

**State:** Arkansas **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** AR FC Actuarial Addendum\_Discounts  
**Project Name/Number:** AR FC Actuarial Addendum\_Discounts/AR FC Actuarial Addendum\_Discounts

## Filing at a Glance

Company: MedAmerica Insurance Company  
Product Name: AR FC Actuarial Addendum\_Discounts  
State: Arkansas  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate  
Date Submitted: 12/13/2012  
SERFF Tr Num: MEAM-128810343  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: AR FC ACTUARIAL ADDENDUM\_DISCOUNTS  
  
Implementation: On Approval  
Date Requested:  
Author(s): Jamie Vahue  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 12/31/2012  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** AR FC Actuarial Addendum\_Discounts  
**Project Name/Number:** AR FC Actuarial Addendum\_Discounts/AR FC Actuarial Addendum\_Discounts

## General Information

Project Name: AR FC Actuarial Addendum_Discounts	Status of Filing in Domicile:
Project Number: AR FC Actuarial Addendum_Discounts	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/31/2012
	State Status Changed: 12/31/2012
Deemer Date:	Created By: Jamie Vahue
Submitted By: Jamie Vahue	Corresponding Filing Tracking Number:

### Filing Description:

The enclosed rate filing is submitted for your review and approval. This Long Term Care Insurance Product is intended to be tax-qualified under section 7702B(b) of the Internal Revenue Code. The Policy and Rates were originally approved under SERFF Filing MEAM 126885717 on 12/9/2010.

An Addendum to the filed and approved Actuarial Memorandum is enclosed under the Supporting Documents tab. This Addendum illustrates a prospective adjustment to the Risk Classification section of the Actuarial Memorandum. No changes have been made to rates.

## Company and Contact

### Filing Contact Information

Jamie Vahue, LTC Compliance Analyst	jamie.vahue@medamericaltc.com
165 Court Street	800-544-0327 [Phone] 6782 [Ext]
Rochester, NY 14647	585-238-3675 [FAX]

### Filing Company Information

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name:	Company Type: Long Term
(585) 327-6522 ext. [Phone]	FEIN Number: 34-0977231	Care Insurance
		State ID Number:

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per filing

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**SERFF Tracking #:** MEAM-128810343      **State Tracking #:**      **Company Tracking #:** AR FC ACTUARIAL  
ADDENDUM\_DISCOUNTS

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**State:** Arkansas      **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** AR FC Actuarial Addendum\_Discounts  
**Project Name/Number:** AR FC Actuarial Addendum\_Discounts/AR FC Actuarial Addendum\_Discounts

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	12/31/2012	12/31/2012

SERFF Tracking #:

MEAM-128810343

State Tracking #:

Company Tracking #:

AR FC ACTUARIAL  
ADDENDUM\_DISCOUNTS

State: Arkansas

Filing Company: MedAmerica Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: AR FC Actuarial Addendum\_Discounts

Project Name/Number: AR FC Actuarial Addendum\_Discounts/AR FC Actuarial Addendum\_Discounts

## Disposition

Disposition Date: 12/31/2012

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Actuarial Addendum	Approved	No

SERFF Tracking #:

MEAM-128810343

State Tracking #:

Company Tracking #:

AR FC ACTUARIAL  
ADDENDUM\_DISCOUNTS

State: Arkansas

Filing Company:

MedAmerica Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: AR FC Actuarial Addendum\_Discounts

Project Name/Number: AR FC Actuarial Addendum\_Discounts/AR FC Actuarial Addendum\_Discounts

## Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: %

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<b>SERFF Tracking #:</b>	MEAM-128810343	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AR FC ACTUARIAL ADDENDUM_DISCOUNTS
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<b>State:</b>	Arkansas	<b>Filing Company:</b>	MedAmerica Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	AR FC Actuarial Addendum_Discounts		
<b>Project Name/Number:</b>	AR FC Actuarial Addendum_Discounts/AR FC Actuarial Addendum_Discounts		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Bypassed - Item:	Health - Actuarial Justification	Approved	12/31/2012
Bypass Reason:	N/A there are no rates or forms being submitted with this filing		
		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Cover Letter	Approved	12/31/2012
Comments:			
Attachment(s):			
FC 2012 Amend Rate File Cvr Ltr AR.pdf			

# MEDAmerica

INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

**Administrative Office:**

165 Court Street  
Rochester, NY 14647

Product Filing/Contracts Management

Tel: (800) 544-0327 x 6782

Fax: (585) 238-3642

E-Mail Address: [Jamie.vahue@medamericaltc.com](mailto:Jamie.vahue@medamericaltc.com)

12/12/2012

Jay Bradford, Commissioner  
Arkansas Department of Insurance  
1200 West 3<sup>rd</sup>. Street  
Little Rock, Arkansas 72201-1904

RE: **MedAmerica Insurance Company**  
Rate Amendment Filing –Tax Qualified Long-Term Care Insurance  
**FORM #: FC-336-AR et al.**  
**FORM #: FC-337-AR et al.**

**NAIC #:** 69515 00  
**FEIN #:** 34-0977231

Dear Commissioner Bradford:

The enclosed rate filing is submitted for your review and approval. This Long Term Care Insurance Product is intended to be tax-qualified under section 7702B(b) of the Internal Revenue Code. The Policy and Rates were originally approved under SERFF Filing MEAM 126885717 on 12/9/2010.

An Addendum to the filed and approved Actuarial Memorandum is enclosed under the Supporting Documents tab. This Addendum illustrates a prospective adjustment to the Risk Classification section of the Actuarial Memorandum. No changes have been made to rates.

The adjustment proposed herein is also being filed, under separate cover, for the company's other currently marketed long term care insurance product – Simplicity<sup>ii</sup><sub>sm</sub>. The company is planning to align and implement these two products as quickly as possible in 2013 and thanks you for your consideration of this filing.

Please do not hesitate to contact me at the number listed above if I can be of any assistance as you complete your review.

Sincerely,

***Jamie Vahue***

Jamie Vahue

Compliance Analyst