

SERFF Tracking Number: ARBB-128474654 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:
Company Tracking Number: 23-2538 R6/12
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Amendments
Project Name/Number: Special Amendments/23-2538 R6/12, 23-2576 R6/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Amendments

SERFF Tr Num: ARBB-128474654 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed State Tr Num:

Sub-TOI: H16G.001A Any Size Group - PPO

Co Tr Num: 23-2538 R6/12

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Christi Kittler, Yvonne
McNaughton, Frank Sewall, Rita
Thatcher, Evelyn Laney

Disposition Date: 06/27/2012

Date Submitted: 06/13/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Special Amendments

Status of Filing in Domicile: Pending

Project Number: 23-2538 R6/12, 23-2576 R6/12

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state
of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 06/27/2012

State Status Changed: 06/27/2012

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

Attached please find forms 23-2538, 23-2576 R6/12 for your review and approval if indicated.

These amendments modify the effective date provisions for new Employees and their dependents to be effective on the date of the event. These are general amendments and can be used by any group with these same requirements.

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Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d).

I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the group benefit certificate to which this amendment is attached.

Please feel free to contact me at 378-2165 with any questions you may have.

State Narrative:

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
 320 West Capitol, Ste 211 501-378-2165 [Phone]
 Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

| | | |
|-------------------------------------|-------------------------|-----------------------------|
| Arkansas Blue Cross and Blue Shield | CoCode: 83470 | State of Domicile: Arkansas |
| 601 S. Gaines Street | Group Code: | Company Type: |
| Little Rock, AR 72201 | Group Name: | State ID Number: N/A |
| (501) 378-2967 ext. [Phone] | FEIN Number: 71-0226428 | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|----------|----------------|---------------|
| Arkansas Blue Cross and Blue Shield | \$100.00 | 06/13/2012 | 60100670 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 06/27/2012 | 06/27/2012 |
| Approved | Donna Lambert | 06/13/2012 | 06/13/2012 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|----------|--------------------|-----------------|------------|----------------|
| Form | Amendment | Christi Kittler | 06/26/2012 | 06/26/2012 |

SERFF Tracking Number: ARBB-128474654 State: Arkansas
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Disposition

Disposition Date: 06/27/2012

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

This submission was re-opened in order to send a revised Form 23-2576 R6/12. The revised form is being approved effective on this date.

The remaining form will retain the original approval date of 6/13/12.

Rate data does NOT apply to filing.

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 Project Name/Number: Special Amendments/23-2538 R6/12, 23-2576 R6/12

| 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 |
| Form | Amendment | Approved-Closed | Yes |
| Form (revised) | Amendment | Approved-Closed | Yes |
| Form | Amendment | Replaced | Yes |

SERFF Tracking Number: ARBB-128474654 *State:* Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield *State Tracking Number:*
Company Tracking Number: 23-2538 R6/12
TOI: H16G Group Health - Major Medical *Sub-TOI:* H16G.001A Any Size Group - PPO
Product Name: Amendments
Project Name/Number: Special Amendments/23-2538 R6/12, 23-2576 R6/12

Disposition

Disposition Date: 06/13/2012

Implementation Date:

Status: Approved

HHS Status: Not Reported

State Review: Not Reviewed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARBB-128474654 State: Arkansas
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Amendment Letter

Submitted Date: 06/26/2012

Comments:

Per your conversation with Evelyn yesterday, we are re-attaching the revised form for your review and approval. We discovered that we missed some language in the amendment.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

| Form Number | Form Type | Form Name | Action | Form Action Other | Previous Filing # | Replaced Form # | Readability Score | Attachments |
|---------------|------------------------|-----------|---------|-------------------|-------------------|-----------------|-------------------|------------------------|
| 23-2576 R6/12 | Certificate Amendment, | Amendment | Revised | | 23-2576 10/10 | 23-2576 R6/12 | 40.500 | 23-2576 R6-12(doh).pdf |

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Form Schedule

Lead Form Number: 23-2538 R6/12

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-------------------------------|---------------|-----------------------|-----------|---------|--|-------------|------------------------|
| Approved-Closed 06/27/2012 | 23-2538 R6/12 | Certificate Amendment | Amendment | Revised | Replaced Form #: 23-2538 R6/12 Previous Filing #: 23-2538 R1/12 | 40.500 | 23-2538 R6-12(doh).pdf |
| Approved-Closed 06/27/2012 | 23-2576 R6/12 | Certificate Amendment | Amendment | Revised | Replaced Form #: 23-2576 R6/12 Previous Filing #: 23-2576 10/10 | 40.500 | 23-2576 R6-12(doh).pdf |



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2538

ELIGIBILITY STANDARDS, Subsection 6.2.3 hereby amended to read as follows.

Initial Enrollment of New Employees. If the Company receives a new Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective 12:01 a.m. on the date of hire.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201



**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2576

ELIGIBILITY STANDARDS, Subsection 6.2.3 is hereby amended to read as follows.

Initial Enrollment of New Employees. If the Company receives a new Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective 12:01 a.m. on the date of hire.

ELIGIBILITY STANDARDS, "Initial Effective Date for Newly Acquired Dependents," hereby amended to read as follows.

Effective Date for Newly Acquired Dependents. In no event will an Employee's Dependent's coverage become effective prior to the Employee's effective date. If an Employee acquires a new eligible Dependent after the date the Employee's coverage begins, coverage for a new Dependent will become effective in accordance with the following provisions:

- a. **Spouse.** When an Employee marries and wishes to have the Employee's Spouse covered, the Employee shall submit an application or change form within 30 days of the date of marriage. The effective date will be the date of marriage and the Spouse will not be a Late Enrollee. If an Employee submits the application or change form after the 30-day period, coverage for the Spouse will become effective in accordance with the provisions for Late Enrollment. See Subsection 6.2.4, above.
- b. **Newborn Children.** Coverage for an Employee's newborn Child shall become effective as of the Child's date of birth if the Employee gives the Company notice by submitting an application or change form to the Company for the Child within 90 days of the Child's date of birth and the appropriate premium to cover the newborn Child from the date of birth is paid. If the Employee submits the application or change form after the applicable 90-day time period, coverage for the Employee's newborn Child will become effective in accordance with the provisions for Late Enrollment. See Subsection 6.2.4, above.
- c. **Qualified Medical Child Support Order.** If a court has ordered an Employee to provide coverage for a Child, coverage will be effective on the first day of the month following the date the Company receives notification of the court order. If the Employee fails to apply to obtain coverage for a Child, the Company shall enroll the Child on the first day of the month following the Company's receipt of a written application from a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due. In the event a court has ordered an Employee of the Employer who is not covered by the Plan to provide coverage for a child, the Employee will be enrolled with the child on the first day of the month following the Company's receipt of a written or on-line application from the Employer, a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due.
- d. **Newly Adopted Children.** Subject to payment of all applicable premiums, coverage for a Child placed with an Employee for adoption or for whom the Employee has filed a petition for adoption, shall begin on the date the Child is placed for adoption or the date of the filing of the petition for adoption, provided an application for the Child's coverage is submitted to the Company within 60 days after the placement or the filing of the petition. The coverage shall begin from the moment of birth if the petition for adoption or placement for adoption occurred and the application for coverage is submitted to the

Company within 60 days of the Child's birth. If the Employee submits the application or change form after such 60-day period, coverage for the adopted Child will become effective in accordance with the provisions for Late Enrollment. See Subsection 6.2.4, above. The coverage shall terminate upon the dismissal, denial, abandonment or withdrawal of the adoption, whichever occurs first.

- e. **Other Dependents.** An on-line application for enrollment received by the Company within 30 days of the date that any other dependent first qualifies as an eligible Dependent will result in coverage for such dependent on the date that application for coverage is received by the Company. Such Dependent will not be a Late Enrollee. If the Employee submits the application or change form after the 30 day period, coverage for the Dependent will become effective in accordance with the provisions for Late Enrollment. See Subsection 6.2.4, above.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.



P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
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Supporting Document Schedules

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Satisfied - Item: Flesch Certification Comments: Please see attached. Attachment: Flesch Certification Forms 23-2538, 23-2576 R6-12.pdf | Approved-Closed | 06/27/2012 |

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Bypassed - Item: Application Bypass Reason: Not required. Comments: | Approved-Closed | 06/27/2012 |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: Not PPACA related. Comments: | Approved-Closed | 06/27/2012 |



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos. 23-2538, 23-2576 R6/12**

**FLESCH READING EASE
CERTIFICATION**

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 40.5 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Disability Insurance Policy Language Simplification Act.

Name

Vice President

Title

June 13, 2012

Date

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|----------------|----------|--------------------|------------------------------|--|
| 06/13/2012 | Form | Amendment | 06/26/2012 | 23-2576 R6-12(doh).pdf (Superseded) |



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**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
COMPREHENSIVE MAJOR MEDICAL
GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2576

ELIGIBILITY STANDARDS, Subsection 6.2.3 is hereby amended to read as follows.

Initial Enrollment of New Employees. If the Company receives a new Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective 12:01 a.m. on the date of hire.

ELIGIBILITY STANDARDS, Subsection 6.2.5 a., c., and e."Effective Date for Newly Acquired Dependents," hereby amended to read as follows.

5. **Effective Date for Newly Acquired Dependents.** In no event will an Employee's Dependent's coverage become effective prior to the Employee's effective date. If an Employee acquires a new eligible Dependent after the date the Employee's coverage begins, coverage for a new Dependent will become effective in accordance with the following provisions:
 - a. **Spouse.** When an Employee marries and wishes to have the Employee's Spouse covered, the Employee shall submit an application or change form within 30 days of the date of marriage.
 - c. **Court Ordered Coverage for a Child.** If a court has ordered an Employee to provide coverage for a Child, coverage will be effective the date the Company receives written notification and satisfactory proof of the court order. If the Employee fails to apply to obtain coverage for a Child, the Company shall enroll the Child on the first day of the month following the Company's receipt of a written application from a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due. In the event a court has ordered an employee of the Group who is not covered by the Plan to provide coverage for a child, the employee will be enrolled with the child on the first day of the month following the Company's receipt of a written application from the Group, a custodial parent of the Child, a child support agency having a duty to collect or enforce support for the Child, or the Child, provided, however that the premium is received when due.
 - e. **Other Dependents.** Written application for enrollment received by the Company within 30 days of the date that any other dependent first qualifies as an eligible Dependent will result in coverage for such dependent on the date that application for coverage is received by the Company.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

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