

SERFF Tracking Number: ARBB-127786763 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 50158
Company Tracking Number: 23-2618 10/11, 23-2619 10/11
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Amendments
Project Name/Number: Special Amendments/23-2618 10/11, 23-2619 10/11

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Amendments

SERFF Tr Num: ARBB-127786763 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 50158

Sub-TOI: H16G.001A Any Size Group - PPO

Co Tr Num: 23-2618 10/11, 23-
2619 10/11 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor
Disposition Date: 11/02/2011

Authors: Christi Kittler, Yvonne
McNaughton, Frank Sewall, Rita
Thatcher, Evelyn Laney

Date Submitted: 11/01/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Special Amendments

Status of Filing in Domicile:

Project Number: 23-2618 10/11, 23-2619 10/11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state
of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 11/02/2011

State Status Changed: 11/02/2011

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find forms 23-2618 and 23-2619 10/11 for your review and approval if indicated.

This amendment provides coverage for temporary Employees going to Full-time status and also provides a waiver of the waiting period for rehired employees who were terminated for no more than ninety (90) days and had coverage in the

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employee's health benefit plan. It is for both the dental and health plans for the Oxane group. Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the group benefit certificates to which these amendments are attached.

Please feel free to contact me at 378-2165 with any questions you may have.

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
 320 West Capitol, Ste 211 501-378-2165 [Phone]
 Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas
 601 S. Gaines Street Group Code: Company Type:
 Little Rock, AR 72201 Group Name: State ID Number: N/A
 (501) 378-2967 ext. [Phone] FEIN Number: 71-0226428

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$100.00	11/01/2011	53369659

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/02/2011	11/02/2011

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Disposition

Disposition Date: 11/02/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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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	23-2618 10/11	Approved-Closed	Yes
Form	23-2619 10/11	Approved-Closed	Yes

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Form Schedule

Lead Form Number: 23-2618 10/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/02/2011	23-2618 10/11	Certificate	23-2618 10/11	Initial		40.400	23-2618 10-11 (Temp-FT)Oxane-90days.pdf
Approved-Closed 11/02/2011	23-2619 10/11	Certificate	23-2619 10/11	Initial			23-2619 10-11Dental (90 days)Oxane.pdf



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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2618

ELIGIBILITY STANDARDS, Subsection 6.2 is hereby amended to add the following new subsections.

Effective Date for Temporary Employees going to Full-Time Status. Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, a temporary employee who has worked a minimum of thirty (30) hours per week for at least six (6) consecutive months of continuous employment and subsequently transfer to full-time status will be exempt from satisfying Waiting Period. Coverage will become effective on the first day of the Policy Month following the date of hire as a full-time employee.

Effective Date for Rehired Employees. Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, an Employee who is rehired after being laid off for no more than ninety (90) days, will be exempt from satisfying the Waiting Period and will be effective in the employee health benefit plan the first day of the Policy Month following their rehire date. If the Employee did not satisfy the entire Waiting Period prior to being laid off, the Employee will be required to satisfy any remaining Waiting Period upon rehire prior to the coverage effective date.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201



Arkansas
BlueCross BlueShield
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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
DENTAL GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2619

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision A.2. is hereby amended to add the following provisions:

- c. **Effective Date for Temporary Employees going to Full-Time Status.** Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, a temporary employee who has worked a minimum of thirty (30) hours per week for at least six (6) consecutive months of continuous employment and subsequently transfer to full-time status will be exempt from satisfying Waiting Period. Coverage will become effective on the first day of the Policy Month following the date of hire as a full-time employee.

- d. **Effective Date for Rehired Employees.** Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, an Employee who is rehired after being laid off for no more than ninety (90) days, will be exempt from satisfying the Waiting Period and will be effective in the employee health benefit plan the first day of the Policy Month following their rehire date. If the Employee did not satisfy the entire Waiting Period prior to being laid off, the Employee will be required to satisfy any remaining Waiting Period upon rehire prior to the coverage effective date.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield DentalBlue Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
A MUTUAL INSURANCE COMPANY
601 S. Gaines Street
Little Rock, Arkansas 72201

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Please see attached. Attachment: Flesch Certification 23-2618, 23-2619 10-11.pdf	Approved-Closed	11/02/2011
Bypassed - Item: Application Bypass Reason: Not required. Comments:	Approved-Closed	11/02/2011
Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Not PPACA related. Comments:	Approved-Closed	11/02/2011



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment No. 23-2618, 23-2619 10/11**

**FLESCH READING EASE
CERTIFICATION**

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.4 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Name

Vice President

Title

November 1, 2011

Date