The following definition is added:

Maintenance drug therapy means ongoing hormonal therapy, immunotherapy or chemo-prevention therapy that may be given following the full remission of a cancer due to primary treatment. It is meant to decrease the risk of cancer recurrence rather than the palliative or suppression of a cancer that is still present.

Symptoms mean the subjective evidence of disease or physical disturbance.

Signs mean the subjective evidence of disease or physical disturbance observed by a physician or other member of the medical profession, acting within the scope of their license.

The Critical Illness Benefit in of SECTION IV - BENEFITS of the form is deleted and replaced by the following:

Critical Illness Benefit

We will pay this benefit when an Insured is diagnosed with one of the Critical Illnesses shown on the Certificate Schedule if:

1. [The date of diagnosis is after the Waiting Period;]
2. The date of diagnosis is while the his coverage is in force; and
3. It is not excluded by name or specific description in the Certificate.

[If the date of diagnosis of a Critical Illness occurs during the Waiting Period, the Certificate may be returned for a full refund of premium.]

The Certificate's Initial Maximum Benefit amount is shown in the Schedule. If the Schedule shows a Maximum Benefit Reduction Date, a Certificate's Maximum Benefit will be reduced to the Reduced Maximum Benefit Amount, also shown in the Schedule, on that date. Benefits will be based on the Maximum Benefit amount in effect on the Critical Illness Date of Diagnosis. Any partial benefits paid will be deducted from the appropriate Critical Illness.

Payment of benefits is subject to the following:

1. We will pay benefits for a Critical Illness in the order the events occur.
2. [No benefits are payable for each different Critical Illness after the first unless its date of diagnosis is separated from the prior different Critical Illness by at least [6] months [or for cancer at least [6] months treatment free]] and it is not caused by or contributed to by a Critical Illness for which benefits have been paid.]
3. Once benefits have been paid for a Critical Illness, no additional benefits are payable for that same Critical Illness unless the dates of diagnosis are separated by at least [12] months [or for cancer at least [12] months treatment free) Cancer that has spread (metastasized) even though there is a new tumor, will not be considered an additional occurrence unless you have been treatment free for [12] months].

[The Health Screening Benefit in SECTION IV - BENEFITS of the form is deleted and replaced by the following:

Health Screening Benefit (Calendar Year Limit)

We will pay the amount shown in the Benefit Schedule for Health Screening Tests performed [after the Waiting Period and] while an Insured's coverage is in force. This Benefit is payable once per calendar year up to the Maximum Benefit amount shown in the Benefit Schedule. Payment of this benefit will not reduce the benefit amount payable for Critical Illness.

Health Screening Tests include but are not limited to:

1. Stress test on a bicycle or treadmill,
2. Fasting blood glucose test,
3. Blood test for triglycerides,
4. Serum cholesterol test to determine level of HDL and LDL,
5. Bone marrow testing,
6. Breast ultrasound,

7. CA 15-3 (blood test for breast cancer),
8. CA 125 (blood test for ovarian cancer),
9. CEA (blood test for colon cancer),
10. Chest X-ray,
11. Colonoscopy,
12. Flexible sigmoidoscopy,
13. Hemocult stool analysis,
14. Mammography,
15. Pap smear,
16. PSA (blood test for prostate cancer),
17. Serum Protein Electrophoresis (blood test for myeloma),
18. Thermography.

There is no limit to the number of years an Insured can receive benefits for Health Screening Tests, as long as this Plan is in force. This benefit is only payable for Health Screening Tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

We will pay this benefit regardless of the results of the test.]

[The Pre-existing Condition Limitation in Section V is deleted and replaced by the following:

PRE-EXISTING CONDITIONS LIMITATION – NOT APPLICABLE TO CANCER and/or CARCINOMA IN SITU

"Pre-existing Condition" means a sickness or physical condition which, within the 12-month period prior to an Insured's Effective Date resulted in the Insured receiving medical advice or treatment.

We will not pay benefits for any Critical Illness starting within 12 months of an Insured's Effective Date which is caused by, contributed to, or resulting from a Pre-existing Condition.

A claim for benefits for loss starting after 12 months from an Insured's Effective Date will not be reduced or denied on the grounds that it is caused by a Pre-existing Condition.

A Critical Illness will no longer be considered Pre-existing at the end of 12 consecutive months starting and ending after an Insured's Effective Date.]

GENERAL PROVISIONS

This Rider is part of the Critical Illness Certificate and will terminate when that Certificate terminates, or when premiums are no longer paid for this Rider.

This Rider is subject to all of the terms of the Critical Illness Certificate to which it is attached unless any such items are inconsistent with the terms of this Rider.

Signed for the Company at its Home Office.



President

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	11/23/2010
Comments:			
Attachment:			
	Readability Certification.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	11/23/2010
Bypass Reason:	Please note that this is merely an amendment to the existing forms. The application used with this policy is the one that was approved with this product, forms CAI2800AR, et al.		
Comments:			



READABILITY CERTIFICATION

I, James J. Hennessy, hereby certify that the following forms have the following readability score as calculated by the Flesch Reading Ease Test:

CAI2842	Critical Illness Amendment	43.6
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This, the 17th day of November, 2010.

James J. Hennessy, AIRC, ACP, CCP
Vice President, Compliance
Continental American Insurance Company