

SERFF Tracking Number: LSVX-G127357604 State: Arkansas
Filing Company: USable Life State Tracking Number: 49475
Company Tracking Number: AR000960100008
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Group Health Policy Amendments - August 2011
Project Name/Number: GRP- Group/AR000960100008

Filing at a Glance

Company: USable Life

Product Name: Group Health Policy
Amendments - August 2011

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.001C Any Size Group - Other
Filing Type: Form

SERFF Tr Num: LSVX-
G127357604

SERFF Status: Closed-Approved-
Closed

Co Tr Num: AR000960100008

Author: SPI Life and Specialty
Ventures

Date Submitted: 08/05/2011

State: Arkansas

State Tr Num: 49475

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 08/08/2011

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: 08/05/2011

State Filing Description:

General Information

Project Name: GRP- Group

Project Number: AR000960100008

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 08/08/2011

State Status Changed: 08/08/2011

Created By: SPI Life and Specialty Ventures

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find forms 42-51 7/11 for your review and approval if indicated.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: SPI Life and Specialty Ventures

This amendment is for special continuation privileges for retired County Officials and County Employees of Carroll County.

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Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendments as part of the benefit certificates with which they will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which these amendments will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which these amendments are attached.

Please feel free to contact Evelyn Laney at 378-2165 with any questions you may have.

Company and Contact

Filing Contact Information

Rob Wittenburg, Regulatory Resource Analyst rwittenburg@usablelife.com
PO Box 1650 501-212-8877 [Phone] 8877 [Ext]
Little Rock, AR 72203-1650 501-235-8484 [FAX]

Filing Company Information

USable Life CoCode: 94358 State of Domicile: Arkansas
PO Box 1650 Group Code: 876 Company Type: Life & Health
Little Rock, AR 72203-1650 Group Name: Life and Speciality State ID Number:
Ventures (LSV)
(501) 375-7200 ext. [Phone] FEIN Number: 71-0505232

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USable Life	\$50.00	08/05/2011	50411944

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/08/2011	08/08/2011

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Disposition

Disposition Date: 08/08/2011

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: LSVX-G127357604 *State:* Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document	Application	Approved-Closed	No
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	No
Form	Amendment	Approved-Closed	No

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Form Schedule

Lead Form Number: 42-51 7/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/08/2011	42-51 7/11	Certificate	Amendment Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	42-51 7-11 CarCtyRet.PD F



AMENDMENT TO THE
USABLE LIFE
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES

AMENDMENT NO. 42-51

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

Special Continuation for County Officials and County Employees. In as much as the Policyholder is a County of Arkansas, the county officials and county employees are eligible to continue coverage upon retirement if:

- a. The county official or county employee retires at age fifty-five (55) or older and is vested in the County Division of the Arkansas Public Employees' Retirement System; or
- b. The county official or county employee retires at any age with thirty (30) or more years of actual service or thirty-five (35) years of credited service in the County Division of the Arkansas Public Employees' Retirement System.
- c. The Employee will be responsible for one hundred percent (100%) of the premium cost.

This Amendment becomes a part of the USABLE Life Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

A handwritten signature in black ink that reads "Jason Mann". The signature is written in a cursive, flowing style.

Jason Mann, President

USABLE Life
Group Health Division
[PO Box 1151, 400 West Capitol, Suite 1500
Little Rock, Arkansas 72203]

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	08/08/2011
Comments:			
Attachment:			
	Flesch Certification USable 42-51 7-11.PDF		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	08/08/2011
Bypass Reason:	Not a policy filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	08/08/2011
Bypass Reason:	Not PPACA related.		
Comments:			



RE: US Able Life
Form Nos. 42-51 7/11

FLESCH READING EASE
CERTIFICATION

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.3 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Accident and Health Insurance Policy Language Simplification Act.

A handwritten signature in black ink, appearing to read "Jason Allen", is written above a horizontal line.

Name

President
Title

August 3, 2011
Date