

SERFF Tracking Number: USLH-127063107 State: Arkansas
Filing Company: United Security Life and Health Insurance Company State Tracking Number: 48188
Company Tracking Number: FORUM.RTCI
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Certificate Amendments - Forum Provision
Project Name/Number: Certificate Amendments - Forum Provision/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Certificate Amendments - Forum Provision SERFF Tr Num: USLH-127063107 State: Arkansas

Forum Provision

TOI: H16G Group Health - Major Medical SERFF Status: Closed- Disapproved State Tr Num: 48188

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: FORUM.RTCI State Status: Disapproved-Closed

Filing Type: Form

Author: Jaime Gettemans
Date Submitted: 03/08/2011

Reviewer(s): Rosalind Minor
Disposition Date: 03/10/2011
Disposition Status: Disapproved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Certificate Amendments - Forum Provision

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Discretionary

Filing Status Changed: 03/10/2011

State Status Changed: 03/10/2011

Created By: Jaime Gettemans

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Please see the Cover Letter under the "Supporting Documents" tab for a detailed filing description.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: Jaime Gettemans

Company and Contact

Filing Contact Information

Jaime Gettemans,

jaimegettemans@jandpholdings.com

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6640 S. Cicero Avenue 708-552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Per Regulation 57, the filing fee is \$50 per form; therefore, since we are filing 2 forms for approval, our total filing fee for this filing will be \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$100.00	03/08/2011	45373372

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	03/10/2011	03/10/2011

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Disposition

Disposition Date: 03/10/2011

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed-No Actuary

Comment:

The addition of Forum is being disapproved as unacceptable to our Department and contrary to Arkansas Law.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Disapproved	Yes
Supporting Document	Application	Disapproved	Yes
Supporting Document	PPACA Uniform Compliance Summary	Disapproved	Yes
Supporting Document	Cover Letter	Disapproved	Yes
Form	Certificate Amendment - Forum and Rights to Collect Information Provisions	Disapproved	Yes
Form	Certificate Amendment - Forum Provisions	Disapproved	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Disapprove d 03/10/2011	FORUM.RTCI-ABC-90	Certificate	Certificate Amendment - Forum and Rights to Collect Information and Provisions	Initial			FORUM.RTCI-ABC-90.pdf
Disapprove d 03/10/2011	FORUM-ABC-2008/2010	Certificate	Certificate Amendment - Forum Provisions	Initial			FORUM-ABC-2008.2010.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Additions to the Certificate:

I. The following is hereby added to the **GENERAL PROVISIONS** section of the Certificate:

FORUM: Any lawsuits or disputes arising under the terms of the Certificate must be brought in the United States District Court for the Northern District in Illinois.

II. The following is hereby added to the **GENERAL PROVISIONS** section of the Certificate:

RIGHT TO COLLECT INFORMATION: To determine Our liability, We may request additional information from an Insured Person, Health Care Practitioner, facility, or other individual or entity. An Insured Person must cooperate with Us, and assist Us by obtaining the following information within 45 days of Our request. Charges will be denied if We are unable to determine Our liability because an Insured Person, Health Care Practitioner, facility, or other individual or entity failed to:

1. Authorize the release of all medical records to Us and other information We request.
2. Provide Us with information We requested about pending claims, other insurance coverage or proof of Creditable Coverage.
3. Provide Us with information as required by any contract with Us or a Provider including, but not limited to, repricing information.
4. Provide Us with information that is accurate and complete.
5. Have any examination completed as requested by Us.
6. Provide reasonable cooperation to any requests made by Us.

Such charges may be considered for benefits upon receipt of the requested information, provided all necessary information is received prior to expiration of the time allowed in the Proof of Loss provision.

The Amendment takes effect on the Certificate effective date. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company



Secretary

Certificate Amendment

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United Security Life and Health Insurance Company

A handwritten signature in black ink, appearing to read "Robert J. Jones". The signature is written in a cursive style with a large, stylized initial "R".

Secretary

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Disapproved	03/10/2011
Comments:	Please find attached the flesch certification for each amendment.		
Attachments:	Flesch Certification (FORUM.RTCI-ABC-90).pdf Flesch Certification (FORUM-ABC-2008.2010).pdf		
		Item Status:	Status Date:
Bypassed - Item:	Application	Disapproved	03/10/2011
Bypass Reason:	Does not apply.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Disapproved	03/10/2011
Bypass Reason:	Does not apply.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Disapproved	03/10/2011
Comments:	Please find attached the cover letter which contains a detailed filing description for this filing.		
Attachment:	3.7.11 - AR Cover Letter (FORUM.RTCI).pdf		



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

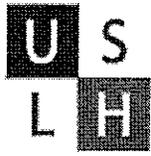
FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (FORUM.RTCI-ABC-90) received a Flesch Reading Ease Score of 32.1. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Robert G. Dial
Vice President Compliance

3/7/2011

Date



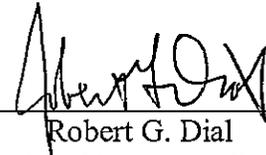
UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (FORUM-ABC-2008/2010) received a Flesch Reading Ease Score of 53.3. This form complies with the requirements of A.C.A. 23-80-206, cited as the Life and Disability Insurance Policy Language Simplification Act.



Robert G. Dial
Vice President Compliance

3/7/2011

Date

U S **UNITED SECURITY**
L H **LIFE AND HEALTH INSURANCE COMPANY**

March 7, 2011

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Re: **UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY**

FEIN #:	36-3692140	/	NAIC #:	81108
FORUM-ABC-2008/2010		-	Certificate Amendment – Forum Provision	
FORUM.RTCI-ABC-90		-	Certificate Amendment – Forum and Right to Collect Information Provisions	

THERE IS NOT AN APPLICABLE CHECKLIST AVAILABLE FOR THIS TYPE OF FILING

To Whom It May Concern:

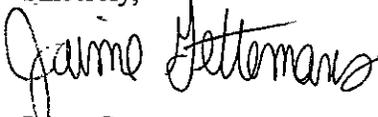
The enclosed filing is being submitted for your review and approval. After a review of our current Group Certificates, it was decided that the aforementioned amendments are necessary to clarify provisions within.

Please note that two Certificate Amendments are being filed for review and approval. The first, **FORUM-ABC-2008/2010**, affects Group Certificates ABC-2008ADCAR, ABC-2008APXAR and ABC-2008PRPAR. The second, **FORUM.RTCI-ABC-90**, only affect Group Certificate ABC-90. The reason for two Certificate Amendments is due to the fact that Group Certificates ABC-2008ADCAR, ABC-2008APXAR and ABC-2008PRPAR already have the **Right to Collect Information** provision under **General Provisions**.

Once approved, these amendments will be effective on all new business going forward for all Group Certificates, ABC-2008ADCAR, ABC-2008APXAR, ABC-2008PRPAR and ABC-90.

Please direct any questions, correspondence, or approval to my attention concerning this filing. I look forward to your approval of this form. You may reach me directly at (708) 552-2417.

Sincerely,



Jaime Gettemans
Compliance Department
jaimegettemans@priscorp.net

Quality Products from Caring Professionals

6640 South Cicero Avenue, Bedford Park, IL 60638
800-875-4422 / 708-475-6100 Fax: 708-475-6120