

SERFF Tracking Number: HMRK-126485798 State: Arkansas  
Filing Company: HM Life Insurance Company State Tracking Number: 44744  
Company Tracking Number: HLGP902-VIS  
TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
Product Name: Vision  
Project Name/Number: Benefit Association Filing/HLGP902-VIS

## Filing at a Glance

Company: HM Life Insurance Company

Product Name: Vision

TOI: H20G Group Health - Vision

Sub-TOI: H20G.000 Health - Vision

Filing Type: Form

SERFF Tr Num: HMRK-126485798 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44744

Co Tr Num: HLGP902-VIS

Author: Jennifer Bayich

Date Submitted: 02/03/2010

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 04/09/2010

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Benefit Association Filing

Project Number: HLGP902-VIS

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/09/2010

Deemer Date:

Submitted By: Jennifer Bayich

Filing Description:

RE: HM Life Insurance Company, NAIC #93440

Group Vision Insurance Filing

Benefits Association, Inc.

Group Policy Form HLGP902-VIS

Certificate of Insurance Form HLGC902-VIS

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: exempt from filing  
in PA

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 04/09/2010

Created By: Jennifer Bayich

Corresponding Filing Tracking Number:

Dear Sir or Madam:

SERFF Tracking Number: HMRK-126485798 State: Arkansas  
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This letter is being filed for informational purposes to notify the Department of our intent to issue the above referenced forms to Arkansas resident members of Benefits Association, Inc. a non-profit Mississippi corporation.

These forms were approved for use in Arkansas on June 24, 2003 and will be issued to the Association in its situs state of Mississippi covering Arkansas residents of the Mississippi based group. Mississippi approved these forms for use on July 14, 2003.

This filing is submitted electronically via SERFF.

If you have any questions, please contact me at the left-side address; should you prefer, I may also be reached at either my direct dial of 412-544-0923 or via e-mail to Jennifer.bayich@hminsurancegroup.com.

We thank you in advance for your attention to this matter.

Sincerely,

Jennifer L. Bayich, Esq.  
Compliance Analyst III

## Company and Contact

### Filing Contact Information

Jennifer Bayich, Compliance Analyst II  
P.O. Box 535061  
P6504  
Pittsburgh, PA 15235-5061

jennifer.bayich@hminsurancegroup.com  
412-544-0923 [Phone]  
412-544-1138 [FAX]

### Filing Company Information

HM Life Insurance Company  
PO Box 535065  
Suite P6504  
Pittsburgh, PA 15253-5065  
(412) 544-1139 ext. [Phone]

CoCode: 93440 State of Domicile: Pennsylvania  
Group Code: 812 Company Type:  
Group Name: HM Insurance Group State ID Number:  
FEIN Number: 06-1041332

## Filing Fees

Fee Required? No  
Retaliatory? No

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Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
HM Life Insurance Company	\$0.00	02/03/2010	
HM Life Insurance Company	\$20.00	02/03/2010	33963861

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/09/2010	04/09/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	02/08/2010	02/08/2010	Jennifer Bayich	03/02/2010	03/02/2010

*SERFF Tracking Number:*      *HMRK-126485798*                      *State:*                      *Arkansas*  
*Filing Company:*              *HM Life Insurance Company*                      *State Tracking Number:*      *44744*  
*Company Tracking Number:*      *HLGP902-VIS*  
*TOI:*                      *H20G Group Health - Vision*                      *Sub-TOI:*                      *H20G.000 Health - Vision*  
*Product Name:*                      *Vision*  
*Project Name/Number:*              *Benefit Association Filing/HLGP902-VIS*

## **Disposition**

Disposition Date: 04/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Informational Letter	Approved-Closed	Yes
<b>Supporting Document</b>	Association By-Laws- Question 10	Approved-Closed	Yes
<b>Supporting Document</b>	Association Questionnaire	Approved-Closed	Yes
<b>Supporting Document</b>	List of Arkansas Members- Question 11	Approved-Closed	Yes
<b>Supporting Document</b>	Benefits Provided- Question 7	Approved-Closed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/08/2010  
Submitted Date 02/08/2010  
Respond By Date 03/08/2010

Dear Jennifer Bayich,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Informational Letter (Supporting Document)

Comment:

In order to have an approved policy issued to an association with the association as the policyholder, information on the association must be submitted for approval.

Please review ACA 23-86-106(2)(A) for information which needs to be submitted.

Also, please send additional information as requested in the attached questionnaire.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

We have received your filing regarding the above named association/ discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
2. Is this group incorporated? If so, give state of incorporation.
3. Is there a current office in Arkansas?
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
5. Are annual dues charged? If so, specify amount.
6. What are the specific activities of the organization?
7. What benefits are provided to the members in addition to insurance?  
PLEASE ATTACH BROCHURES ON THE BENEFITS.
8. What qualifies an individual for membership?
9. How are members recruited? If by mailing list, advise the source of this list.
10. Attach a copy of the organization by-laws.
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
12. Please attach a copy of the organization's most recent financial statement.
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

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Project Name/Number: Benefit Association Filing/HLG902-VIS

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/02/2010  
Submitted Date 03/02/2010

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: Please find attached the requested documentation on the Benefits Association.

### Related Objection 1

Applies To:

- Informational Letter (Supporting Document)

Comment:

In order to have an approved policy issued to an association with the association as the policyholder, information on the association must be submitted for approval.

Please review ACA 23-86-106(2)(A) for information which needs to be submitted.

Also, please send additional information as requested in the attached questionnaire.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Association By-Laws- Question 10

Comment:

Satisfied -Name: Association Questionnaire

Comment:

Satisfied -Name: List of Arkansas Members- Question 11

Comment:

Satisfied -Name: Benefits Provided- Question 7

Comment:

*SERFF Tracking Number: HMRK-126485798*

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*TOI: H20G Group Health - Vision*

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*Product Name: Vision*

*Project Name/Number: Benefit Association Filing/HLG902-VIS*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your continued review of this filing.

Sincerely,  
Jennifer Bayich

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	02/08/2010
<b>Bypass Reason:</b>	n/a informational filing- no forms filed		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	02/08/2010
<b>Bypass Reason:</b>	n/a informational filing no forms filed		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Informational Letter	Approved-Closed	02/08/2010
<b>Comments:</b>			
<b>Attachment:</b>	BA AR Submission Letter.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Association By-Laws- Question 10	Approved-Closed	04/09/2010
<b>Comments:</b>			
<b>Attachment:</b>	Bylaws.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Association Questionnaire	Approved-Closed	04/09/2010
<b>Comments:</b>			
<b>Attachment:</b>	Arkansas Association Filing- document.pdf		

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**Satisfied - Item:** List of Arkansas Members-  
Question 11

**Item Status:** Approved-Closed  
**Status Date:** 04/09/2010

**Comments:**

**Attachment:**

AR Association Members.pdf

**Satisfied - Item:** Benefits Provided- Question 7

**Item Status:** Approved-Closed  
**Status Date:** 04/09/2010

**Comments:**

**Attachment:**

Association Benefits.pdf



A HIGHMARK COMPANY

HM Life Insurance  
Company

HM Life Insurance  
Company of New York

HM Benefits  
Administrators

**VIA SERFF**

Arkansas Department of Insurance  
Life and Health Section  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE: HM Life Insurance Company, NAIC #93440**  
Group Vision Insurance Filing  
**Benefits Association, Inc.**  
Group Policy Form HLGP902-VIS  
Certificate of Insurance Form HLGC902-VIS

Dear Sir or Madam:

This letter is being filed for informational purposes to notify the Department of our intent to issue the above referenced forms to Arkansas resident members of Benefits Association, Inc. a non-profit Mississippi corporation.

These forms were approved for use in Arkansas on June 24, 2003 and will be issued to the Association in its situs state of Mississippi covering Arkansas residents of the Mississippi based group. Mississippi approved these forms for use on July 14, 2003.

This filing is submitted electronically via SERFF.

If you have any questions, please contact me at the left-side address; should you prefer, I may also be reached at either my direct dial of 412-544-0923 or via e-mail to [Jennifer.bayich@hminsurancegroup.com](mailto:Jennifer.bayich@hminsurancegroup.com).

We thank you in advance for your attention to this matter.

Sincerely,

Jennifer L. Bayich, Esq.  
Compliance Analyst III

**Mailing Address**

PO Box 535061  
Pittsburgh, PA 15253-5061

**Overnight Deliveries**

Fifth Avenue Place  
120 Fifth Avenue  
Pittsburgh, PA 15222-3099

[www.hminsurancegroup.com](http://www.hminsurancegroup.com)

**Telephone**

412-544-1000  
800-328-5433

# STATE OF MISSISSIPPI

SECRETARY OF STATE'S OFFICE

ERIC CLARK  
SECRETARY OF STATE  
JACKSON, MISSISSIPPI

## CERTIFICATE

I, Eric Clark, Secretary of State of the State of Mississippi, and as such, the legal custodian of the corporate records, required by the laws of Mississippi, to be filed in my office, do hereby certify as follows:

That on January 4, 1990, the State of Mississippi issued a charter to **BENEFITS ASSOCIATION, INC.**

That the registered office of said corporation is located at 633 North State Street, Jackson, Mississippi, and the registered agent at that address is Stephen M. Roberts.

That insofar as the records of this office are concerned, the said **BENEFITS ASSOCIATION**, is in good standing at this time.

Witness my hand and seal of office, this the  
09th day of June 1997

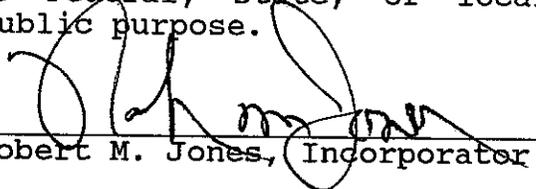


SECRETARY OF STATE

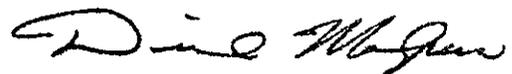




7. (a) The purposes for which the corporation is organized are exclusively religious, charitable, scientific, literary and educational within the meaning of section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.
- (b) Notwithstanding any other provision of these articles, this organization shall not carry on any activities not permitted to be carried on by an organization exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.
- (c) In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in section 501(c)(3) and 170(c)(2) of the Internal Revenue Code of 1986 or corresponding sections of any prior or future Internal Revenue Code, or to the Federal, State, or local government for exclusive public purpose.

  
Robert M. Jones, Incorporator

This page conforms with the duplicate  
original filed with Secretary of State.



Secretary of State  
State of Mississippi

**AMENDED AND RESTATED BYLAWS OF  
BENEFITS ASSOCIATION, INC.  
A NON-PROFIT MISSISSIPPI CORPORATION**

**ARTICLE I. OFFICES**

SECTION 1. Principal Office. The principal office of the corporation in the State of Mississippi shall be located in the City of Jackson, County of Hinds. The corporation may have such other offices, either within or without the State of Mississippi, as the board of directors may designate or as the business of the corporation may require from time to time.

SECTION 2. Registered Office. The corporation shall continuously maintain in the State of Mississippi a registered office that may be the same as its principal office, and a registered agent as required by the Mississippi Nonprofit Corporation Act. The address of the registered office may be changed from time to time by the board of directors.

**ARTICLE II. MEMBERS**

SECTION 1. Membership Requirements. The corporation shall have two classes of members: Type One members and Type Two members (collectively referred to as "Members"). Type One Members shall be persons who are independent business owners or their employees, and their dependents. Type Two Members shall be former employees or retirees and their dependents of these independent business owners. Type Two Members may be senior citizens. Members must sign an application for membership which is then executed by the Secretary and pay the first month's dues. Members shall receive a Certificate of Membership and Membership I.D. Card.

SECTION 2. Vote. The general Membership of the corporation shall not be entitled to vote, except as otherwise expressly provided herein or by applicable law.

SECTION 3. Certificate Non-Assignable. The Certificate of Membership and the rights and privileges of a Member shall not be assignable.

SECTION 4. Death or Dissolution of Member. Upon the death or dissolution of any Member, the Certificate of Membership shall automatically cease.

SECTION 5. Resignation. Any Member may withdraw from the corporation after fulfilling all obligations to it by giving written notice of such intention to the Secretary, which notice shall be presented to the Board of Directors by the Secretary at the first meeting after its receipt.

**SECTION 6. Suspension and Expulsion.** A Member may be suspended for a period or expelled for cause such as violation of the by-laws or rules of the corporation, or for conduct prejudicial to the best interest of the corporation. Suspension or expulsion shall be by a two-thirds (2/3) vote of the membership of the Board of Directors, provided that a statement of the charges shall have been mailed by registered mail to the Member at his last recorded address at least thirty (30) days before final action is taken thereon, this statement shall be accompanied by a notice of the time, when and place where the Board of Directors is to take action in the premises. The Member shall be given an opportunity to present a defense at the time and place mentioned in such notice.

### ARTICLE III. PURPOSES

The purpose of the corporation shall be to promote the health and dental maintenance and fitness education among Members of the corporation, some of which are senior citizens; to assist the Members in leading a happier and healthier life; to secure, preserve, diffuse and interchange accurate and reliable information for the Members; to establish and foster efficient purchasing by the Members; to further cooperative action by those engaged in business as employers and employees; to disseminate all types of information by appropriate means; to promote and advance the mutual interests' of the Members; to foster exchange of ideas between the Members; to provide information and guidance in order to aid and maintain the physical health and mental condition of Members; and, without limitation, to do and perform all things consistent with the foregoing.

### ARTICLE IV. POWERS

To do any and all things and exercise any and all powers, rights and privileges which the corporation may now or hereafter be authorized to do under the Mississippi Nonprofit Corporation Act, or under any act amendatory thereof, supplemental thereto, or substituted therefor. No part of the net earnings of the organization shall inure to the benefit of its members, directors, officers, or other persons except that the organization shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the exempt purposes of the organization.

### ARTICLE V. FISCAL YEAR

The fiscal year of the corporation shall be the first day of January and end on the last day of December in each year.

### ARTICLE VI. DUES

**SECTION 1. Annual Dues.** Board of Directors shall determine from time to time the amount of annual dues payable to the corporation by Members.

SECTION 2. Payment of Dues. Dues shall be payable in advance on the first day of January in each fiscal year. Dues may be prorated, at the election of the Board of Directors, from the first day of the month in which such new Member is elected to membership, for the remainder of the fiscal year of the corporation.

SECTION 3. Default and Termination of Membership. When any Member shall be in default of the payment of dues for a period of three months from the beginning of the fiscal year or period for which such dues became payable, his membership may thereupon be terminated by the Board of Directors in the manner provided by Article II, Section 6 of these By-Laws.

## ARTICLE VII. MEETINGS

SECTION 1. Annual Meetings. There shall be an annual meeting on the first Monday of March in each year, or such other time as the board of directors may from time to time select, for receiving the annual reports of officers, directors and committees, and the transaction of other business. If the day designated falls upon a legal holiday, the meeting shall be held on the next succeeding secular day not a holiday. Notice of the meeting, signed by the Secretary, shall be mailed, except as herein or by statute otherwise provided, to the last recorded address of each Member at least ten days and not more than fifty days before the time appointed for the meeting. All notices of meetings shall set forth the place, date, time and purpose of the meeting.

SECTION 2. Special Meetings. Special meetings may be called by the Board of Directors at their discretion. Notice of any special meeting is to be given in the same manner for the annual meeting. No business other than that specified in the notice of meeting shall be transacted at any special meeting of the Members of the corporation.

SECTION 3. Quorum. The presence in person or by proxy of five (5) Members of the corporation entitled to vote shall be necessary to constitute a quorum for the transaction of business.

SECTION 4. Order of Business. The order of business of the annual meeting of the Members and insofar as possible at all other meetings of the Members shall be essentially as follows:

- (1) Called to order by the President;
- (2) Reading of the Minutes of the previous meeting of the Members and taking of action necessary thereon;
- (3) Election of directors (in applicable years);
- (4) Presentation and consideration of, and acting upon, reports of officers, directors and committees;
- (5) Pending business;
- (6) New business;
- (7) Adjournment.

## ARTICLE VIII. DIRECTORS

SECTION 1. General Powers. The business and affairs of the Company shall be managed by a board of five directors which shall exercise all of the powers of the Company except such as are by law or by the Certificate of Incorporation of the Company or by these By-Laws conferred upon or reserved to the Members. The incorporators shall constitute the initial Board of Directors, and are empowered to appoint additional directors in constituting a three Member board.

SECTION 2. Qualifications and Tenure. At each annual meeting of the Members in which an election is to occur, directors shall be elected from the membership by the Members to serve until their successor shall have been elected and qualified. The incorporators shall serve as the initial Board of Directors until their successors are duly elected and qualified as herein provided. At the Organizational Meeting of the Members, directors shall be elected for initial terms of two years each; thereafter directors shall be elected for a term of five years. No person shall be eligible to become or remain a director who is not a bona fide Member of the Company. Nothing in this section contained shall, or shall be construed to, affect in any manner whatsoever the validity of any action taken at any meeting of the Board of Directors.

SECTION 3. Nominations. (a) It shall be the duty of the Board of Directors to cause to be nominated, certain Members of the Company for the position of Directors of the Company, and the Board shall prepare and post at the principal office of the Company at least twenty (20) days before the meeting a list of nominees for Directors.

(b) Nothing contained herein shall prevent additional nominations being made from the floor at the meeting of the Members.

(c) Notwithstanding anything otherwise contained in this section, failure to comply with any of the provisions of this section shall not affect in any manner whatsoever the validity of any election of Directors or officers.

SECTION 4. Vacancies. Vacancies occurring in the Board of Directors shall be filled by a majority vote of the remaining Directors, and Directors thus elected shall serve for the remainder of the unexpired term for which the vacated Director was elected, and until their successors shall have been elected.

SECTION 5. Expenses of Directors. The Directors shall be entitled to reimbursement for expenses incurred by them in the performance of their duties.

SECTION 6. Rules and Regulations. The Board of Directors shall have power to make and adopt such rules and regulations, not inconsistent with law, the Certificate of Incorporation of the Company or these By-Laws, as it may deem advisable for the

management, administration, regulation, and conduct of the business and affairs of the Company.

## ARTICLE IX. MEETING OF DIRECTORS

SECTION 1. Regular Meetings. A regular meeting of the Board of Directors shall be held without notice other than this By-Law, immediately after and at the same place, as the annual meeting of the Members. Regular meetings of the Board of Directors shall also be held at such time and place as the Board of Directors may provide by resolution. Such regular meetings may be held without notice other than such resolution fixing the time and place thereof.

SECTION 2. Special Meetings. Special meetings of the Board of Directors may be called by the President or any five (5) directors. The person or persons authorized to call special meetings of the Board of Directors may fix the time and place for the holding of any special meeting of the Board of Directors called by them.

SECTION 3. Notice. Notice of the time, place and purpose of any special meeting of the Board of Directors shall be given at least five (5) days previous thereto, by written notice, delivered personally or mailed, to each director at his last known address. If mailed, such notice shall be deemed to be delivered when deposited in the United States Mail to addressee, with postage thereon prepaid.

SECTION 4. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, provided, that if less than a majority of the Directors are present at said meeting a majority of the Directors present may recess the meeting from time to time without further notice.

SECTION 5. Manner in Acting. The act of the majority of the Directors present at a meeting at which a quorum is present shall be the act of the entire Board of Directors.

## ARTICLE X. OFFICERS

SECTION 1. Number. The officers of the Company shall be a President, Vice-President, Secretary and Treasurer and such other offices as the Board of Directors may from time to time appoint. The offices of Secretary and of Treasurer may be held by the same person.

SECTION 2. Election and Term of Office. The officers shall be elected by ballot annually by and from the Board of Directors at the first meeting of the Board of Directors held after each annual meeting of the Members. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as conveniently may be. Each officer shall hold office until the first meeting of the Board of Directors following the next succeeding annual meeting of the Members or until this successor shall have been

duly elected and shall have qualified subject to the provisions of these By-Laws with respect to the removal of officers.

SECTION 3. Removal. Any officer or agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interest of the Company will be served thereby.

SECTION 4. Vacancies. Except as otherwise provided in these By-Laws, a vacancy in any office may be filled by the Board of Directors for the unexpired portion of the term.

SECTION 5. President. The president:

(a) shall preside at all meetings of the Members and of the Board of Directors;

(b) shall sign any deed, mortgage, deed of trust, note, bond, contract or other like or unlike instrument authorized by the Board of Directors to be executed, except in cases in which the signing and execution thereof shall be expressly delegated by the Board of Directors or by these By-Laws to some other officer or agent of the Company, or shall be required by law to be otherwise signed or executed; and,

(c) in general shall perform all duties incident to the office of president and such other duties as may be prescribed by the Board of Directors from time to time.

SECTION 6. Vice-President. In the absence of the President, or in the event of his inability or refusal to act, the Vice-President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President and shall perform such other duties as from time to time may be assigned to him by the Board of Directors.

SECTION 7. Secretary. The Secretary shall:

(a) keep the minutes of the meetings of the Members and the Board of Directors in one or more books provided for that purpose, and see that all notices are duly given in accordance with these By-Laws, or as required by law; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him by the Board of Directors;

(b) have general charge of the books of the Company in which a record of the Members is kept; and be custodian of the corporate records and of the seal of the Company and see that the seal of the Company is affixed to all documents, the execution of which on behalf of the Company under its seal is duly authorized in accordance with the provisions of these By-Laws; and,

(c) keep on file at all times a complete copy of the By-Laws of the Company containing all amendments thereto, which copy of the By-Laws shall always be open to the inspection of any Member, and at the expense of the Company, forward a copy of the By-Laws and of all amendments thereto to each Member upon written request.

SECTION 8. Treasurer. The Treasurer shall:

(d) have charge and custody of and be responsible for all funds and securities of the Company and receive and give receipts for money due and payable to the Company from any sources whatsoever and deposit all such monies in the name of the Company in such bank or banks as shall be selected in accordance with the provisions of these By-Laws; and,

(e) in general perform all the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him by the Board of Directors.

ARTICLE XI. CONTRACTS, CHECKS AND DEPOSITS

SECTION 1. Contracts. Except as otherwise provided in these By-Laws, the Board of Directors may authorize any officer or officers, agent or agents to enter into any contract, or execute and deliver any instrument in the name of and for and on behalf of the Company and such authority may be general or confined to specific instances.

SECTION 2. Checks, Drafts, Etc. All checks, drafts or other orders for the payment of money and all notes, bonds or other evidence of indebtedness issued in the name of the Company shall be signed by such officer or officers of the Company and in such manner as shall from time to time be determined by resolution of the Board of Directors.

SECTION 3. Deposits. All funds of the Company shall be deposited from time to time to the credit of the Company in such bank or banks as the Board of Directors may select.

ARTICLE XII. WAIVER OF NOTICE

Any Member or director may waive, in writing any notice of meeting required to be given by these By-Laws.

ARTICLE XIII. AMENDMENTS

These By-Laws may be altered, amended or repealed by the affirmative vote of not less than two-thirds (2/3) of all the Directors at any regular or special meeting, provided the notice of such meeting shall have contained a copy of the proposed alteration, amendment or repeal.

I do hereby certify that the above constitutes a true, correct and complete compilation of the amended and restated bylaws of Benefits Association, Inc. as of JAN 2, 2000.

By: Lynn S. White  
Lynn S. White  
TITLE: President

Welcome to Benefits Association!



BAI has been committed since 1990, to providing its members with practical benefits that can be useful in everyday life. BAI offers you access to discounts on travel expenses, health services, entertainment, restaurants, and much more. Listed above you will see some of the businesses that BAI members have access to. However, the benefits of being a BAI member continue to grow, so we recommend you view our website regularly for updates.

To learn more about BAI visit us on the web at [www.benefitsassociation.com](http://www.benefitsassociation.com).



### **Arkansas Association Filing Information**

- 1) Name and address of the group- *Benefits Association, Inc. The main office is located at 5722 I-55 N. Frontage Rd; Jackson, MS 39211.*
- 2) Is this group incorporated? *Yes- January 4, 1990*
- 3) Is there a current office in Arkansas? *There is currently no office in Arkansas.*
- 4) Does the Arkansas part of the organization have any officers, committees, or chapters? IF so give details. *Benefits Association, Inc. is a national organization that consists of officers/board of directors which help govern the direction of the association. Members of BAI have the option annually to voice their opinions, suggestions, and/or concerns at the annual meeting. This annual meeting is held over a webinar so members across the country can attend without having to experience travel costs. This allows Arkansas residents to attend the meeting from the comfort of their home or office.*
- 5) Are annual dues charged? If so, specify amount. *Annual dues are \$12 and may be collected monthly for \$1 per month.*
- 6) What are the specific activities of the organization? *To promote the health and dental maintenance and fitness education of members; assist members in leading happier and healthier lives; secure, preserve, diffuse and interchange accurate and reliable information for members; to establish and foster efficient purchasing by members; further cooperative action by those engaged in business as employers and employees ; disseminate all types of information by appropriate means; promote and advance the mutual interests' of members; foster and exchange ideas between members; provide information and guidance in order to aid and maintain the physical health and mental condition of members. (please refer to the attached by-laws)*
- 7) What benefits are provided to the members in addition to insurance? *The lists of benefits provided are attached.*
- 8)What qualifies an individual for membership? *There are two types of members. Type 1 members are independent business owners or their employees and dependents. Type 2 members are former employees or retirees and their dependents of the independent business owners; they may also include senior citizens. All members must sign an application which is executed by the Secretary and they must pay the first months' dues. A certificate of membership and an ID card are issued. (please refer to the attached by-laws)*
- 9) How are members recruited? If by mailing list, advise the source of this list. *Members are recruited through several sources: 1) Word of Mouth 2) Internet Advertising 3) Benefits of the Association – the chief benefit being Info Lockbox*
- 10) Attach a copy of the organization by-laws. *They are attached.*
- 11) Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed. A list is attached. This is considered privileged information. Please destroy after use.
- 12) Please attach a copy of the organization's most recent financial statement. *BAI is a non-profit organization and all of its officers/board members serve with no compensation of any manner. The member dues are all paid out to provide benefits to members.*
- 13) Does the organization receive any compensation of any kind from the insurer issuing contracts to its members? *BAI does not receive any compensation from insurers. BAI does receive \$1 per month per member for their dues, which is used to provide exceptional benefits for our members. Benefits Association, Inc is a non-profit organization and every dollar that is received is used to provide better member benefits.*

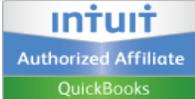
<b>Last Name</b>	<b>First Name</b>	<b>City</b>	<b>Address 1</b>	<b>State</b>	<b>Zipcode</b>
RANDLE	TIFFANY	ASHDOWN	121 N. KAYLEE DR.	AR	71822
FOUNTAIN	DOLLIE	LITTLE ROCK	1814 WOLFE STREET	AR	72202
MORRIS	TAMIKA	State University	P.O. Box 1795	AR	72467
MOORE	JEREMY	ALMA	2123 KIMBERLING HILL PL	AR	72921
JOHNSON	STACY R	BENTON	9626 BRAZIL RD	AR	72019
DENSON	GERALD	Lockesburg	193 Greyland Road	AR	71846
PHELAN	STEVEN	FORT SMITH	2805 NORTH I STREET	AR	72901
EICHMAN	CARL E	HOT SPRINGS	112 A NEW LEAF LANE	AR	71913
DEDA	PAUL	Kenai	Po Box 474	AR	99611
FARRIS	DANIEL	DE QUEEN	116 COUNTRY CLUB EST	AR	71832
JAMES	AMBER L	CONWAY	2225 LEE	AR	72032
PHILLIPS	DANNY	FAYETTEVILLE	3111 N PYRITE DRIVE	AR	72704
MOSES	REBECCA	Conway	606 E Robins St.	AR	72032
JENKINS	JENNIE	MAGAZINE	53 WEST GROVE ST	AR	72943
CANNON	CHRIS	NORTH LITTLE ROCK	5501 E. PARTRIDGE	AR	72118
HARRIS	DONALD	Delight	2754 Hwy 26 East	AR	71940
STEVENS	BRANDON	Marion	228 Cabriolet Street	AR	72364
HANRY	SHIRLEY A.	GREENWOOD	P.O.BOX 132	AR	72936
COFFMAN	RUSSELL D	FORT SMITH	5418 SOUTH Y ST	AR	72903
HOANG	TU N	ALEXANDER	2426 CRYSTAL LAKE CIR	AR	72002
TOWNSEND	RACHEL	FAYETTEVILLE	130 EAST MOUNTAIN STREET	AR	72701
MOORE	DOROTHY	LITTLE ROCK	1502 GREEN MOUNTAIN DR 278-17	AR	72211
SWAN	DENNIS	Little Rock	1923 Aldersgate Rd	AR	72205
PARAMASIVAM	KARUPPANAN	LITTLE ROCK	1601 N SHACKLFORD RD 318	AR	72211
ENGDAHL	STEPHANIE	VILONIA	927 HWY 36	AR	72173
ESWARAN	ULAGANATHAN	North Little Rock	5 Brook Forest Drive	AR	72116
SOLES	BEN	CLINTON	1340 HWY 330 EAST	AR	72543
BOBBITT	STEPHANI	Rogers	15181 Railroad Cut Road	AR	72755
MAAG	TARA	Paragould	509 N 11th St	AR	72450
SHAIK	WAJIULLAH	Bentonville	2002 Se Latrobe Drive , Apt#20	AR	72712
WOODARD	VERNON	SPRINGDALE	2102 CARLEY ROAD	AR	72762
TROTTER	DARRELL	LITTLE ROCK	P O BOX 55628	AR	72215
HOLLIDAY	BOBETTE	HOT SPRINGS VILLAGE	43 GALEON WAY	AR	71909
BOONE	RICK	Fort Smith	1320 N B Street 107	AR	72901
LAMBERT	JAMES	LOWELL	321 LINKS DRIVE #206	AR	72745
WIEDOWER	BRIAN	Searcy	121 Tamara Ln	AR	72143
HINES	JOHN	Beebe	452 Stoney Point Church Road	AR	72012

# Most Used Benefits

	<p>Lockbox provides you with a secure way to store your essential information and have access to that information from anywhere in the world.</p>
	<p>Careington International Corporation is the missing piece to your healthcare puzzle. This discount program will significantly reduce your health care costs.</p>
	<p>Access to discounts on all FDA-approved prescription drugs. On an average, members will save 15% off brand drugs and 40% of generic drugs.</p>
	<p>Better Living Now brings you discounts of 20% to 40% off the retail price of Durable Medical Equipment, Disposable Medical Supplies, Nutritional Supplements and Daily Living Aids.</p>
	<p>As a member, you would have access to hearing aid discounts of 30% to 50% through over 2,900 Astrum Hearing Solutions providers.</p>
	<p>You can receive saving of 40% to 50% off the overall national average cost for LASIK surgery through QualSight, a network of over 710 board certified Ophthalmologists nationwide.</p>
	<p>20% discount on website and hosting fees while designing and managing your own websites.</p>
	<p>Enjoy 30-days free + 10% off thereafter of identity theft protection.</p>
	<p>5% discount on Long-Term Care.</p>
	<p>Every day 15% savings when shopping for your wardrobe needs.</p>
	<p>Save 10% on your order and free shipping.</p>
	<p>Save 10 - 15% per ticket.</p>
	<p>\$25 certificates just \$4! Plus, free gift!</p>
	<p>Up to 63% off</p>

	<p>Save up to \$33.99 per ticket.</p>
	<p>Save on ceiling fans, appliances and more with Home Depot's Top Deals.</p>
	<p>Save on Limited Availability Cruises, most from \$179-\$500 per guest and on 3 - 5 day sailings to The Bahamas, Caribbean and Mexico .</p>
	<p>Free shipping, \$150 off Camera bundle</p>
	<p>\$5 off orders \$50+ and \$25 off orders \$300+</p>
	<p>FREE phone plus get a FREE 4GB MicroSD Memory Card with Adaptor (\$89.99 Value)</p>
	<p>Free Bluetooth, exclusive \$25 off new phones, more!</p>
	<p>Free phones, \$99.99 G1, \$50 trade-in rebate, 10% off service, free activation, more!</p>
	<p>Free Krave, Voyager + free memory card, more.</p>
	<p>With this program members will get at least a 5-10% discount off the lowest rack rate.</p>
	<p>5% sitewide + fast, free delivery.</p>
	<p>Plans start at \$4.99 per month + 2 weeks free.</p>
	<p>Free standard shipping on orders \$75+</p>
	<p>10% off + FREE standard Shipping on \$65+</p>
	<p>Up to \$15 off coupons, 10% off jewelry + more savings.</p>

	<p>Just for being a valued member, you get a 10% off discount for the following: NBA, NFL, Sports Authority, and last but definitely not least, Nascar. Enjoy!</p>
	<p>Free iPod, new 24 inch iMac, price drops, free shipping, more</p>
	<p>Save up to 33% on computers, electronics and more!</p>
	<p>Hertz has provided our members with a 20% discount through you membership with us.</p>
	<p>6 months free Netflix w/TiVo, Up to \$100 off DVR.</p>
	<p>Round-trip air flights under \$200, air/hotel packages for under \$500, and cruises from \$50 per day.</p>
	<p>Save \$26/mo. plus free HBO, Showtime &amp; Starz channels.</p>
	<p>Save up to 68% + free gifts! Combos start at \$29.99.</p>
	<p>Save up to 28%</p>
	<p>Save on memberships &amp; training, 10% off store</p>
	<p>BOGO 50% off graphic tees, Free shipping on \$100+</p>
	<p>Save up to 50% on appliances + an additional 5% off</p>
	<p>15% off your order</p>
	<p>10% Discount on most items, Free Next-Business-Day Delivery, Low Price Guarantee (will match competitors price for same product), 100% Satisfaction Guarantee, and Worklife Rewards.</p>
	<p>Staples® Dollar Deals! Save on must have supplies</p>

	<p>\$10 off a \$100 Baby purchase + Free shipping on \$75+ w/MasterCard</p>
	<p>10% off your order</p>
	<p>10% off Motel 6 + kids stay FREE</p>
	<p>30% off \$150+ &amp; more</p>
	<p>Free shipping on \$50+</p>
	<p>Discounts can range anywhere from 5% to 20%, and sometimes even more. These discounts are on computers, TV's, appliances, and many other everyday products that we know you use.</p>
	<p>30% off select styles</p>
	<p>Save up to 25% on home, beauty, fashion and more</p>
	<p>Up to \$15 off</p>
	<p>Save up to 70% on Nike Golf products</p>
	<p>50 free downloads!</p>
	<p>20 free prints, free shipping</p>
	<p>Instant rebates on printers &amp; more</p>
	<p>US Legal Forms is providing all of our members with a 20% discount on their inventory of Legal Documents.</p>
	<p>6 months free Online Payroll</p>

	Free ground shipping + exclusive savings on laptops, accessories, TVs and other electronics!
	Free online edition or 25% off upgraded versions, e-file free--and get your maximum refund!
	Up to \$10 off
	Three weeks free or get free shipping on Nutrisystem or Nutrisystem FLEX
	Mossy Oak is giving a 15% discount to you just for being a member. This discount can be applied to most items located at the Mossy Oak Online Store.
	20% off sitewide! Includes custom framing!
	Save up to \$40, free shipping
	15% off + always free shipping
	15% off, Free shipping
	Save up to 25% + free day
	Enterprise Rent-A-Car is giving our members an amazing discount of up to 20% off normal retail rates.
	Up to 60% off + free nights
	Free shipping
	15% off orders over \$100
	Save up to 95% + leading business magazines FREE!