

SERFF Tracking Number: NGLI-126999515 State: Arkansas
Filing Company: National Guardian Life Insurance Company State Tracking Number: 47777
Company Tracking Number: DN-2010CT CB
TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental
Product Name: DN-2010CT CB Carryover Benefits Rider
Project Name/Number: DN-2010CT CB Carryover Benefits Rider/

Filing at a Glance

Company: National Guardian Life Insurance Company

Product Name: DN-2010CT CB Carryover Benefits Rider SERFF Tr Num: NGLI-126999515 State: Arkansas

TOI: H10G Group Health - Dental SERFF Status: Closed-Approved-Closed State Tr Num: 47777

Sub-TOI: H10G.000 Health - Dental Co Tr Num: DN-2010CT CB State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Peggy Kratz, Julie

Coombe

Date Submitted: 01/25/2011

Disposition Date: 02/01/2011
Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: DN-2010CT CB Carryover Benefits Rider

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 02/01/2011

State Status Changed: 02/01/2011

Created By: Julie Coombe

Corresponding Filing Tracking Number:

Filing Description:

Dear Commissioner/Director:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Julie Coombe

The attached group dental rider is submitted for your review and approval. This form will replace form DN-2002CT CB Rider previously approved by your Department on March 18, 2005.

The enclosed rider will be offered with previously approved group dental product NDNGRP 2010 which was approved by your Department on February 24, 2010.

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The Carryover Rider allows the insured person to carryover a portion of their unused maximum benefit amount for use in later years.

Your approval of this form would be greatly appreciated. Please contact me at the number or email address provided if you have any questions or concerns.

Sincerely,

Julie A. Coombe
 Policy Forms Specialist – Group Markets

Company and Contact

Filing Contact Information

Julie Coombe, jacoombe@nglic.com
 2 E. Gilman Street 608-443-5317 [Phone]
 Madison, WI 53701-1191

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: 1 rider @ \$50 per rider
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life Insurance Company	\$50.00	01/25/2011	44061191

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/01/2011	02/01/2011

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Disposition

Disposition Date: 02/01/2011

Implementation Date:

Status: Approved-Closed

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	Statement of Variability	Approved-Closed	Yes
Form	Carryover Benefits Rider	Approved-Closed	Yes

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Form Schedule

Lead Form Number: DN-2010CT CB

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 02/01/2011	DN-2010CT CB	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Policy/Cont Carryover Benefits Rider	Initial		50.300	DN-2010CT CB.pdf



A Mutual Company Incorporated in 1909
PO Box 1191 • Madison, WI 53701-1191

Carryover Benefits Rider

Attached to and made part of this Policyholder's Group Dental Policy and each Certificate of Insurance issued under such policy. It is hereby agreed that the policy and certificate is amended by adding the Carryover Benefits provision as defined below:

Effective Date: This rider is effective on [Month, Day, Year].

Policyholder Status:

[This is a new group with no prior Carryover Benefits provision in place.]

[This is an in-force group renewing coverage and adding this rider. Carryover Benefits will be accumulated based on the claim activity from the first complete Benefit Year this rider was in-force.]

[This is a Takeover group. Carryover Benefits will be accumulated based on the claim activity from the first complete Benefit Year this rider was in-force.]

[This is a Takeover group. Carryover Benefits will be accumulated based on the prior Benefit Year's claim activity, subject to availability of applicable data from the prior insurance carrier.]

Benefits Description:

An Insured may be eligible for carryover of a portion of his or her unused Certificate Year Maximum Benefit, as follows:

If an Insured submits Qualifying Claims for Covered Expenses during a Benefit Year and, in that Benefit Year, receives benefits that are in excess of any deductible or co-pay fees, and that, in total, do not exceed the Threshold Limit, the Insured will be credited a Carryover Benefit for that Benefit Year. In addition, the Insured must have at least one cleaning and one routine exam per year.

Carryover Benefits will be accrued and stored in the Insured's Carryover Account. If an Insured reaches his or her Certificate Year Maximum Benefit, We will pay a benefit from the Insured's Carryover Account up to the amount stored in the Insured's Carryover Account. The accrued Carryover Benefits stored in the Carryover Account may not be greater than the Carryover Account Limit.

An Insured's Carryover Account will be eliminated, and the accrued Carryover Benefits lost, if the Insured has a break in coverage of any length of time, for any reason.

The Threshold Limit, Carryover Benefit, and Carryover Account Limits for this Policy/Certificate are:

- Threshold Limit: [\$500]
- Carryover Benefit: [\$250]
- Carryover Account Limit: [\$1,000]

Eligibility for a Carryover Benefit will be established or reestablished at the time the first Qualifying Claim in a Benefit Year is received for Covered Expenses incurred during that Benefit Year.

In order to properly calculate the Carryover Benefit, claims should be submitted timely in accordance with the Proof of Loss provision found within the Claims Provision. You have the right to request review of prior Carryover Benefit calculations. The request for review must be within 12 months from the date the Carryover Benefit was established.

Other Specifications:

[Calendar Year Plans: If this plan's dental coverage first becomes effective on any date other than January 1, , this rider will not become effective until January 1 of the first full Calendar Year. And, if the effective date of an Insured's dental coverage is in October, November or December, this rider will not apply to the Insured until January 1 of the next Calendar Year. In either case:

- Only claims incurred on or after January 1 will count toward the Threshold Limit;
- Requirement of 1 cleaning and 1 exam incurred after January 1; and
- Carryover Benefits will not be applied to an Insured's Carryover Account until the Calendar Year that starts one year from the date the rider first applies.]

[Policy Year Plans: If the effective date of an Insured's dental coverage is within the three months prior to the start of this plan's next Policy Year, this benefit rider will not apply to the Insured until the next Policy Year.

And:

- Only claims incurred on or after the start of the next Policy Year will count toward the Threshold Limit;
- Requirement of 1 cleaning and 1 exam incurred after January 1; and
- Carryover Benefits will not be applied to an Insured's Carryover Account until the Policy Year that starts one year from the date the rider first applies.]

If Covered Insurance Percentages increase each Benefit Year for certain Covered Procedures, this rider will not apply to the Insured until all Covered Insurance Percentages reach the ultimate level. And, if the Covered Insurance Percentages reach the ultimate level within the three months prior to the start of this plan's next Benefit Year, this rider will not apply to the Insured until the next Benefit Year, and:

- Only claims incurred on or after the start of the next Benefit Year will count toward the Threshold Limit; and
- Carryover Benefits will not be applied to an Insured's Carryover Account until the Benefit Year that starts one year from the date the rider first applies.

Definitions:

 "Benefit Year" means Calendar Year or Policy Year, according to the type of plan applicable under the Policy/Certificate to which this rider is attached.

- "Carryover Account" means the amount of an Insured's accrued Carryover Benefits.
- "Carryover Account Limit" means the maximum amount of cumulative Carryover Benefits that an Insured can store in his or her Carryover Account.
- "Carryover Benefit" means the dollar amount, which will be added to an Insured's Carryover Account when he or she receives benefits in a Benefit Year that do not exceed the Threshold Limit.
- Qualifying Claim means a claim under Procedure Classes [A, B, C, and D, (Orthodontia) and must include 1 exam and 1 cleaning.] .
- "Threshold Limit" means the maximum amount of benefits that an Insured can receive during a Benefit Year and still be entitled to receive the Carryover Benefit. This includes all claims processed under all Procedure Classes.

This Rider takes effect on the date shown on Page 1 of this Rider and expires with the Policy/Certificate to which it is attached. It is subject to all the terms, conditions, limitations and exclusions of the Policy/Certificate that are not inconsistent with it. Nothing contained in this Rider will be held to change, waive or extend any provisions of the Policy/Certificate except as stated in this Rider.

Signed for National Guardian Life Insurance Company, at its Home Office, 2 East Gilman Street, Madison, WI 53701-1191.


Sherri Kliczak, Secretary


Mark Solverud, President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Certification of Readability.pdf	Approved-Closed	02/01/2011

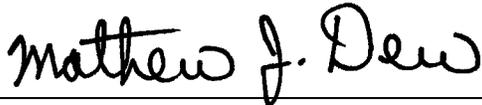
	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A Comments:	Approved-Closed	02/01/2011

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: DN-2010CT CB - Variable Data.pdf	Approved-Closed	02/01/2011

CERTIFICATION OF READABILITY

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

Forms	Flesch Scores
DN-2010CT CB	50.3



Signature

January 24, 2011

Date

Mathew J. Dew
Vice-President and General Counsel
National Guardian Life Insurance Company

**GROUP DENTAL PRODUCT – CARRYOVER BENEFITS RIDER – Form DN-2010CT CB RIDER
STATEMENT OF VARIABILITY**

The variable text contained in this rider may be modified as follows:

The information on the Schedule will be completed with information specific to the group issued, i.e., type of coverage, who the rider covers and the effective date and termination date.

Section I – Policyholder Status

Based on each specific Policyholder, we may delete each statement in [brackets] that does not apply.

Section II – Benefits Description

The amount of the Threshold Limit, Carryover Benefit and the Carryover Account Limit are bracketed to allow for completion based on the benefits elected by the Policyholder.

The Threshold Limit will be \$0 to \$2,500

The Carryover Benefit will be \$0 to \$2,500

The Carryover Account Limit will be \$0 to \$2,500

Section III – Other Specifications

Based on each specific Policyholder, we may delete each statement in [brackets] that does not apply based on the effective date of the plan offered by the Policyholder.

Section IV – Definitions

Procedure Classes under the Qualifying Claim definition is bracked so that Covered Procedures may be revised to reflect the benefits offered by the Policyholder.