

SERFF Tracking Number: ARBB-127883418 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 50443
Company Tracking Number: 23-2623, 23-2624,23-2628 1/12
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Special Amendments
Project Name/Number: Amendments/23-2623,23-2624,23-2628 1/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Special Amendments

SERFF Tr Num: ARBB-127883418 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 50443

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

Co Tr Num: 23-2623, 23-2624,23-
2628 1/12 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

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

Disposition Date: 12/12/2011

Date Submitted: 12/09/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Amendments

Status of Filing in Domicile: Pending

Project Number: 23-2623,23-2624,23-2628 1/12

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: 12/12/2011

State Status Changed: 12/12/2011

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 23-2623, 23-2624 and 23-2628 1/12 for your review and approval if indicated.

In amendments 23-2623 and 23-2624 the eligibility standards have been modified and special continuation provisions are provided. In amendment 23-2628 we have added a calendar year deductible of \$500 to the group's Medipak Plans.

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These amendments were created specifically for Craighead Electric.

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 certificates to which these amendments will be 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: \$150.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$150.00	12/09/2011	54400878

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/12/2011	12/12/2011

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Disposition

Disposition Date: 12/12/2011

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	Amendment	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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Form Schedule

Lead Form Number: 23-2623 1/12

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 12/12/2011	23-2623 1/12	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.000	23-2623 1-12Craighead Elec Draft PPOHSA.pdf
Approved-Closed 12/12/2011	23-2624 1/12	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.000	23-2624 1-12Dental(CraigheadElec).pdf
Approved-Closed 12/12/2011	23-2628 1/12	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.000	23-2628 1-12 Craighead GMPFHD.pdf



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

AMENDMENT NO. 2623

**Craighead Electric
Effective January 1, 2012**

ELIGIBILITY STANDARDS, 6.1 Eligibility for Coverage, "Employee Coverage" is hereby amended to read as follows.

Employee Coverage. To be eligible, an Employee must:

- a. work on a full-time basis for the Employer;
- b. complete the required Waiting Period, if applicable; and
- c. be in a class of Employees who are included in the Plan.

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision B

Active Directors, Retired Directors and Bona Fide Retirees. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, coverage is extended to active directors, retired directors and retirees as described below.

- a. Active Directors who were first elected prior to January 1, 2008, coverage is provided for such Director and their Dependents during his or her service on the Board of Directors. Further, upon the termination of such Director's service, coverage shall continue for each Director for a period of time equal to the period that such Director served on the Board of Directors, e.g. if the Director served for twelve (12) years, then coverage will continue for the Director for a period of twelve (12) years after the Director's service on the Board of Directors terminates. Coverage shall be provided for such period regardless of whether all periods of service are consecutive or not. Notwithstanding the above, if the service on or for the Board of Directors is for a total of eighteen (18) years, then coverage will be provided for the life of the Director.
- b. Active Directors who were first elected after January 1, 2008, coverage is provided for such Director and their Dependents during his or her service on the Board of Directors. Upon the termination of such service, coverage under the Plan shall also terminate.
- c. Retired Directors are eligible to continue coverage in the Employee Health Benefit Plan for as long as the Craighead Electric allows, subject to payment of the premium timely.
- d. Bona Fide Retirees are defined as Employees who are at least fifty-five (55) years of age and have twenty (20) or more years of service or at least sixty-two (62) years of age and have five (5) years of service. Bona Fide Retirees are eligible to continue coverage in the Employee Health Benefit Plan subject to Craighead Electric's retiree plan rules, provided the premium is timely paid.

ELIGIBILITY STANDARDS, 6.2 Effective Date of Coverage, is hereby amended to add the following new Subsections.

Effective Date for Employees Rehired by Employer. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, an Employee who is rehired, after being laid off for no more than six (6) months, will be exempt from satisfying the Waiting Period provided the Employee met the Waiting Period prior to being laid off. If the rehired Employee is hired from another co-op within six (6) months of separation from the previous employer, the Employee is exempt from satisfying the Waiting Period. The effective date of coverage in the health benefit plan will be the first of the month following the rehire date.

ELIGIBILITY STANDARDS, Subsection 6.4. is hereby amended to add the following new Subsection.

Special Continuation for Surviving Spouses. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, a surviving Spouse

of an Employee who was covered in the Employee Health Benefit Plan and had previously met the required Waiting Period, may continue coverage provided the premium is timely paid.

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, President and Chief Executive Officer

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



AMENDMENT NO. 2624

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, Provision A.1. a. is hereby amended to read as follows:

- A. Personal Insurance
 - 1. Employee Eligibility Date
 - a. Employees who work on a full-time basis for the employer are eligible for insurance after completion of the required Waiting Period, provided they are in a class of employees who are included in the Plan by the Employer. Employees shall be considered to work on a full-time basis if they regularly and routinely work the minimum number of hours per year specified by the Employer.

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

Active Directors, Retired Directors and Bona Fide Retirees. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, coverage is extended to active directors, retired directors and retirees as described below.

- a. Active Directors who were first elected prior to January 1, 2008, coverage is provided for such Director and their Dependents during his or her service on the Board of Directors. Further, upon the termination of such Director's service, coverage shall continue for each Director for a period of time equal to the period that such Director served on the Board of Directors, e.g. if the Director served for twelve (12) years, then coverage will continue for the Director for a period of twelve (12) years after the Director's service on the Board of Directors terminates. Coverage shall be provided for such period regardless of whether all periods of service are consecutive or not. Notwithstanding the above, if the service on or for the Board of Directors is for a total of eighteen (18) years, then coverage will be provided for the life of the Director.
- b. Active Directors who were first elected after January 1, 2008, coverage is provided for such Director and their Dependents during his or her service on the Board of Directors. Upon the termination of such service, coverage under the Plan shall also terminate.
- c. Retired Directors are eligible to continue coverage in the Employee Health Benefit Plan for as long as the Craighead Electric allows, subject to payment of the premium timely.
- d. Bona Fide Retirees are defined as Employees who are at least fifty-five (55) years of age and have twenty (20) or more years of service or at least sixty-two (62) years of age and have five (5) years of service. Bona Fide Retirees are eligible to continue coverage in the Employee Health Benefit Plan subject to Craighead Electric's retiree plan rules, provided the premium is timely paid.

Special Continuation for Surviving Spouses and Dependents. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, a surviving Spouse or a Dependent of an Employee who was covered in the Employee Health Benefit Plan and had previously met the required Waiting Period, may continue coverage provided the premium is timely paid.

Effective Date for Employees Rehired by Employer. Subject to all other terms, conditions, exclusions and limitations in the Plan as set forth in this Benefit Certificate, an Employee who is rehired, after being laid off for no more than six (6) months, will be exempt from satisfying the Waiting Period provided the Employee met the Waiting Period prior to being laid off. If the rehired Employee is hired from another co-op within six (6) months of separation from the previous employer, the Employee is exempt from satisfying the Waiting Period. The effective date of coverage in the health benefit plan will be the first of the month following the rehire 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, President and Chief Executive Officer

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



Arkansas
BlueCross BlueShield
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
RETIREE MEDIPAK
GROUP BENEFIT CERTIFICATE**

**AMENDMENT NO. 2628
FORM NO. 74-GMPF**

BENEFITS AND SPECIFIC LIMITATIONS OF THE PLAN, Medicare Extended Hospital Service Benefits, "Benefits" (opening paragraph) is hereby amended to read as follows.

Benefits. Subject to all terms, conditions, exclusions and limitations of the Plan set forth in this Benefit Certificate, if you are admitted to a Participating Hospital as a registered bed patient, the Plan will pay these amounts after You have satisfied Your \$500 Calendar Year Deductible:

BENEFITS AND SPECIFIC LIMITATIONS OF THE PLAN, Medicare Part B Services, "Benefits" (opening paragraph) is hereby amended to read as follows.

Benefits. Subject to all terms, conditions, exclusions and limitations of the Plan set forth in this Benefit Certificate, if you receive a health intervention covered by Medicare Part B, the Plan will pay these amounts after You have satisfied Your \$500 Calendar Year Deductible:

BENEFITS AND SPECIFIC LIMITATIONS OF THE PLAN, Medically Necessary Emergency Care in a Foreign Country, "Limitations" is hereby amended to add the following new Subsection.

Deductibles paid under this provision for emergency care in a foreign country do not contribute toward accumulation of the Calendar Year Deductible.

GLOSSARY OF TERMS is hereby amended to add the following new Subsection. All remaining Subsections are hereby re-numbered to correlate with the change.

Calendar Year Deductible means the out of pocket expenses paid by You for services covered by this Certificate before the Plan begins benefit payments.

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, President

ARKANSAS BLUE CROSS AND BLUE SHIELD
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 Form 2623,2624,2628 1-12.pdf	Approved-Closed	12/12/2011

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not required. Comments:	Approved-Closed	12/12/2011

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Not PPACA related. Comments:	Approved-Closed	12/12/2011



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos. 23-2623, 23-2624, 23-2628 1/12**

**FLESCH READING EASE
CERTIFICATION**

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.0 and complies 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

December 9, 2011
Date