

SERFF Tracking Number: AGDE-126802270 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 46787
Company Tracking Number: S30678NUFIC
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Rider
Project Name/Number: /

Filing at a Glance

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

Product Name: College A&S PPACA Rider SERFF Tr Num: AGDE-126802270 State: Arkansas
TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved- Closed State Tr Num: 46787
Sub-TOI: H04.001 Student Co Tr Num: S30678NUFIC State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor
Disposition Date: 09/27/2010
Authors: Jane Ford, Rosemary Manley, Robert Brestowski, Veronica Bullock
Date Submitted: 09/14/2010 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: 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: 09/27/2010 Explanation for Other Group Market Type:
State Status Changed: 09/27/2010
Created By: Robert Brestowski
Deemer Date: Corresponding Filing Tracking Number:
Submitted By: Veronica Bullock
PPACA: Grandfathered Immed Mkt Reforms
Filing Description:
Honorable Jay Bradford
Insurance Commissioner
Arkansas Insurance Department
1200 West 3rd Street

SERFF Tracking Number: AGDE-126802270 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 46787
Company Tracking Number: S30678NUFIC
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Rider
Project Name/Number: /
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
S30678NUFIC PPACA Mandatory Grandfathered Blanket Insurance Rider

Dear Arkansas Insurance Department:

The above 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.

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]
3rd Floor 302-830-4466 [FAX]
Wilmington, DE 19809

Filing Company Information

National Union Fire Insurance Company of CoCode: 19445 State of Domicile: Pennsylvania

SERFF Tracking Number: AGDE-126802270 State: Arkansas
 Filing Company: National Union Fire Insurance Company of State Tracking Number: 46787
 Pittsburgh, Pa.
 Company Tracking Number: S30678NUFIC
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
 Product Name: College A&S PPACA Rider
 Project Name/Number: /

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 per form x 1 form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	09/14/2010	39488321

SERFF Tracking Number: AGDE-126802270 State: Arkansas
Filing Company: National Union Fire Insurance Company of State Tracking Number: 46787
Pittsburgh, Pa.
Company Tracking Number: S30678NUFIC
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Rider
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/27/2010	09/27/2010

SERFF Tracking Number: AGDE-126802270 State: Arkansas
Filing Company: National Union Fire Insurance Company of State Tracking Number: 46787
Pittsburgh, Pa.
Company Tracking Number: S30678NUFIC
TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
Product Name: College A&S PPACA Rider
Project Name/Number: /

Disposition

Disposition Date: 09/27/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-126802270 State: Arkansas
 Filing Company: National Union Fire Insurance Company of State Tracking Number: 46787
 Pittsburgh, Pa.
 Company Tracking Number: S30678NUFIC
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
 Product Name: College A&S PPACA Rider
 Project Name/Number: /

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	PPACA Mandatory Grandfathered Blanket Insurance Rider	Approved-Closed	Yes

SERFF Tracking Number: AGDE-126802270 State: Arkansas
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 46787
 Company Tracking Number: S30678NUFIC
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
 Product Name: College A&S PPACA Rider
 Project Name/Number: /

Form Schedule

Lead Form Number: S30678NUFIC

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/27/2010	S30678NUFIC	Policy/Contract/Fraternal Blanket Insurance Certificate: Rider Amendment, Insert Page, Endorsement or Rider	Initial		50.500	S30678NUFIC.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]

PPACA MANDATORY GRANDFATHERED BLANKET INSURANCE RIDER

Notwithstanding anything in the [Policy] [Certificate] [Description of Coverage] to the contrary, the following provisions apply under this [Policy] [Certificate] [Description of Coverage] for Policy Years beginning on or after September 23, 2010 to ensure compliance with Federal health care reform known as the Patient Protection and Affordable Care Act, including any amendments, regulations, rules or other guidance issued with respect to the act ("Act"):

1. 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 Act.
2. Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.
3. 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.]
4. Any "per calendar year", "per Policy Year" or "per plan year" dollar limits are not applied to preventive benefits and may only be applied to essential benefits as allowed in the Act.
5. Any Preexisting Condition exclusion or limitation does not apply to Dependent children under age 19.

Definitions:

As used in this Rider, "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.

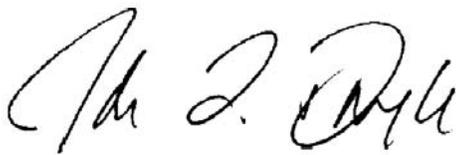
As used in this Rider, "preventive services" means:

- (A) evidence-based items or services that have in effect a rating of 'A' or 'B' in the current recommendations of the United States Preventive Services Task Force;
- (B) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual involved; and
- (C) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.

- (D) with respect to women, such additional preventive care and screenings not described in item (A) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.
- (E) for the purposes of the Act, and for the purposes of any other provision of law, the current recommendations of the United States Preventive Service Task Force regarding breast cancer screening, mammography, and prevention shall be considered the most current other than those issued in or around November, 2009.

This Rider applies only with respect to [Accidents] [or] [Sicknesses] that occur on or after that date.] It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider.

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



President



Secretary

SERFF Tracking Number: AGDE-126802270 State: Arkansas
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 46787
 Company Tracking Number: S30678NUFIC
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student
 Product Name: College A&S PPACA Rider
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	09/27/2010
Comments:		
Attachment: AR Readability Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application	Approved-Closed	09/27/2010
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	09/27/2010
Comments:		
Attachment: PPACA Uniform Compliance Form.pdf		

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the attached form number(s) S30678NUFIC 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>
S30678NUFIC	PPACA Grandfathered Blanket Rider	50.5



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	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<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	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.

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 Explanation: Page Number:	<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.
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26. ◇ Explanation: Page Number:	<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.
	Appeals Process – Requires establishment of an internal claims appeal process and external review process. Explanation: Page Number:	<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.

◇ 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
	<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>	<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 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>