

State: Arkansas **Filing Company:** American Public Life Insurance Company
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: AMDI360APL
Project Name/Number: AMDI360APL/AMDI360APL

Filing at a Glance

Company: American Public Life Insurance Company
Product Name: AMDI360APL
State: Arkansas
TOI: H21 Health - Other
Sub-TOI: H21.000 Health - Other
Filing Type: Form
Date Submitted: 12/17/2012
SERFF Tr Num: AFDL-128812140
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AMDI360APL

Implementation: On Approval
Date Requested:
Author(s): Shari Vick, Melissa Mahanes, Ashlie Snyder, Ann Hobson
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 12/17/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: AMDI360APL
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Filing Company: American Public Life Insurance Company

General Information

Project Name: AMDI360APL
Project Number: AMDI360APL
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 12/17/2012
State Status Changed: 12/17/2012
Created By: Ashlie Snyder
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:
Deemer Date:
Submitted By: Ashlie Snyder

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Enclosed for your approval is the above-mentioned form. This is a new form and does not replace any previously approved policy. The purpose of this rider is to amend the base policy (GMLIV11APL), previously approved by your Department, to make the language more clear for the insured.

The Flesch score for the AMDI360APL is 52.

These forms may eventually be issued from an automated system. We will make every attempt to produce the automated version to duplicate this final printed format; however, fonts and word wrap can vary when going from one system or printer to another. We will not alter the wording and will try to duplicate all pages, including keeping the verbiage on each page as submitted for approval. The pages may print on different colors of paper depending upon the market.

I hereby certify that to the best of my knowledge the forms submitted herewith are in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state and such forms contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to call me at contact information shown on the Companies and Contacts tab.

Company and Contact

Filing Contact Information

Ashlie Snyder, Compliance Analyst I
2000 Classen
Oklahoma City, OK 73160

ashlie.snyder@af-group.com
800-654-8489 [Phone] 5255 [Ext]
405-523-5793 [FAX]

State: Arkansas **Filing Company:** American Public Life Insurance Company
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Filing Company Information

American Public Life Insurance Company	CoCode: 60801	State of Domicile: Oklahoma
2305 Lakeland Drive	Group Code: 330	Company Type: LAH
Flowood, MS 39232	Group Name:	State ID Number:
(601) 936-2157 ext. [Phone]	FEIN Number: 64-0349942	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
American Public Life Insurance Company	\$50.00	12/17/2012	65803059

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/17/2012	12/17/2012

SERFF Tracking #:

AFDL-128812140

State Tracking #:

Company Tracking #:

AMD1360APL

State:

Arkansas

Filing Company:

American Public Life Insurance Company

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

AMD1360APL

Project Name/Number:

AMD1360APL/AMD1360APL

Disposition

Disposition Date: 12/17/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

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	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Authorization 12	Approved-Closed	Yes
Form	Amendment Rider	Approved-Closed	Yes

SERFF Tracking #:

AFDL-128812140

State Tracking #:

Company Tracking #:

AMD1360APL

State:

Arkansas

Filing Company:

American Public Life Insurance Company

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

AMD1360APL

Project Name/Number:

AMD1360APL/AMD1360APL

Form Schedule

Lead Form Number: AMD1360APL

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved-Closed 12/17/2012	Amendment Rider	AMD1360AP L	POLA	Initial		52.000	AMD1360APL.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



American Public Life Insurance Company

A member of the American Fidelity Group.

2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-5606 • Local (601) 936-6600

Amendment Rider

This rider is a part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

The Definitions section of your Policy/Certificate is amended as follows:

PER OCCURRENCE: Per Occurrence means treatment for the same or related condition, unless separated by a period of 90 days. Treatment for the same or related condition separated by 90 days, or an unrelated condition will be considered a new Per Occurrence. The 90 day period of separation begins on the date treatment was received for which an outpatient benefit was paid that resulted in the Per Occurrence Benefit Maximum being met.

A handwritten signature in black ink, appearing to be 'J. H. H. H.', written over a red bracket that is part of the signature line.

President, Chief Operating Officer]

SERFF Tracking #:

AFDL-128812140

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AMD1360APL

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H21 Health - Other/H21.000 Health - Other

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	12/17/2012
Comments:			
Attachment(s):			
12_1214_FlschCert.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	12/17/2012
Bypass Reason:	The application used with this product was approved and the filing number is AFDL-127354528		
		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	12/17/2012
Comments:			
Attachment(s):			
Amendment Rider Certification.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	12/17/2012
Bypass Reason:	n/a-FILED UNDER THE BASE		
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	12/17/2012
Bypass Reason:	n/a		
		Item Status:	Status Date:
Satisfied - Item:	Authorization 12	Approved-Closed	12/17/2012
Comments:			
Attachment(s):			
Authorization12.pdf			



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READABILITY CERTIFICATION

I hereby certify that policy forms enclosed on the Forms filing tab meet the minimum reading ease score required by the Insurance Code in your state.

The Flesch Score for each form is:

Form Number	Description	Flesch Score	Word Count (For AR, VA)	Sentence Count (For VA)
AMDI360APL	Amendment Rider	52	168	7

Our Company uses Microsoft Word to calculate the Flesch Score. Microsoft Word does not provide a syllable count.

Alex Bagby, ASA, MAAA
Sr. Vice President and Chief Risk Officer

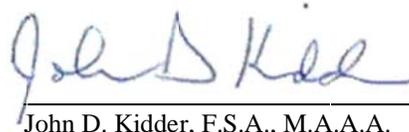
December 14, 2012
Date

ACTUARIAL CERTIFICATION

**American Public Life Insurance Company
Amendment Rider Form AMDI360APL**

I, John D. Kidder, am a consulting actuary for Kidder, LLC, and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to render this statement of Actuarial Opinion.

I hereby certify that the above captioned form will have no impact on the rates for the form to which it is attached.



John D. Kidder, F.S.A., M.A.A.A.
Consulting Actuary
Kidder LLC

December 13, 2012



American Public Life Insurance Company

A member of the American Fidelity Group.

January 2, 2012

NAIC Number: 60801
FEIN Number: 64-0349942

To Whom It May Concern:

American Fidelity Assurance Company, located at 2000 N. Classen Boulevard, Oklahoma City, Oklahoma, 73125, is hereby authorized to submit forms for approval to the Department of Insurance on behalf of American Public Life Insurance Company. Changes to the forms, as may be necessary to gain approval, are included in this authorization.

Sincerely,

Alex M. Bagby, ASA, MAAA
Vice President & Chief Risk Officer