

SERFF Tracking Number: MADS-127810771 State: Arkansas  
Filing Company: Madison National Life Insurance Company, Inc. State Tracking Number: 50232  
Company Tracking Number: GAO-ACC-NONDUP-AMD-1111  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Amendatory Endorsement  
Project Name/Number: /

## Filing at a Glance

Company: Madison National Life Insurance Company, Inc.

Product Name: Amendatory Endorsement

SERFF Tr Num: MADS-127810771 State: Arkansas

TOI: H21 Health - Other

SERFF Status: Closed-Approved-  
Closed State Tr Num: 50232

Sub-TOI: H21.000 Health - Other

Co Tr Num: GAO-ACC-NONDUP-  
AMD-1111 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Sue Long, Cheryl Richards Disposition Date: 11/14/2011

Date Submitted: 11/09/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

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

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 11/14/2011

State Status Changed: 11/14/2011

Deemer Date:

Created By: Cheryl Richards

Submitted By: Cheryl Richards

Corresponding Filing Tracking Number: MADS-125654210

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Please note: Form GAO-ACC-C-1207-AR (Group Accident Coverage Certificate) was filed and approved in your State on 05/23/2008 under Serff tracking number MADS-125654210.

Please find attach the Amendatory Endorsement for NON-DUPLICATION OF BENEFITS in which we have deleted the word "group" from health care plan.

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## Company and Contact

### Filing Contact Information

Cheryl Richards, Compliance Specialist car@madisonlife.com  
 PO Box 5008 800-356-9601 [Phone] 2063 [Ext]  
 Madison, WI 53705 608-830-2700 [FAX]

### Filing Company Information

Madison National Life Insurance Company, Inc. CoCode: 65781 State of Domicile: Wisconsin  
 1241 John Q. Hammons Drive Group Code: 450 Company Type: Life and Health  
 Madison, WI 53717 Group Name: State ID Number:  
 (800) 356-9601 ext. [Phone] FEIN Number: 39-0990296

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Madison National Life Insurance Company, Inc.	\$50.00	11/09/2011	53627748

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/14/2011	11/14/2011

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## Disposition

Disposition Date: 11/14/2011

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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<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>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Supporting Document</b>	PPACA Uniform Compliance Summary	Approved-Closed	Yes
<b>Form</b>	Amendatory Endorsement	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 11/14/2011	GAO-ACC- NONDUP- AMD-1111	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendatory Endorsement	Initial			GAO-ACC- NONDUP- AMD- 1111.pdf

**MADISON NATIONAL LIFE INSURANCE COMPANY, INC**

**PO Box 5008 • Madison, WI 53705**

## **AMENDATORY ENDORSEMENT**

It is hereby understood and agreed that this Amendatory Endorsement is made part of the Group Accident Coverage Certificate of Insurance to which it is attached and is amended as follows:

The NON-DUPLICATION OF BENEFITS section is hereby deleted in its entirety and replaced with the following:

### **NON-DUPLICATION OF BENEFITS**

If an Insured Person is covered by any other health care plan and would, as a result, receive total medical expense or service benefits in excess of the expenses actually incurred; then the Accident Medical Expense Benefits payable under the Policy will be reduced by such excess amount. This Non-Duplication of Benefits provision does not apply if the Policy is considered primary under any coordination of benefit guidelines contained in the other health care plans.

This Amendatory Endorsement takes effect on the Effective Date of the Certificate and shall continue in force under the same provisions that govern the Entire Contract. All other terms, provisions and conditions of the Entire Contract remain unchanged except as stated above.

The President and Secretary of Madison National Life Insurance Company, Inc. witness this Amendatory Endorsement:



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**Larry R. Graber**  
**President**



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**Adam C. Vandervoort**  
**Secretary**

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> Readability Certification.pdf	Approved-Closed	11/14/2011
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not Applicable. <b>Comments:</b>	Approved-Closed	11/14/2011
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> Not Applicable. <b>Comments:</b>	Approved-Closed	11/14/2011
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> Not Applicable. <b>Comments:</b>	Approved-Closed	11/14/2011
<b>Bypassed - Item:</b> PPACA Uniform Compliance Summary <b>Bypass Reason:</b> Not Applicable <b>Comments:</b>	Approved-Closed	11/14/2011

**Madison National Life Insurance Company  
PO Box 5008, Madison, WI 53705**

**CERTIFICATE OF READABILITY**

**TO:** Department of Insurance

**RE:** Form: GAO-ACC-NONDUP-AMD-1111

I hereby certify that the forms meet the minimum requirements of the Flesch reading ease policy simplification test, are at least 10 point type or larger, and that the Flesch reading ease test has been applied to said forms individually or in combination with another, including removal of all tables, schedule pages, and/or legal or medical terminology, with resulting scores of:

<b>Form</b>	<b>Description</b>	<b>Score</b>
GAO-ACC-NONDUP-AMD-1111	Amendatory Endorsement	40.5



**Robert J. Stubbe  
Executive Vice President**

**Dated: November 9, 2011**