

State: Arkansas **Filing Company:** National Casualty Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: NC Dental - MAC Amendment/Association
Project Name/Number: /

Filing at a Glance

Company: National Casualty Company
Product Name: NC Dental - MAC Amendment/Association
State: Arkansas
TOI: H10G Group Health - Dental
Sub-TOI: H10G.000 Health - Dental
Filing Type: Form
Date Submitted: 11/29/2012
SERFF Tr Num: NWLC-128787200
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: NSHDTL-NC-2700-MAC AR

Implementation: On Approval
Date Requested:
Author(s): LaToyia Brooks
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 11/29/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** National Casualty Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: NC Dental - MAC Amendment/Association
Project Name/Number: /

General Information

| | |
|--|--|
| Project Name: | Status of Filing in Domicile: Pending |
| Project Number: | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: Concurrently, being filed in National Casualty's state of domicile, Wisconsin. |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Large |
| Group Market Type: Association | Overall Rate Impact: |
| Filing Status Changed: 11/29/2012 | |
| State Status Changed: 11/29/2012 | Deemer Date: |
| Created By: LaToyia Brooks | Submitted By: LaToyia Brooks |
| Corresponding Filing Tracking Number: | |

Filing Description:

Nationwide is filing Amendment, NSHDTL -NC-2700-MAC AR to amend the Certificate and Schedule of Benefits. The Amendment amends the below Certificate and Schedule of Benefits.

NSHDTL NC 2500 approved by the Department of Insurance on 03/12/2009; SERFF Tracking Number NWLC-125991652.
 NSHDTL NC 2500 SCHED approved by the Department of Insurance on 03/12/2009; SERFF Tracking Number NWLC-1125991652.

Additionally, Nationwide will use Med-Sense Guaranteed Association situated in Missouri with the above previously approved forms. The By-laws for the Association is attached in the Supporting Documentation.

Company and Contact

Filing Contact Information

| | |
|--|-------------------------|
| Latoyia Brooks, Sr. Compliance Analyst | brookl10@nationwide.com |
| 1 Nationwide Plaza | 614-677-3871 [Phone] |
| Columbus, OH 43215 | |

Filing Company Information

| | | |
|--------------------------------|-------------------------|------------------------------|
| National Casualty Company | CoCode: 11991 | State of Domicile: Wisconsin |
| 8877 North Gainey Center Drive | Group Code: | Company Type: |
| Scottsdale, AZ 85258 | Group Name: | State ID Number: |
| (614) 854-3375 ext. [Phone] | FEIN Number: 38-0865250 | |

Filing Fees

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

State: Arkansas Filing Company: National Casualty Company
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| Company | Amount | Date Processed | Transaction # |
|---------------------------|---------|----------------|---------------|
| National Casualty Company | \$50.00 | 11/29/2012 | 65277544 |

SERFF Tracking #:

NWLC-128787200

State Tracking #:

Company Tracking #:

NSHDTL-NC-2700-MAC AR

State:

Arkansas

Filing Company:

National Casualty Company

TOI/Sub-TOI:

H10G Group Health - Dental/H10G.000 Health - Dental

Product Name:

NC Dental - MAC Amendment/Association

Project Name/Number:

/

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 11/29/2012 | 11/29/2012 |

SERFF Tracking #:

NWLC-128787200

State Tracking #:**Company Tracking #:**

NSHDTL-NC-2700-MAC AR

State:

Arkansas

Filing Company:

National Casualty Company

TOI/Sub-TOI:

H10G Group Health - Dental/H10G.000 Health - Dental

Product Name:

NC Dental - MAC Amendment/Association

Project Name/Number:

/

Disposition

Disposition Date: 11/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|----------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | Approved-Closed | Yes |
| Supporting Document | Application | Approved-Closed | Yes |
| Supporting Document | By-Laws | Approved-Closed | Yes |
| Supporting Document | Explanation of Variability | Approved-Closed | Yes |
| Form | MAC Amendment | Approved-Closed | Yes |

SERFF Tracking #:

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State: Arkansas

Filing Company:

National Casualty Company

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Form Schedule

Lead Form Number: NSHDTL-NC-2700-MAC AR

| Item No. | Schedule Item Status | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|-------------------------------|---------------|-----------------------|-----------|-------------|----------------------|-------------------|--|
| 1 | Approved-Closed 11/29/2012 | MAC Amendment | NSHDTL-NC-2700-MAC AR | CERA | Initial | | 57.900 | NSHDTL-NC-2700-MAC AR_assn__MAC Amendment_.pdf |

Form Type Legend:

| | | | |
|-------------|---|-------------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| OTH | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

AMENDMENT
NATIONAL CASUALTY COMPANY
Madison, Wisconsin

To be attached to and made part of Your Certificate of Coverage [and the Schedule of Benefits].

The effective date of this Amendment is the effective date of the Policy.

The Certificate [and Schedule of Benefits] [is, are] amended as described below. All other terms remain unchanged.

This Amendment replaces the language in the following Sections:

[Schedule of Benefits

Orthodontia Services:

1. We will determine the lesser of the Maximum Reimbursement as shown in the Schedule of Covered Procedures and the Provider's actual dental charge. We will then multiply that amount by the Percentage of Covered Expenses shown in the Schedule of Benefits.]

Certificate

All time references are changed to 12:01 a.m.

GENERAL DEFINITIONS –

Participating Provider Maximum Allowable Charge definition is hereby replaced with the following:

[Participating Provider Maximum Allowable Charge (MAC): The MAC is used if a Provider who is a Participating Provider performs a Covered Procedure. This is the amount that the Provider has agreed with Us to accept as payment in full for a dental Service. [The MAC will also be used for Non-Participating Providers. You may be responsible for the difference between the MAC and the actual dental charge from a Non-Participating Provider.]

WHEN COVERAGE BEGINS AND ENDS –

Change in Family Status is amended as follows:

[Change in Family Status: Eligible Persons may enroll or change their Coverage if a change in family status occurs, provided an Enrollment Form is received within [30, 31, 45, 60, 90] days of the event. A change in family status means any of the following:

1. Marriage [or lawful domestic partnership];
2. Divorce or legal separation;
3. Birth, adoption, or Placement for Adoption of a Child;
4. Death of a Spouse or Child;
5. A court or administrative order requiring the Eligible Person to provide Coverage for his or her Child;
6. Other changes as permitted by the Policyholder and Us.]

Section titled When will Coverage begin for your Dependents? The final sentence is replaced with:

If Your Dependent is enrolled as a result of a court or administrative order, Coverage for such child shall take effect on the [first of the month following the] [date of enrollment][date of the order][as defined by policyholder], [if We are notified in accordance with Our enrollment guidelines] [and] [once the required Premium, if any, has been paid]

When will Benefits and/or rates change? Is amended to read:

Change in Eligible Class [or Location]: The amount [or cost] of Your Benefit [and/or Benefits for Your Covered Dependents] may change if You become insured under a different Eligible Class [or You

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------|----------------------|-----------------|--------------|
| Satisfied - Item: | Flesch Certification | Approved-Closed | 11/29/2012 |
| Comments: | | | |
| Attachment(s): | | | |
| Read Cert.pdf | | | |

| | | Item Status: | Status Date: |
|------------------|-------------------------------------|-----------------|--------------|
| Bypassed - Item: | Application | Approved-Closed | 11/29/2012 |
| Bypass Reason: | This requirement is not applicable. | | |

| | | Item Status: | Status Date: |
|-------------------------------|---------|-----------------|--------------|
| Satisfied - Item: | By-Laws | Approved-Closed | 11/29/2012 |
| Comments: | | | |
| Attachment(s): | | | |
| MSGA By Laws as of 6.2012.pdf | | | |

| | | Item Status: | Status Date: |
|-----------------------------|----------------------------|-----------------|--------------|
| Satisfied - Item: | Explanation of Variability | Approved-Closed | 11/29/2012 |
| Comments: | | | |
| Attachment(s): | | | |
| NSHDTL NC 2700-MAC EO.V.pdf | | | |

CERTIFICATION OF COMPLIANCE WITH
INSURANCE POLICY SIMPLIFICATION REQUIREMENTS

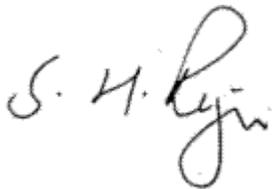
Name and Address of Insurer:

National Casualty Company
Madison, Wisconsin
Mail Code: 1-32-101

Policy/Certificate Form Number(s):
NSHDTL-NC-2700-MAC AR

Amendment

I certify that, to the best of my knowledge and belief, the policy/certificate forms are in compliance with the Flesch reading ease score and the other requirements set forth in the Insurance Policy Language Simplification Act of the State of Arkansas.



Syed S. Rizvi
Chief Specialty Insurance Officer

Date: November 29, 2012

BY-LAWS
OF
MED-SENSE GUARANTEED ASSOCIATION

January 13, 2011

BY-LAWS
OF
“MED-SENSE GUARANTEED ASSOCIATION“

ARTICLE I
PURPOSES

The general purposes of the Med-Sense Guaranteed Association (“Association”) shall be “Educational” as stated in its Articles of Incorporation and to otherwise engage in (i) distribution of various benefits, services, discounts and privileges for members of the Association by using, among other things, the collective buying power of all members, and (ii) all other permitted purposes under the general Not-For-Profit Law of the State of Missouri.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.
2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1 and 2 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4 Resignation Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association

Section 5 Reinstatement Upon written reapplication a former member may be reinstated to membership in the Association

Section 6 Transfer of Membership Membership in the Association is not transferable or assignable

ARTICLE IV MEETINGS OF MEMBERS

Section 1 Annual Meeting An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting The date of the annual meeting shall be determined by the Board of Directors

Section 2 Special Meeting Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3 Place of Meeting The Board of Directors may designate any place, within or without the State of Illinois as the place of meeting for any annual meeting The President or the Board of Directors may designate any place within or without the State of Illinois as the place of the meeting for any special meeting If no designation is made, the place of meeting shall be the registered office of the Association

Section 4 Notice of Meetings Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it

appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5 Quorum There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6 Manner of Acting The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7 Informal Action by Members Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8 Parliamentary Procedures Parliamentary Procedure for all meetings of members, directors and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9 Voting At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10 Matters Reserved to Membership Vote The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation,
2. The election of the Board of Directors, and

3 Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members

ARTICLE V BOARD OF DIRECTORS

Section 1 General Powers The affairs of the Association shall be managed by its Board of Directors

Section 2 Number, Tenure and Qualifications The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America and be members of the Association.

Section 3 Regular Meetings A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Illinois for the holding of additional regular meetings of the Board of Directors.

Section 4 Special Meetings Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5 Notice Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered either personally, by mail or through the internet, to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such

meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6 Quorum A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7 Manner of Acting The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8 Vacancies Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9 Compensation Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10 Telephonic Participation in Meeting The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11 Action by Written Consent Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be.

The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1 Officers The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2 Election and Term of Office The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3 Removal Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4 Vacancies A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5 President The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6 Vice President In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President.

and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7 Treasurer The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association, receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8 Secretary The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose, see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law, be custodian of the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws, keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII COMMITTEES

Section 1 Committees of Directors The Board of Directors, by resolution adopted by the majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association, but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2 Other Committees Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the

Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 Vacancies Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4 Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5 Rules Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1 Contracts The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2 Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3 Deposits All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4 Gifts The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5 Loans The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE IX CERTIFICATES OF MEMBERSHIP

Section 1 Certificates of Membership The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2 Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1 Annual Dues The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class

Section 2 Payment of Dues Dues shall be payable in advance

Section 3 Default and Termination of Membership When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues

Section 4 Initiation Fee Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal, which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Illinois under the provisions of the Articles of

Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

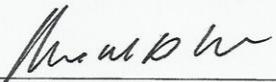
The Association shall provide for indemnification by the Association of any and all of its directors or officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.

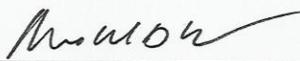
IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of
the day and year first written above.

Med-Sense Guaranteed Association (IL)



Mike Hershberger/President

Med-Sense Guaranteed Association (MO)



Mike Hershberger/President

STATEMENT OF VARIABILITY
NATIONAL CASUALTY COMPANY

NSHDTL-NC- 2700- MAC AMENDMENT

All wording that is bracketed will either be in or out. No new wording will be added.

- General Definitions. All bracketed items will either be in or out. No changes in verbiage will occur.
- When Coverage Begins and Ends Provisions - All bracketed items will either be in or out. No changes in verbiage will occur.
- Coverage Provisions - It will be in or out depending of this type of coverage is chosen by the policyholder.
- Claim Provisions - It will be in or out depending of this type of coverage is chosen by the policyholder.
- General Provisions. All bracketed items will either be in or out. No changes in verbiage will occur.