

SERFF Tracking Number: ICCI-128522081 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number:
Company Tracking Number: SLIC PPACA WPS 0812
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: SLIC PPACA WPS 0812
Project Name/Number: SLIC PPACA WPS 0812 /SLIC PPACA WPS 0812

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: SLIC PPACA WPS 0812

SERFF Tr Num: ICCI-128522081

State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved

State Tr Num:

Sub-TOI: H16G.002A Large Group Only - PPO

Co Tr Num: SLIC PPACA WPS
0812

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Donna Lambert

Author: Brenda Dawson

Disposition Date: 07/06/2012

Date Submitted: 06/29/2012

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SLIC PPACA WPS 0812

Status of Filing in Domicile:

Project Number: SLIC PPACA WPS 0812

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 07/06/2012

State Status Changed: 07/06/2012

Deemer Date:

Created By: Brenda Dawson

Submitted By: Brenda Dawson

Corresponding Filing Tracking Number: ICCI-127129228

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

We are hereby submitting the above referenced form for review and approval in your state. This form is new and is not intended to replace any form previously approved in your state.

Insurance Compliance Consultants, Inc., is making this filing on behalf of Sterling Life Insurance Company. A filing authorization letter is attached. All correspondence should be addressed to Insurance Compliance Consultants, Inc.

This form is intended to be used with Group Major Medical Policy SLIC LGPOL 511 previously approved by your

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 Department on July 18, 2011 under SERFF Tracking # ICCL-127129228.

This form addresses the federal Patient Protection and Affordable Care Act (PPACA) Women's Preventive Services effective for plan years beginning on and after August 1, 2012.

This form was prepared on a personal computer and will ultimately be printed from another data processing system that may cause some print style and/or page spacing changes. However, there will not be any changes to the actual text of the contract or to the general print size.

State Narrative:

Company and Contact

Filing Contact Information

Brenda Dawson, Authorized Representative Brendaawson@inscompliance.com
 3925 East State Street, Suite 200 815-316-6714 [Phone]
 Rockford, IL 61108 815-986-2355 [FAX]

Filing Company Information

(This filing was made by a third party - insurancecomplianceconsultantsinc)

Sterling Life Insurance Company	CoCode: 77399	State of Domicile: Illinois
2219 Rimland Drive	Group Code:	Company Type:
Bellingham, WA 98226	Group Name:	State ID Number:
(360) 647-9080 ext. [Phone]	FEIN Number: 13-1867829	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	06/29/2012	60564094

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	07/06/2012	07/06/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	07/02/2012	07/02/2012	Brenda Dawson	07/03/2012	07/03/2012

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved	Yes
Supporting Document	Application	Approved	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved	Yes
Supporting Document	Authorization Letter	Approved	Yes
Form	Amendatory Endorsement	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/02/2012
Submitted Date 07/02/2012
Respond By Date 08/02/2012

Dear Brenda Dawson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Amendatory Endorsement, SLIC PPACA WPS 0812 (Form)

Comment: Please explain why number 8 is variable.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/03/2012
Submitted Date 07/03/2012

Dear Donna Lambert,

Comments:

Thank you for your letter.

Response 1

Comments: # 8 is bracketed because an employer may complete the certification for the religious exemption

Related Objection 1

Applies To:

- Amendatory Endorsement, SLIC PPACA WPS 0812 (Form)

Comment:

Please explain why number 8 is variable.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Brenda Dawson

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Form Schedule

Lead Form Number: SLIC PPACA WPS 0812

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 07/06/2012	SLIC PPACA WPS 0812	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Amendatory Endorsement	Initial			SLIC WPS PPACA 0812 6-26-12.pdf

STERLING LIFE INSURANCE COMPANY

[P.O. Box 5348, Bellingham, WA 98227-5348]

[(800) 688-0010]

AMENDATORY ENDORSEMENT PATIENT PROTECTION AND AFFORDABLE CARE ACT OF 2010 WOMEN'S PREVENTIVE SERVICES

Notwithstanding anything in Your Policy or Certificate to the contrary, it is hereby understood and agreed that Your Policy or Certificate and Schedule of Benefits to which this Amendatory Endorsement is attached is amended to include Women's Preventive Services in accordance with the federal Patient Protection and Affordable Care Act as follows:

PART 6 - COVERED CHARGES, the following are added to item [25] Preventive Care Services:

Benefits are payable for the following preventive screening services for Insured Persons who are women without regard to any cost sharing requirements such as Deductible, Copay or Coinsurance that would otherwise apply. [The services must be received from an In-Network Provider to be covered unless otherwise specifically stated in Your Policy or Certificate.]

1. Well-woman visits: Benefits are payable for one well-woman preventive care visit per [Calendar] [Plan] Year for an adult woman to obtain the recommended preventive screening services that are age appropriate and developmentally appropriate, including preconception and one visit for prenatal care.

More than one visit may be needed to obtain all the recommended preventive screening services, depending on a woman's health status, health needs and other risk factors. Additional well-woman visits will be covered if a Physician determines they are necessary to help establish what preventive screening services are appropriate and to set up a plan to help the woman get the care she will need to be healthy.

2. Screening for gestational diabetes: Benefits are payable for one screening for gestational diabetes for pregnant women between 24 and 28 weeks of gestation and at the first prenatal visit for pregnant women identified to be high risk for diabetes.
3. Human papillomavirus testing: High-risk human papillomavirus DNA testing in women with normal cytology results. One screening is covered for females 30 years of age and over and will be covered no more frequently than once every 3 years.
4. Counseling for sexually transmitted infections: Benefits are payable for one counseling session per [Calendar] [Plan] Year for counseling on sexually transmitted infections for all sexually active women.
5. Counseling and screening for human immunodeficiency virus: Benefits are payable for one counseling session and screening per [Calendar] [Plan] Year for human immune-deficiency virus infection for all sexually active women.
6. Breastfeeding support, supplies and counseling in conjunction with each birth: Benefits are payable for comprehensive lactation support and counseling by a trained provider during pregnancy and/or in the postpartum period. Coverage includes the costs for the purchase or rental of breastfeeding equipment.
7. Screening and counseling for interpersonal and domestic violence: Benefits are payable for one screening and counseling for interpersonal and domestic violence per [Calendar] [Plan] Year.
8. [Contraceptive methods and counseling: When prescribed by Your Physician, benefits are payable for all Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity. This benefit does not include coverage for abortifacient drugs. Covered Charges paid under the Prescription Drugs and Medicines benefit of the Policy will not be covered under this benefit.]

This Amendatory Endorsement is endorsed and made part of the Policy/Certificate as of [August 1, 2012], [January 1, 2013] [Your Employer's Plan Year beginning on and after August 1, 2012] or Your Coverage Effective Date whichever is later. This Amendatory Endorsement terminates concurrently with the date Your coverage under the Policy ends.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved	07/06/2012
Comments:		
Attachment: Cert of Comp. with Rule 19 SLIC PPACA WPS.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved	07/06/2012
Bypass Reason: NA		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved	07/06/2012
Bypass Reason: NA		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Authorization Letter	Approved	07/06/2012
Comments:		
Attachment: ICC Authorization letter Sterling Life 2012.pdf		

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Sterling Life Insurance Company

Form Number(s):

Amendatory Endorsement – SLIC PPACA WPS 0812

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirement of Rule and Regulation 19.

A handwritten signature in black ink that reads "Craig Bodway". The signature is written in a cursive style with a long horizontal stroke at the end.

Signature of Company Officer

Craig Bodway

Name

Vice President, Compliance and Regulatory Affairs

Title

June 29, 2012

Date

June 29, 2012

Mr. Brian Camling
President
Insurance Compliance Consultants, Inc.
3925 East State Street, Suite 200
Rockford, IL 61108

Dear Mr. Camling:

Please accept this letter as written confirmation that Insurance Compliance Consultants, Inc., has authority to file the attached form(s) or a state specific variation of it, and to act on behalf of Sterling Life Insurance Company regarding such filings, in all jurisdictions where this form(s) or a state specific variation of it is being filed. Sterling Life Insurance Company may withdraw this authorization at any time, by giving notice to Insurance Compliance Consultants.

Sincerely,

A handwritten signature in black ink that reads "Craig Bodway" with a stylized flourish at the end.

Craig Bodway
Vice President
Compliance and Regulatory Affairs