

SERFF Tracking Number: AMMS-127077367 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
Company Tracking Number: MGR04609
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Association Group
Project Name/Number: MGR04609/MGR04609

Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Association Group

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.002A Large Group Only - PPO

Filing Type: Form

SERFF Tr Num: AMMS-127077367 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 48250

Co Tr Num: MGR04609

Authors: Pat Allison, Deb Paris

Date Submitted: 03/15/2011

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 03/18/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: MGR04609

Project Number: MGR04609

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 03/18/2011

State Status Changed: 03/18/2011

Created By: Pat Allison

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

The enclosed matrix paragraphs are submitted for review and approval for use with our existing portfolio of group health forms. Golden Rule intends to issue these forms in conjunction with previously approved policies and certificates delivered to evidence coverage under master policies issued in the state of Illinois to a non-employer based association group.

The Definitions and Medical Benefits provisions will be revised to incorporate Illinois-mandated benefits for customized orthotic devices and prosthetic devices. These benefits will be incorporated in the Illinois base policy/certificate and will

SERFF Tracking Number: AMMS-127077367 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
 Company Tracking Number: MGR04609
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
 Product Name: Association Group
 Project Name/Number: MGR04609/MGR04609

therefore be provided to all certificateholders insured under the applicable policies, regardless of their state of residence. Incorporation of these Illinois mandates will not affect additional state specific benefits provided via the state-specific endorsement issued to residents of states other than Illinois.

To the best of my knowledge, these forms comply with the statutory and regulatory requirements of your state. The required documents are enclosed, accordingly.

If you should have any questions concerning this filing, please feel free to contact Policy Compliance 800-926-7602 ext. 77771. If you prefer, I may be contacted via e-mail at the following address: dlparis@goldenrule.com.

Company and Contact

Filing Contact Information

Debra Paris, Manager dlparis@goldenrule.com
 7440 Woodland Drive 800-926-7602 [Phone] 7771 [Ext]
 Indianapolis, IN 46278-1719 317-328-9645 [FAX]

Filing Company Information

Golden Rule Insurance Company CoCode: 62286 State of Domicile: Indiana
 7440 Woodland Drive Group Code: 707 Company Type: Life and Health
 Indianapolis, IN 46278 Group Name: State ID Number:
 (800) 926-7602 ext. [Phone] FEIN Number: 37-6028756

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 3 forms = \$150.00
 Paid via EFT.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$150.00	03/15/2011	45587696

SERFF Tracking Number: AMMS-127077367 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
Company Tracking Number: MGR04609
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Association Group
Project Name/Number: MGR04609/MGR04609

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/18/2011	03/18/2011

SERFF Tracking Number: AMMS-127077367 *State:* Arkansas
Filing Company: Golden Rule Insurance Company *State Tracking Number:* 48250
Company Tracking Number: MGR04609
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.002A Large Group Only - PPO
Product Name: Association Group
Project Name/Number: MGR04609/MGR04609

Disposition

Disposition Date: 03/18/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMS-127077367 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
 Company Tracking Number: MGR04609
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
 Product Name: Association Group
 Project Name/Number: MGR04609/MGR04609

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	Definitions	Approved-Closed	Yes
Form	Definitions	Approved-Closed	Yes
Form	Medical Benefits	Approved-Closed	Yes

SERFF Tracking Number: AMMS-127077367 State: Arkansas
 Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
 Company Tracking Number: MGR04609
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
 Product Name: Association Group
 Project Name/Number: MGR04609/MGR04609

Form Schedule

Lead Form Number: MGR04609

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 03/18/2011	MGR04609	Policy/Cont Definitions ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		59.140	MGR04609 Form.pdf
Approved-Closed 03/18/2011	MGR04610	Policy/Cont Definitions ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		59.140	MGR04610 Form.pdf
Approved-Closed 03/18/2011	MGR04611	Policy/Cont Medical Benefits ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		59.140	MGR04611 Form.pdf

DEFINITIONS

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"*Customized orthotic device*" means a supportive device for the body or a part of the body, the head, neck or extremities.

Customized orthotic device shall not include foot orthotics defined as a device inserted into the shoe designed to support the structural components of the foot during weight-bearing activities.

DEFINITIONS

[In the *policy/certificate*, *italicized* words are defined. Words not *italicized* will be given their ordinary meaning.

Wherever used in the *policy/certificate*:]

"Prosthetic device" means an artificial device to replace, in whole or in part, an arm or leg. *Prosthetic device* shall include accessories essential to the effective use of the device.

MEDICAL BENEFITS

[STANDARD MEDICAL COVERED EXPENSES:

Standard medical *covered expenses* are limited to charges:]

- (A) For *customized orthotic devices* and *prosthetic devices*. *Covered expenses* shall include the replacement or repair of the device when *medically necessary* based on the *covered person's* physical condition, unless necessitated by misuse or loss.

SERFF Tracking Number: AMMS-127077367 State: Arkansas
Filing Company: Golden Rule Insurance Company State Tracking Number: 48250
Company Tracking Number: MGR04609
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Association Group
Project Name/Number: MGR04609/MGR04609

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMS-127077367

State: Arkansas

Filing Company: Golden Rule Insurance Company

State Tracking Number: 48250

Company Tracking Number: MGR04609

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.002A Large Group Only - PPO

Product Name: Association Group

Project Name/Number: MGR04609/MGR04609

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	03/18/2011
Comments:		
Attachment:		
C006.3 P006.3 Readability 3 2010.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	03/18/2011
Bypass Reason: Does not apply tot his filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	03/18/2011
Bypass Reason: Does not apply to this filing.		
Comments:		

Certification of Reading Ease

RE: Form (s) P-006.3 et al

C-006.3 et al

Golden Rule Insurance Company, by Julie Vanstraten, its Vice President, does hereby certify to the best of our knowledge and belief that:

1. The Flesch reading ease test score of the above is: P-006.3 et al (59.06)
C-006.3 et al (59.14)
2. The above is printed (except for : specification pages, schedules, tables and, with regard to any application, minor instructions concerning preparation) in not less than ten point type, one point leaded.
3. All text has been included in arriving at the above score(s), except for the following: Headings, italicized words, and form numbers.
4. The entire text of the form(s) was analyzed in arriving at the above score(s), except as follows: See #3 above.
5. The readability of the above form(s) complies with the statutory and/or regulatory requirements of the following states: All
6. The above form(s) will be used in:

<input type="checkbox"/> individual health insurance	<input type="checkbox"/> individual life insurance
<input checked="" type="checkbox"/> group health insurance	<input type="checkbox"/> group life insurance

March 16, 2010
Date



Julie Vanstraten
Vice President, General Counsel