

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
Company Tracking Number: AMEND-CHILDAGE 7/2010  
TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
Product Name: Amendment Form  
Project Name/Number: Extension of Coverage for Dependent Children/

## Filing at a Glance

Company: National Guardian Life Insurance Company

Product Name: Amendment Form

SERFF Tr Num: NGLI-126748034 State: Arkansas

TOI: H20G Group Health - Vision

SERFF Status: Closed-Approved-  
Closed State Tr Num: 46365

Sub-TOI: H20G.000 Health - Vision

Co Tr Num: AMEND-CHILDAGE State Status: Approved-Closed  
7/2010

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Peggy Kratz, CarLee  
Cramer

Disposition Date: 08/06/2010

Date Submitted: 07/30/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Extension of Coverage for Dependent Children

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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, Association,  
Trust, Other

Filing Status Changed: 08/06/2010

Explanation for Other Group Market Type:  
Unions

Deemer Date:

State Status Changed: 08/06/2010

Submitted By: CarLee Cramer

Created By: CarLee Cramer

Filing Description:

Corresponding Filing Tracking Number:

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

The enclosed amendment will be attached to limited benefit health insurance policy forms (dental, vision, critical illness, etc.) that are exempt from the requirements of the Patient Protection and Affordable Care Act (PPACA). We request approval of the amendment for previously approved policy forms, in addition to forms that may be approved in the

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/  
 future.

The purpose of the amendment is to provide a continuation of coverage for dependent children beyond the limiting age stated in the form. The amendment allows for the extension of dependent children's coverage to age 26, or as late as age 30 if required by the state, or elected by the group policyholder.

Even though these limited benefit health insurance products are not subject to PPACA, we often receive a request from a policyholder to extend dependent's coverage – in the event that they also issue a medical health benefit plan to their employees and want consistency between their products.

Any bracketed word, sentence, or paragraph in the Amendment may be deleted entirely, but will not be revised. The age range of 26-30 is also indicated within the brackets.

## Company and Contact

### Filing Contact Information

CarLee Cramer, chcramer@nglic.com  
 2 E. Gilman Street 608-443-5371 [Phone]  
 Madison, WI 53701

### Filing Company Information

National Guardian Life Insurance Company	CoCode: 66583	State of Domicile: Wisconsin
P.O. Box 1191	Group Code:	Company Type: LAH
Madison, WI 53701-1191	Group Name:	State ID Number:
(800) 626-7931 ext. 5325[Phone]	FEIN Number: 39-0493780	

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	One (1) amendment form submitted for review (@\$50/form).
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life Insurance Company	\$50.00	07/30/2010	38414345

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

## Correspondence Summary

### Dispositions

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

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Extension of Coverage for Dependent Children	CarLee Cramer	08/04/2010	08/04/2010

*SERFF Tracking Number:* NGLI-126748034      *State:* Arkansas  
*Filing Company:* National Guardian Life Insurance Company      *State Tracking Number:* 46365  
*Company Tracking Number:* AMEND-CHILDAGE 7/2010  
*TOI:* H20G Group Health - Vision      *Sub-TOI:* H20G.000 Health - Vision  
*Product Name:* Amendment Form  
*Project Name/Number:* Extension of Coverage for Dependent Children/

## **Disposition**

Disposition Date: 08/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form (revised)	Extension of Coverage for Dependent Children	Approved-Closed	Yes
Form	Extension of Coverage for Dependent Children	Replaced	Yes

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

**Amendment Letter**

Submitted Date: 08/04/2010

**Comments:**

Please note that we have made a change to the amendment form that was previously submitted and have attached the revised amendment form.

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AMEND-ChildAge 7/2010	Policy/Contr act/Fraternal Certificate: Amendment, Children	Extension of Initial Coverage for Dependent Children					41.300	Amendment - Coverage to Age 26- 8-3-10.pdf
	Insert Page, Endorsement or Rider							

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

## Form Schedule

### Lead Form Number: AMEND-ChildAge 7/2010

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/06/2010	AMEND-ChildAge 7/2010	Policy/Cont Extension of ract/Fratern Coverage for al Dependent Children Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		41.300	Amendment - Coverage to Age 26- 8-3- 10.pdf

**NATIONAL GUARDIAN LIFE INSURANCE COMPANY**  
**Two East Gilman Street, PO Box 1191, Madison, Wisconsin 53701**

**AMENDMENT**  
**AGE LIMITS FOR COVERED DEPENDENT CHILDREN**

Attached to Policy/Certificate No.: [1234567]

**The Policy/ Certificate to which this Amendment is attached are amended as follows, unless already so stated:**

**Extension of Age Limit for Covered Dependent Children:**

Coverage for any [unmarried] Covered Dependent child may be extended beyond any limiting age stated in the Policy/Certificate. [Such child must be dependent on You for income tax purposes.] This extension is available for any [unmarried] [dependent] child, regardless of student status. Such coverage may be extended until [the date] [the last day of the month in which] [the last day of the [Calendar][Policy] Year in which] the child attains the age of [26-30].

(The limiting age will not apply to a child who, at the time of the limiting age, is incapable of self-support by reason of mental retardation, mental illness or disorder or physical handicap, provided the incapacitated child is unmarried and dependent on an individual insured under the Policy/Certificate.)

To extend coverage for a Covered Dependent to age [26-30] You must send Us a written notice of Your request and pay any additional required premium. [This must be done within [31][45][60] days after the dependent's limiting age stated in the policy/certificate to which this Amendment is attached.]

**[Transition of Children Previously Denied Enrollment or Who Terminated Coverage Due to Attaining Limiting Age:**

If this change in the Policy/Certificate makes any formerly ineligible dependent child or terminated child eligible for coverage, the child will be eligible for re-enrollment as a newly eligible dependent [until January 1, 2011] [during the next open enrollment period]. [A child for whom you re-enroll for coverage after this date will be considered a Late Entrant.]]

**This Endorsement takes effect [on September 1, 2010,] and expires on the same date as the policy/certificate to which it is attached.**

**There are no other changes to the policy/certificate.**

In witness whereof, the Company has caused this Amendment to be signed by its President and Secretary.

  
Secretary

  
President

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	08/06/2010
<b>Comments:</b>		
<b>Attachments:</b>		
Certificate of Readability.pdf		
Certificate of Compliance.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application	Approved-Closed	08/06/2010
<b>Comments:</b>		
This amendment will be used with the following previously approved policy forms:		
NDNGRP 04/06 Approved: 10/10/2006		
NDNGRP 2010 Approved: 02/24/2010		
NVIGRP2002-AR Approved: 08/29/2002		
NVIGRP 5/07 Approved: 08/16/2007		



**CERTIFICATION OF READABILITY**

I, Mathew J. Dew, an officer of the National Guardian Life Insurance Company, certify that the Flesch scores for the submitted forms are listed below:

<u>Forms</u>	<u>Flesch Scores</u>
<b>AMEND-CHILDAGE 7/2010</b>	41.3

*Mathew J. Dew*  
Signature

July 30, 2010

Date

**Mathew J. Dew**  
VP and General Counsel

Individual responsible for this filing:

Name: CarLee H. Cramer

Title: Paralegal

Phone #: (608) 443-5371

Email: [chcramer@nglic.com](mailto:chcramer@nglic.com)



## CERTIFICATE OF COMPLIANCE

Name Of Insurer: National Guardian Life Insurance Company

Form No:

AMEND-ChildAge 7/2010

I certify that this form and related writings comply with all laws, rules, bulletins and published guidelines applicable to the particular type of form.

Mathew J. Dew  
Signature

July 30, 2010

Date

**Mathew J. Dew**  
VP and General Counsel

Individual responsible for this filing:  
Name: CarLee H. Cramer  
Title: Paralegal

Phone #: (608) 443-5371  
Email: [chcramer@nglic.com](mailto:chcramer@nglic.com)

---

National Guardian Life Insurance Company (NGL) • Two East Gilman Street • PO Box 1191 •  
Madison WI 53701-1191

608.257.5611 • 800.548.2962 • Fax: 608.257.4308 • [www.nglic.com](http://www.nglic.com)

SERFF Tracking Number: NGLI-126748034 State: Arkansas  
 Filing Company: National Guardian Life Insurance Company State Tracking Number: 46365  
 Company Tracking Number: AMEND-CHILDAGE 7/2010  
 TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision  
 Product Name: Amendment Form  
 Project Name/Number: Extension of Coverage for Dependent Children/

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/30/2010	Form	Extension of Coverage for Dependent Children	08/04/2010	Amendment - Coverage to Age 26- 7-19-10.pdf (Superseded)

**NATIONAL GUARDIAN LIFE INSURANCE COMPANY**  
**Two East Gilman Street, PO Box 1191, Madison, Wisconsin 53701**

**AMENDMENT**  
**AGE LIMITS FOR COVERED DEPENDENT CHILDREN**

Attached to Policy/Certificate No.: [1234567]

**The Policy/ Certificate to which this Amendment is attached are amended as follows, unless already so stated:**

**Extension of Age Limit for Covered Dependent Children:**

Coverage for any [unmarried] Covered Dependent child may be extended beyond any limiting age stated in the Policy/Certificate. This extension is available for any [unmarried] child, regardless of student status. Such coverage may be extended until [the date] [the last day of the month in which] [the last day of the [Calendar][Policy] Year in which] the child attains the age of [26-30].

(The limiting age will not apply to a child who, at the time of the limiting age, is incapable of self-support by reason of mental retardation, mental illness or disorder or physical handicap, provided the incapacitated child is unmarried and dependent on an individual insured under the Policy/Certificate.)

To extend coverage for a Covered Dependent to age [26-30] You must send Us a written notice of Your request and pay any additional required premium. [This must be done within [31][45][60] days after the dependent's limiting age stated in the policy/certificate to which this Amendment is attached.]

**[Transition of Children Previously Denied Enrollment or Who Terminated Coverage Due to Attaining Limiting Age:**

If this change in the Policy/Certificate makes any formerly ineligible dependent child or terminated child eligible for coverage, the child will be eligible for re-enrollment as a newly eligible dependent [until January 1, 2011] [during the next open enrollment period]. [A child for whom you re-enroll for coverage after this date will be considered a Late Entrant.]]

**This Endorsement takes effect [on September 1, 2010,] and expires on the same date as the policy/certificate to which it is attached.**

**There are no other changes to the policy/certificate.**

In witness whereof, the Company has caused this Amendment to be signed by its President and Secretary.

  
Secretary

  
President