

SERFF Tracking Number: ARBB-127310336 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 49237
Company Tracking Number: 23-2595 4/11, 23-2596 4/11, 23-2604 6/11
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Special Amendment
Project Name/Number: ASU Amendment/23-2595 4/11, 23-2596 4/11, 23-2604 6/11

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Special Amendment

SERFF Tr Num: ARBB-127310336 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num: 49237

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

Co Tr Num: 23-2595 4/11, 23-2596
4/11, 23-2604 6/11 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Christi Kittler, Yvonne

Disposition Date: 07/07/2011

McNaughton, Rita Thatcher, Evelyn
Laney

Date Submitted: 07/06/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ASU Amendment

Status of Filing in Domicile: Pending

Project Number: 23-2595 4/11, 23-2596 4/11, 23-2604 6/11

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: 07/07/2011

State Status Changed: 07/07/2011

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 23-2595, 23-2596 4/11 and 23-2604 6/11 for your review and approval if indicated.

Amendment 23-2595 provides benefits for early retirees who meet specific criteria. Amendment 23-2596 provides that coverage terminates the last day of the month following the month that termination occurs. Amendment 23-2604

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enhances the number of cleanings from two (2) per year to four (4) per year if they meet the pregnancy, diabetes and heart disease criteria. These amendments are written exclusively for the ASU voluntary dental group and is not applicable to any other group(s).

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 policies to which these amendments are 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	07/06/2011	49475420

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/07/2011	07/07/2011

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Disposition

Disposition Date: 07/07/2011

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: 23-2595 4/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 07/07/2011	23-2595 4/11	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.600	23-2595 4- 11Retirement (ASU)Dental. pdf
Approved- Closed 07/07/2011	23-2596 4/11	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.600	23-2596 4-11 (ASU)Dental. pdf
Approved- Closed 07/07/2011	23-2604 6/11	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendment	Initial		40.600	23-2604 6-11 ASU Dental.pdf



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

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
GROUP VOLUNTARY DENTAL BENEFIT
CERTIFICATE**

**AMENDMENT NO. 2595
Form No. 64-307**

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, is hereby amended to add the following new provision.

- E. **Special Continuation Privilege for Retirees.** Subject to all other terms, conditions, exclusions and limitation in the Plan as set forth in this Benefit Certificate, an Employee may be eligible to continue coverage in the employee health benefit plan provided the following criteria are met:
1. The Employee must have attained the age of fifty-five (55); and
 2. The Employee has a minimum of ten (10) years of continuous service in the Plan; and
 3. The combined sum of the Employee's age and years of continuous, full-time service to the Plan equals seventy (70) or greater.
 4. Coverage may continue indefinitely with the same level and type of coverage the Employee had prior to retirement provided the premiums are timely paid.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Dental Group Benefit Certificate. All other provisions remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
A MUTUAL INSURANCE COMPANY
601 S. Gaines Street
Little Rock, Arkansas 72201



**Arkansas
BlueCross BlueShield**
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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
GROUP VOLUNTARY DENTAL BENEFIT
CERTIFICATE**

**AMENDMENT NO. 2596
Form No. 64-307**

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE, C.1.b. is hereby amended to read as follows.

- b Coverage shall terminate at 12:00 midnight Central time on the last day of the Policy Month following the month that:
 - (i.) The Covered Person is a Dependent Spouse who becomes legally separated from the Employee; or
 - (ii.) The Covered Person ceases to be eligible as an Employee or Dependent.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Dental Group Benefit Certificate. All other provisions remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

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



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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
GROUP VOLUNTARY DENTAL BENEFIT
CERTIFICATE**

AMENDMENT NO. 2604

Form No. 64-307

COVERED SERVICES, Special Limitations for Diagnostic and Preventive Services (Service Category A.) is hereby amended to add the following new provision.

Four (4) in a calendar year:

- a. Adult prophylaxis (D1110) during pregnancy (available during the nine months of pregnancy and 3 months of post-delivery care)
- b. Adult prophylaxis (D1110) for Covered Persons with diabetes
- c. Adult prophylaxis (D1110) for Covered Persons with heart disease

COVERED SERVICES, Special Limitations for Basic Services (Service Category B.) is hereby amended to add the following new provision.

Four (4) in a calendar year:

Periodontal maintenance (D4910) for Covered Persons with periodontal disease, provided perio history is documented prior to diagnosis of disease.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Group Voluntary Dental Benefit Certificates. All other provisions of the Group Dental Benefit Certificate remain in full force and effect.

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
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Little Rock, Arkansas 72201

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: See attached. Attachment: Flesch Certification 2595, 2596 4-11 & 2604 6-11.pdf	Approved-Closed	07/07/2011

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not needed. Comments:	Approved-Closed	07/07/2011

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Not PPACA related. Comments:	Approved-Closed	07/07/2011



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos. 23-2595, 23-2596 4/11 and 23-2604 6/11**

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.6 and comply 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

July 6, 2011

Date