

SERFF Tracking Number: MGCC-126726179 State: Arkansas
 Filing Company: The Mega Life and Health Insurance Company State Tracking Number: 46226
 Company Tracking Number: H15G.001 MEGA
 TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group
 Expense
 Product Name: Closure of Block of Business
 Project Name/Number: /

Filing at a Glance

Company: The Mega Life and Health Insurance Company

Product Name: Closure of Block of Business SERFF Tr Num: MGCC-126726179 State: Arkansas
 TOI: H15G Group Health - Hospital/Surgical/Medical Expense SERFF Status: Closed-Filed- State Tr Num: 46226
 Sub-TOI: H15G.001 Any Size Group Co Tr Num: H15G.001 MEGA State Status: Filed-Closed
 Filing Type: Form Reviewer(s): Rosalind Minor
 Authors: Jaime Butler, Julie Addy, Kim Perkins Disposition Date: 08/06/2010
 Date Submitted: 07/16/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: 08/15/2010 Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 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: Association
 Filing Status Changed: 08/06/2010 Explanation for Other Group Market Type:
 State Status Changed: 08/06/2010
 Deemer Date: Created By: Julie Addy
 Submitted By: Julie Addy Corresponding Filing Tracking Number:
 PPACA: Not PPACA-Related
 Filing Description:
 Please refer to attached cover letter.

Company and Contact

Filing Contact Information

Addy Julie, Product Compliance Analyst II julie.addy@healthmarkets.com
 9151 Boulevard 26 817-255-6465 [Phone]

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North Richland Hills, TX 76180 817-255-8153 [FAX]

Filing Company Information

The Mega Life and Health Insurance Company CoCode: 97055 State of Domicile: Oklahoma
 9151 Boulevard 26 Group Code: 264 Company Type: Health
 North Richland Hills, TX 76180 Group Name: State ID Number:
 (817) 255-3100 ext. [Phone] FEIN Number: 59-2213662

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Mega Life and Health Insurance Company	\$50.00	07/16/2010	38095631

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	08/06/2010	08/06/2010

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	07/19/2010	07/19/2010	Julie Addy	07/21/2010	07/21/2010

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Filed-Closed	Yes
Supporting Document	Cover Letter	Filed-Closed	Yes
Supporting Document	Response Letter 7/21/2010	Filed-Closed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/19/2010
Submitted Date 07/19/2010
Respond By Date
Dear Addy Julie,

This will acknowledge receipt of the captioned filing.

Objection 1
- Cover Letter (Supporting Document)

Comment:

It would be appreciated if you would provide us with the number of policyholders on each form which is outlined in your letter.

Please feel free to contact me if you have questions.

Sincerely,
Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/21/2010
Submitted Date 07/21/2010

Dear Rosalind Minor,

Comments:

Thank you for your comments of July 19, 2010.

Response 1

Comments: Please find attached under the Supporting Documentation tab a letter with the requested information.

Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

Comment:

It would be appreciated if you would provide us with the number of policyholders on each form which is outlined in your letter.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter 7/21/2010

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any questions or if anything further is needed to expedite the review of this filing, please call me collect at (817) 255-6465. Your assistance in this matter is greatly appreciated.

Respectfully submitted,
Julie Addy

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Filed-Closed	08/06/2010
Bypass Reason:	NA		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Filed-Closed	08/06/2010
Bypass Reason:	NA		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Filed-Closed	08/06/2010
Bypass Reason:	NA		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed-Closed	08/06/2010
Comments:			
Attachment:	2010-07-16_MEGA Notice to AR DOI - Closed Block.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Response Letter 7/21/2010	Filed-Closed	08/06/2010
Comments:			
Attachment:			

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2010-07-21_MEGA Resubmission - Notice of Closed Block.pdf

July 16, 2010

Via SERFF

Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn: Life and Health Division

RE: Closure of Block of Business

Dear Commissioner Bradford:

We are writing to inform you that The MEGA Life and Health Insurance Company ("MEGA") has made the decision to close its block of individual market health benefit plans. This filing is being submitted pursuant to the requirements of §23-79-153 of the Arkansas Insurance Code.

MEGA intends to discontinue new sales of all individual market health benefit plans as of August 15, 2010. We will continue to administer the existing business in compliance with Arkansas and federal law. MEGA will pool the experience of the closed block of business in compliance with the requirements of §23-79-153(b).

The following policy forms are included in the closed block of business:

25875-C	Basic Hospital/Medical-Surgical Expense Certificate
25876-C	Catastrophic Hospital Expense Plan Certificate
25877-C-AR	Preferred Provider Organization (PPO) Plan Certificate
26025-C (CCHBP)	Medical/Surgical Expense Insurance Certificate
26026 PPO-C (CCHBP)	Catastrophic Expense Preferred Provider Organization (PPO) Certificate
26026 PPO-C (SSMB)	Catastrophic Expense Preferred Provider Organization (PPO) Certificate
26026 PPO-IP AR	Catastrophic Expense Preferred Provider Organization (PPO) Policy
25147 (5/92)	Basic Hospital Medical Expense Plan
25311	Basic Hospital Expense Plan
25312	Catastrophic Hospital Expense Plan
PPO 2 895 CERT	Preferred Provider Organization Network Plan

We would appreciate receiving your acknowledgement of this submission.

Please let me know if you have questions or need any additional information. You can reach me at (817) 255-3188 or by e-mail at Susan.Luna@healthmarkets.com.

Sincerely,

A handwritten signature in cursive script that reads "Susan Luna".

Susan A. Luna
Sr. Director, Compliance Department

SAL/ts

July 21, 2010

Via SERFF

Ms. Rosalind Minor
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: Closure of Block of Business

Dear Ms. Minor:

In response to your request, we have included the in-force count of policies and certificates (as of June 30, 2010) below for each of the product forms included in the closed block of business:

Plan Form #	Description	In-Force Cert / Policy Count
25875-C	Basic Hospital/Medical-Surgical Expense Certificate	608
25876-C	Catastrophic Hospital Expense Plan Certificate	20
25877-C-AR	Preferred Provider Organization (PPO) Plan Certificate	75
26025-C (CCHBP)	Medical/Surgical Expense Insurance Certificate	138
26026 PPO-C (CCHBP)	Catastrophic Expense Preferred Provider Organization (PPO) Certificate	388
26026 PPO-C (SSMB)	Catastrophic Expense Preferred Provider Organization (PPO) Certificate	13
26026 PPO-IP AR	Catastrophic Expense Preferred Provider Organization (PPO) Policy	72
25147 (5/92)	Basic Hospital Medical Expense Plan	27
25311	Basic Hospital Expense Plan	13
25312	Catastrophic Hospital Expense Plan	8
PPO 2 895 CERT	Preferred Provider Organization Network Plan	4

Please let me know if you have questions or need any additional information. You can reach me at (817) 255-3188 or by e-mail at Susan.Luna@healthmarkets.com.

Sincerely,



Susan A. Luna
Sr. Director, Compliance Department

SAL/ts