

**State:** Arkansas **Filing Company:** Coventry Health and Life Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.001A Any Size Group - PPO  
**Product Name:** AR PPO Elective Abortion Rider  
**Project Name/Number:** /

## Filing at a Glance

Company: Coventry Health and Life Insurance Company  
Product Name: AR PPO Elective Abortion Rider  
State: Arkansas  
TOI: H16G Group Health - Major Medical  
Sub-TOI: H16G.001A Any Size Group - PPO  
Filing Type: Form  
Date Submitted: 09/05/2012  
SERFF Tr Num: CVKS-128671584  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: AR PPO ELECTIVE ABORTION RIDER  
  
Implementation: On Approval  
Date Requested:  
Author(s): Vanda Johnson, Paula Bostock, Lisa Foos  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 09/11/2012  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

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### General Information

Project Name: Status of Filing in Domicile:  
 Project Number: 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: Small and Large  
 Group Market Type: Employer Overall Rate Impact:  
 Filing Status Changed: 09/11/2012 Deemer Date:  
 State Status Changed: 09/11/2012 Submitted By: Paula Bostock  
 Created By: Paula Bostock  
 Corresponding Filing Tracking Number:  
  
 PPACA: Not PPACA-Related  
  
 PPACA Notes: null  
  
 Filing Description:  
 see cover letter

### Company and Contact

#### Filing Contact Information

Lisa Foos, Manager, Regulatory Compliance ifoos@phsystems.com  
 8535 E. 21st St. N. 316-609-2564 [Phone]  
 Wichita, KS 67206

#### Filing Company Information

Coventry Health and Life Insurance Company CoCode: 81973 State of Domicile: Delaware  
 8320 Ward Parkway Group Code: 1137 Company Type: LAH  
 Kansas City, MO 64114 Care State ID Number:  
 (866) 795-3995 ext. 4539[Phone] FEIN Number: 75-1296086

### Filing Fees

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

Company	Amount	Date Processed	Transaction #
Coventry Health and Life Insurance Company	\$50.00	09/05/2012	62277569

SERFF Tracking #:

CVKS-128671584

State Tracking #:

Company Tracking #:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	09/11/2012	09/11/2012

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## Disposition

Disposition Date: 09/11/2012

Implementation Date:

Status: Approved

HHS Status: Not Reported

State Review: Not Reviewed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	PPACA Uniform Compliance Summary		Yes
Supporting Document	Cover Letter		Yes
Form	Elective Abortion Rider	Approved	Yes

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## Form Schedule

Lead Form Number: CHL-KSAR-RID-312-09.12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved 09/11/2012	CHL-KSAR- RID-312-09.12	CERA	Elective Abortion Rider	Initial:	40.000	CHL-KSAR-RID-312- 09.12.pdf

### Form Type Legend:

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



## ELECTIVE ABORTION RIDER

This Elective Abortion Rider ("Rider") is made a part of Coventry Health and Life Insurance Company's Certificate of Coverage ("COC"). The benefits provided by this Rider become effective on the date Coverage under the COC is effective.

### DEFINITIONS

All definitions of the COC to which this Rider is attached shall apply except to the extent such terms are explicitly superseded or modified by this Rider.

### BENEFITS

Subject to the Limitations, [and] Exclusions[,] [and] [Copayment] [and] [Deductible] described the COC:

Elective Abortion services, including related professional charges will be covered when gestational age is twenty (20) weeks or less and is subject to the applicable [Deductible], Copayment and/or Coinsurance as listed in the Member's Schedule of Benefits.

[Out-of-Pocket Maximum. [Deductible,] Copayments and/or Coinsurance [do not] [do] apply towards the Member's Out-of-Pocket Maximum limit as defined on the Schedule of Benefit.]

### GENERAL PROVISIONS

1. Your Coverage under this Rider will end when Coverage under the COC ends.
2. Nothing herein shall be held to vary, alter, waive, or extend any of the definitions, terms, conditions, provisions, agreements or limitations of the COC, other than as stated above.

[Signature of Company Officer]

SERFF Tracking #:

CVKS-128671584

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### Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Flesch.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	n/a		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary		
Bypass Reason:	n/a		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
Cover letter 2012 09 05.pdf			





September 5, 2012

**SERFF DOCUMENT**

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

RE: Elective Abortion Rider (CHL-KSAR-RID-312-09.12)  
Coventry Health & Life Insurance (NAIC# 1137-81973)

Dear Sir or Madam:

Enclosed, please find the Elective Abortion Rider form filing for Coventry Health & Life Insurance Company. Our intent is to offer this product within the state of Arkansas as an optional rider.

**Statement of Variability**

Form CHL-KSAR-RID-312-09.12 contains policy language with in brackets. This is not variable language and will either remain or be deleted in its entirety.

The Rider is an offer of additional coverage. The offer is depicted on the application and may be elected. The rate of \$0.46 PMPM will be defined in the Sales & Marketing materials supplied with the application at the time of sale.

Please contact me with any questions regarding this document. You can reach me at 316-609-2368 or via email at pbostock@phsystems.com. I look forward to your response.

Respectfully submitted,

*Paula Bostock*

Paula Bostock  
Policy and Compliance Specialist