

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Special Amendment
Project Name/Number: Amendment/23-2650 5/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: Special Amendment
State: Arkansas
TOI: H10G Group Health - Dental
Sub-TOI: H10G.000 Health - Dental
Filing Type: Form
Date Submitted: 08/31/2012
SERFF Tr Num: ARBB-128668335
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 23-2650 5/12

Implementation: On Approval
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/04/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Special Amendment
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General Information

Project Name: Amendment Status of Filing in Domicile: Pending
 Project Number: 23-2650 5/12 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: 09/04/2012 Deemer Date:
 State Status Changed: 09/04/2012 Submitted By: Evelyn Laney
 Created By: Evelyn Laney
 Corresponding Filing Tracking Number:

Filing Description:

Attached please find form 23-2650 5/12 for your review and approval if indicated.
 This amendment is for special continuation privileges for disabled employees and retirees of Paragould light Commission for their dental plan. This amendment may be used for any other group with these same requirements.
 Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendment as part of the benefit certificates with which it will be used as provided by Arkansas Code Annotated §23-80-206(e).
 By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.
 I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which this amendment will be attached.
 I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which this amendment is attached.

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
 601 S. Gaines Street
 Little Rock, AR 72201
 (501) 378-2967 ext. [Phone]

CoCode: 83470
 Group Code:
 Group Name:
 FEIN Number: 71-0226428

State of Domicile: Arkansas
 Company Type:
 State ID Number: N/A

Filing Fees

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

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Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$50.00	08/31/2012	62195308

State: Arkansas Filing Company: Arkansas Blue Cross and Blue Shield
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/04/2012	09/04/2012

SERFF Tracking #:

ARBB-128668335

State Tracking #:

Company Tracking #:

23-2650 5/12

State:

Arkansas

Filing Company:

Arkansas Blue Cross and Blue Shield

TOI/Sub-TOI:

H10G Group Health - Dental/H10G.000 Health - Dental

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Amendment/23-2650 5/12

Disposition

Disposition Date: 09/04/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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23-2650 5/12

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Filing Company: Arkansas Blue Cross and Blue Shield

Form Schedule

Lead Form Number: 23-2650 5/12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 09/04/2012	23-2650 5/12	CERA	Amendment	Initial:	41.000	23-2650 5-12 Dental(PLWC).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



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

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
DENTAL GROUP BENEFIT CERTIFICATES**

AMENDMENT NO. 2650

ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE is hereby amended to add the following new provisions.

Special Continuation Privilege for Disabled Employees

If an Employee with a minimum of 10 years of continuous service becomes disabled, he or she will be eligible for coverage in the group's health care plan until the effective date of their Medicare Disability coverage. Once the Employee's Medicare Disability coverage is in effect, the Employee's Spouse and Dependents will be allowed to remain covered in the health plan one month for every year of service the Employee had with the Employer. Once that time period has been exhausted, the Spouse and any Dependents will be eligible for COBRA coverage subject to payment of timely premium.

Special Continuation Privilege for Retirees

Employees hired prior to May 1, 2008 with 10 years of continuous service and have reached the age of 62 or age 55 with a minimum of 30 years of service, may elect to continue coverage in the employee health benefits plan, with the same level and type of coverage the Employee had prior to retirement. For any Employee hired prior to May 1, 2008, who retires at an eligible age as stated above, the Employer will pay one hundred Percent (100%) of the premium cost until he or she is eligible for Medicare coverage. The Employer will pay one hundred percent (100%) of the premium cost for the Employee's Spouse until he or she is also eligible for Medicare coverage or a maximum of 10 years, whichever comes first.

Employees hired after May 1, 2008 reaching age 55 with a minimum of 30 years of services, may elect to continue coverage in the employee health benefit plan, with the same level and type of coverage the Employee had prior to retirement. For any Employee hired prior to May 1, 2008, who retires at an eligible age as stated above, the Employer will pay one hundred percent (100%) of the premium cost until he or she is eligible for Medicare coverage. The Employer will pay one hundred percent of the premium cost for the Employee's Spouse until he or she is also eligible for Medicare coverage or a maximum of 10 years, whichever comes first.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield DentalBlue 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

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Company Tracking #:

23-2650 5/12

State:

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Filing Company:

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TOI/Sub-TOI:

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	09/04/2012
Comments:	Please see attached.		
Attachment(s):	Flesch Certifications Forms 23-2649, 23-2650 5-12.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/04/2012
Bypass Reason:	Not required.		
Comments:			



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

**RE: Arkansas Blue Cross and Blue Shield
Amendment Nos . 23-2649, 23-2650 5/12**

**FLESCH READING EASE
CERTIFICATION**

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 41.0 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

August 31, 2012
Date