

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Filing at a Glance

Company: The Pyramid Life Insurance Company

Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011 SERFF Tr Num: UNAM-128108163 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Accepted
For Informational Purposes

State Tr Num:

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Author: Alicia Phillips-Guiler

Reviewer(s): Stephanie Fowler

Date Submitted: 02/22/2012

Disposition Date: 02/28/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/28/2012

State Status Changed: 02/28/2012

Deemer Date:

Created By: Alicia Phillips-Guiler

Submitted By: Alicia Phillips-Guiler

Corresponding Filing Tracking Number:

Filing Description:

Dear Sir/Madam:

In compliance with Rule and Regulation 76, Arkansas External Review Regulation. The Pyramid Life Insurance Company reports that no independent reviews were needed for calendar year 2011. We report for our major medical expenses-incurred plans as follows.

- a. Total number of requests for external review – 0
- b. From the number of requests for external review that are filed directly with the health

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

- carrier, the number of requests accepted for a full external review – 0
- c. Number of requests for external review resolved and, of those resolved, the number resolved upholding the adverse determination or final adverse determination and the number resolved reversing the adverse determination or final adverse determination – 0
 - d. Average length of time for resolution – N/A
 - e. Reasons for any failure to meet any of the deadlines specified in the regulation – N/A
 - f. Summary of types of coverages or cases for which an external review was sought – N/A
 - g. Number of external reviews that were terminated as the result of a reconsideration by the health carrier of its adverse determination or final adverse determination after the receipt of additional information from the covered person – 0
 - h. Any other information the commissioner may request or require – N/A

Should you have any questions or need additional information, please contact me at 407-444-4355 or aguiler@universalamerican.com

Sincerely,

Alicia P. Guiler
Senior Compliance Analyst

Company and Contact

Filing Contact Information

Alicia Guiler, AGuiler@universalamerican.com
P.O. Box 958465 407-444-4355 [Phone]
Lake Mary, FL 32795-8465

Filing Company Information

The Pyramid Life Insurance Company	CoCode: 68284	State of Domicile: Kansas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 48-0557726	
(407) 995-8000 ext. [Phone]		

Filing Fees

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pyramid Life Insurance Company	\$0.00	02/22/2012	

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	02/28/2012	02/28/2012

SERFF Tracking Number: UNAM-128108163 *State:* Arkansas
Filing Company: The Pyramid Life Insurance Company *State Tracking Number:*
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Disposition

Disposition Date: 02/28/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	External Review Annual Report	Accepted for Informational Purposes	Yes

SERFF Tracking Number: UNAM-128108163 State: Arkansas
Filing Company: The Pyramid Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: EXTERNAL REVIEW ANNUAL REPORT - 2011
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: External Review Annual Report	Accepted for Informational Purposes	Date: 02/28/2012
Comments:		
Attachment:		
EXTERNAL REVIEW ANNUAL RPT 2011.pdf		



1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
407 995 8000 phone

February 22, 2012

Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: **THE PYRAMID LIFE INSURANCE COMPANY**
External Review Annual Report
Regulation 76

NAIC# 68284

Dear Sir/Madam:

In compliance with Rule and Regulation 76, Arkansas External Review Regulation. The Pyramid Life Insurance Company reports that no independent reviews were needed for calendar year 2011. We report for our major medical expenses-incurred plans as follows.

- a. Total number of requests for external review – 0
- b. From the number of requests for external review that are filed directly with the health carrier, the number of requests accepted for a full external review – 0
- c. Number of requests for external review resolved and, of those resolved, the number resolved upholding the adverse determination or final adverse determination and the number resolved reversing the adverse determination or final adverse determination – 0
- d. Average length of time for resolution – N/A
- e. Reasons for any failure to meet any of the deadlines specified in the regulation – N/A
- f. Summary of types of coverages or cases for which an external review was sought – N/A
- g. Number of external reviews that were terminated as the result of a reconsideration by the health carrier of its adverse determination or final adverse determination after the receipt of additional information from the covered person – 0
- h. Any other information the commissioner may request or require – N/A

Should you have any questions or need additional information, please contact me at 407-444-4355 or aguiler@universalamerican.com

Sincerely,

A handwritten signature in black ink that reads "Alicia P. Guiler".

Alicia P. Guiler
Senior Compliance Analyst