

SERFF Tracking Number: USLH-128246266 State: Arkansas
Filing Company: United Security Life and Health Insurance State Tracking Number:
Company
Company Tracking Number: INCBEN96 (REV. 04/2012)
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Revised Increased Benefits Certificate Amendment
Project Name/Number: Revised Increased Benefits Certificate Amendment/

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Revised Increased Benefits Certificate Amendment SERFF Tr Num: USLH-128246266 State: Arkansas

TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: INCBEN96 (REV. 04/2012) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor
Author: Jaime Gettemans Disposition Date: 04/13/2012
Date Submitted: 04/09/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: Revised Increased Benefits Certificate Amendment

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: Resubmission

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: Jaime Gettemans

PPACA: Not PPACA-Related

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

Please see the attached Cover Letter under the "Supporting Documents" tab for a detailed filing description

State Narrative:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Previous Filing Number: Unknown

Group Market Type: Discretionary

Filing Status Changed: 04/13/2012

State Status Changed: 04/13/2012

Created By: Jaime Gettemans

Corresponding Filing Tracking Number:

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Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
 6640 S. Cicero Avenue 708-552-2417 [Phone]
 Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
 Company
 6640 S. Cicero Group Code: Company Type:
 Bedford Park, IL 60638 Group Name: State ID Number:
 (708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Regulation 57
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	04/09/2012	57817857

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/13/2012	04/13/2012

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Disposition

Disposition Date: 04/13/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Increased Benefits Certificate Amendment	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/13/2012	INCBEN 96 (rev. 04/2012)	Certificate	Increased Benefits Certificate Amendment	Revised	Replaced Form #: INCBEN 96 Previous Filing #: Unknown		INCBEN 96 (rev. 04.2012).pdf
		t, Insert	Amendment				
		Page, Endorsement or Rider					

**CERTIFICATE AMENDMENT
INCREASED BENEFITS**

This Amendment modifies the Certificate (ABC-90) to which it is attached and made a part of by adding to, or deleting from, the following provisions:

- I. The eleventh, and final point (●) under the **Prescription Drug Limitations**, page 12, is deleted in its entirety. Outpatient prescription drug, charges will be limited to the "Lifetime Medical Maximum per Insured Person" as stated in the **Schedule of Benefits**.
- II. The twenty-second, and next to last point (●) under **Eligible Expense**, page 13, is changed from 30 to 90 days of confinement in an Intensive Care Unit, per Benefit Period.
- III. The twenty-first point (●), regarding **Anesthesiologist**, page 13, is changed from "up to 20% of the primary surgeon's fee" to "reasonable and customary" as defined on page 23.
- IV. The following is added to the **Human Organ/Tissue Transplant Benefit**, contained on page 11 of the Certificate;
 - A. United Security has entered into an agreement with Centers of Excellence Networks, which provides a network of medical institutions where organ and tissue transplants are performed.
 - B. If an insured requires a transplant and uses the authorized networks, the maximum benefit is increased to \$1,000,000.00. After satisfaction of the deductible, benefits will immediately be payable at 100%.
 - C. Transplant services performed outside of the network, or in the network, but not approved by the Centers of Excellence Networks will be subject to a maximum benefit of \$100,000.00, which is subject to the deductible and coinsurance provisions.
 - D. If you or an eligible dependent become a transplant candidate, contact United Security immediately for details concerning the network.

United Security Life and Health Insurance Company



Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Please find attached the Flesch Certification for this filing. Attachment: 4.9.12 - Flesch Certification (INCBEN 96 (rev. 04.2012)).pdf	Approved-Closed	04/13/2012

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Does not apply. Comments:	Approved-Closed	04/13/2012

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Does not apply. Comments:	Approved-Closed	04/13/2012

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Please find attached the Cover Letter that contains a detailed filing description for this filing. Attachment: 4.9.12 -AR Cover Letter (INCBEN 96 (rev. 04.2012)).pdf	Approved-Closed	04/13/2012



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (INCBEN 96 (rev. 04/2012)) received a Flesch Reading Ease Score of 17.4. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Robert G. Dial
Vice President/Secretary

4/9/2012

Date

April 9, 2012

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: **Company ID #205611**
NAIC #81108 / **FEIN # 36-3692140**
Certificate Amendment - INCBEN 96 (rev. 04/2012)

To Whom It May Concern:

The enclosed filing is being filed as a resubmission to the original Certificate Amendment **INCBEN-96**, which was filed and approved by your department on March 21, 1996.

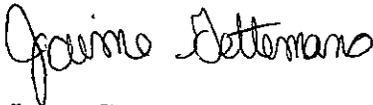
Just like the original filing, the enclosed filing is intended to modify Certificate ABC-90. It will be attached to all new issues of ABC-90 and given to all of our existing certificate holders on their anniversary dates.

The revised **Certificate Amendment – INCBEN-96 (rev. 04/2012)** will be used to amend Certificate ABC-90 by adding and/or deleting appropriate benefits within the Certificate.

We are revising this amendment to remove language under the Human Organ/Tissue Transplant Benefit; specifically, we removed the language that we entered into an agreement with United Resource Networks (URN) and added that we entered into an agreement with the Centers of Excellence Networks.

We look forward to your approval. If you should have any questions, feel free to contact me directly at (708) 552-2417 or via email at jaimemettemans@priscorp.net.

Sincerely,



Jaime Gettemans
Compliance Department

Quality Products from Caring Professionals