

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

November 20, 2013

Kate Bailey
FOIA Program Manager
Judicial Watch, Inc.
425 Third Street, SW, Ste. 800
Washington, DC 20024

RE: Arkansas Freedom of Information Request

Dear Ms. Bailey:

The Department has received your November 15, 2013 Arkansas Freedom of Information Request. Enclosed please find correspondence from various insurers either canceling or non-renewing major medical health insurance policies. You also requested the number of individuals covered by such policies as of the termination date; however, the Department does not have that information. You may be able to contact each insurer to obtain that information.

Thank you for your inquiry.

Sincerely yours,

A handwritten signature in blue ink that reads "A Rose".

Amanda Capps Rose
Associate Counsel
(501) 371-2820

/enclosures

cc: Dan Honey
Candace Ussery
Correspondence File



8-8-13
Filing thru Subo

Celtic Insurance Company

Willis Tower
233 South Wacker Drive, Suite 700
Chicago, Illinois 60606-6393
312-332-5401

July 31, 2013

VIA OVERNIGHT MAIL

Insurance Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
Phone No. (501) 371-2600

RECEIVED
AUG 02 2013
CONSUMER DIVISION
ARKANSAS INSURANCE DEPT.

RE: Discontinuance Notice and Non-Renewal of Celtic Insurance Non-Grandfathered Business

Dear Commissioner Bradford,

Please see the enclosed sample notice of discontinuance (product withdrawal) that Celtic intends to send to all active policyholders, pursuant to Arkansas Insurance Code § 23-79-119.

Celtic has filed new products that are ACA compliant, as well as compliant with Arkansas EHB Benchmark standards and state regulations. These new products will serve as the guaranteed issue offering that will be made available to our policyholders at the time of non-renewal, per the discontinuance notice. The products will be offered on the Health Insurance Marketplace in Arkansas, as well as an Off-Exchange product.

If you have questions, or require additional information regarding the discontinuance notice, please contact me directly.

Sincerely,

Daniel Martinez
Regional Manager, Compliance and Regulatory Affairs
Celtic Insurance Company
312-332-8680
dmartinez@celtic-net.com

RECEIVED
AUG 06 2013
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

<<Primary First Name>><<Primary Last Name>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Today's Date>>

Celtic Insurance Company

NOTICE OF CANCELLATION

This letter contains important information about the cancellation of your certificate.

YOUR IMMEDIATE ATTENTION IS NECESSARY

This notice is to inform you that your current certificate with Celtic Insurance Company ("Celtic") is not fully compliant with the new Health Care Reform laws. Therefore, it is necessary for Celtic to cancel its in-force blocks of individually underwritten major medical insurance certificates. This includes your certificate.

YOUR ABILITY TO OBTAIN GUARANTEED COVERAGE

Beginning October 1, 2013, you will have the option to purchase health insurance through the Arkansas Health Connector. The Arkansas Health Connector will offer you a guaranteed option to obtain coverage without undergoing a new underwriting process or providing evidence of insurability. Find out more at www.healthcare.gov.

Celtic will continue to serve you until the anniversary date of your certificate. During this period, we will continue to process claims and respond to customer inquiries as we have always done.

**If you have questions, contact your agent
or call Celtic toll-free at 1-855-872-1857**

IMPORTANT NOTICE REGARDING YOUR MAJOR MEDICAL COVERAGE

<<Primary First Name>><<Primary Last Name>>

<Date>>

<<Dependent 1>>, <<Dependent 2>>

<<Certificate Number>>

<<Coverage Effective Date>>

Dear <<Primary First Name>><<Primary Last Name>>,

We are writing to notify you of important information about your individually underwritten comprehensive major medical insurance underwritten by Celtic Insurance Company ("Celtic").

This letter contains important information about the cancellation of your certificate.

With the changes in the major medical insurance marketplace, your current certificate underwritten by Celtic does not completely comply with Health Care Reform laws.

This letter is Celtic's formal written notice to you of termination and discontinuance of your certificate, on <<coverage termination date>>.

The Health Insurance Marketplace – The Arkansas Health Connector.

You and your family may soon have new options for health care coverage. Starting on October 1, 2013, the Arkansas Health Connector will offer an alternative for purchasing health insurance plans.

- You can preview your premium, deductibles, and co-payment costs before you make a decision to enroll in a plan, and determine whether you qualify for assistance to reduce these costs.
- You can purchase coverage within the Arkansas Health Connector from a variety of Health Insurance carriers.
- You may find your premiums are lower due to a new kind of tax credit in the Arkansas Health Connector.
- You might also qualify for plans with reduced deductibles and co-payments.

Even though help with premiums, deductibles, and co-payments will not be available outside the Arkansas Health Connector, the health care laws also guarantee that you can choose a plan outside the Arkansas Health Connector from a variety of carriers even if you have a pre-existing condition. Find out more at www.healthcare.gov

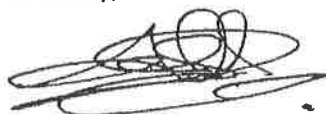
You may purchase a new individual health insurance policy from Celtic.

Beginning October 1, 2013, please logon to www.celtic-net.com to determine if Celtic has any new health plan options in your area. To obtain a new insurance policy from Celtic you will need to complete an application. All plan options are guarantee issue. Celtic Health plans will also be offered on the Arkansas Health Connector.

Please note that you **will not** be qualified for tax credits or reduced deductibles and co-payments on plans purchased outside of the Arkansas Health Connector.

Celtic will continue to serve you until the anniversary date of your certificate. During this period, we will continue to process claims and respond to customer inquiries as we have always done. If you have questions, please contact your agent or call Celtic at **1-855-872-1857**.

Sincerely,



Anand Shukla
SVP Individual Health
Celtic Insurance Company

**The Chesapeake Life
Insurance Company®**

A HealthMarkets Company
Health protection that fits your life.

Corporate Compliance
P.O. Box 982010
North Richland Hills, TX 76182-8010

May 7, 2013

Via SERFF Tr Num: MGCC-129017035

Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Rosalind Minor

RE: The Chesapeake Life Insurance Company, NAIC #61832
Notice of Intent to Withdraw from the Individual Market

Dear Commissioner Bradford:

The Chesapeake Life Insurance Company ("Chesapeake") has made the difficult decision to withdraw from the individual market in Arkansas and discontinue its existing individual health insurance coverage. This submission is being made for informational purposes and in accordance with §23-79-119(c)(4).

By way of background, Chesapeake ceased issuing new individual health insurance coverage and began to focus its efforts on the development and administration of new supplemental insurance products in late 2009. Chesapeake discontinued sales of individual health insurance coverage in Arkansas by August 2010. More recently, Chesapeake discontinued sales of fixed indemnity products in Arkansas which appear to now be reclassified as individual health insurance coverage that is subject to the provisions of the ACA (rather than being considered "excepted benefits" as described under 42 U.S.C. §300gg-91(c)) pursuant to Set 11 of FAQ's issued by the Departments of Labor, Health & Human Services and the Treasury on January 24, 2013.

At this time, Chesapeake has only 9 policies in effect (covering 11 lives) that will be affected by the individual market withdrawal and discontinuation of coverage. This total includes 8 fixed indemnity policies (covering 10 lives).

In accordance with state and federal law, Chesapeake is taking the following actions:

- Chesapeake will provide the affected policyholders with advance written notice of the termination of their health benefit plans at least 180 days prior to their policy's termination date. Chesapeake intends to send written notice to the policyholders by July 1, 2013 to meet this advance notice requirement.
- The policies will terminate effective midnight on December 31, 2013.

The policyholders will have access to obtain guaranteed-issue coverage under the full protections of ACA through health insurers participating inside or outside of the Exchange (per the state's mechanism) during the open enrollment period that begins in October 2013, thereby ensuring the policyholders will have access to health insurance with no gap in coverage.

We are attaching a draft of the notice that will be sent to the affected policyholders with this submission for your information.

Chesapeake intends to continue to offer its portfolio of supplemental insurance products that are considered "excepted benefits" from the requirements of the ACA and HIPAA, as described under 42 U.S.C. §300gg-91(c), or otherwise do not meet the definition of "individual health insurance coverage" under 42 U.S.C. §300gg-91(b). In the event that the Departments of Labor, Health & Human Services, and the Treasury issue further guidance regarding fixed indemnity plans that would allow Chesapeake to continue its fixed indemnity policies referenced in this notice as "excepted benefits" under the ACA, then Chesapeake will retain the fixed indemnity plans and not include them in the discontinuation of coverage due to market withdrawal.

Thank you for your assistance with this matter. Please contact me at (817) 255-3188 or by e-mail at Susan.Luna@HealthMarkets.com if you require any additional information.

Sincerely,

A handwritten signature in black ink that reads "Susan Luna" followed by a stylized flourish.

Susan A. Luna
Sr. Director & Privacy Official
Corporate Compliance

SAL/ts

Attachment

**The Chesapeake Life
Insurance Company®**

A HealthMarkets Company
Health protection that fits your life.

The Customer Care Center
P.O. Box 982010
North Richland Hills, TX 76182-8010

[Date]

[Insured]
[Address]
[City, State, Zip]

RE: Termination of Your Health Benefit Plan Effective 12/31/2013
Plan No.: [xxxxxxxxxx]

Dear [Insured]:

The Chesapeake Life Insurance Company ("the Company") has made the difficult decision to withdraw from the individual market in Arkansas and discontinue all health benefit plans issued in the state. **As a result of this decision, the Company will be terminating your insurance plan number(s) referenced above effective [mid-night on 12/31/2013].**

[Variable language for Fixed Indemnity Policy Terminations: Due to recent guidance issued by the Departments of Labor, Health and Human Services and the Treasury, the referenced plan is now viewed as an individual health insurance coverage and, as a result, is included in the discontinuation of coverage due to market withdrawal.] Any other supplemental-type insurance plans that you have in force with us [(e.g., dental, vision, accident only, specified disease, etc.)] will remain in effect unless you request that we cancel such coverage.

The Affordable Care Act (ACA, also referred to as health care reform) establishes mechanisms through which you may obtain health insurance coverage regardless of your health status. Open enrollment periods under the ACA begin in October 2013 and extend through March 2014. You may find information regarding insurance carriers that will be offering ACA-compliant health benefit plan options in your state through the following sources:

- **[Insphere Insurance Solutions** – You may contact our Customer Service Department at [xxx.xxx.xxx] for referral to Insphere Insurance Solutions so that a local licensed insurance producer may contact you. You may also contact Insphere Insurance Solutions directly at [xxx.xxx.xxx] and request that an insurance producer contact you.]
- **Arkansas Department of Insurance**
Consumer Services Division
Website: <http://www.insurance.arkansas.gov/csd.htm>
Telephone: (800) 852-5494

We would like to thank you for your business, and we regret that we will no longer be serving as your insurance carrier after the termination date of your health benefit plan. We will continue to provide health insurance coverage according to your health plan between now and the date your health plan terminates. Claims filed for services incurred prior to the date your health plan terminates will be processed according to the terms of the health plan. Any claims incurred on or after the date your health plan terminates will not be covered by the health plan. An extension of benefits may be available to you if you are totally disabled at the time the health plan terminates, subject to the terms of the health plan.

Again, any supplemental-type insurance plans that you have in force with us (e.g., dental, vision, accident, hospital indemnity, etc.) will remain in effect unless you request that we cancel such coverage. [Also, if you

maintain membership in an association, please understand that the association is a separate entity from our Company. The termination of your health plan **will not** affect your association membership. If you have questions regarding your association membership, please contact the association.]

If you have any questions concerning this notification please contact our Customer Service Representatives at [xxx.xxx.xxx]. Representatives are available to assist you from 8:00 a.m. to 5:00 p.m. Monday through Friday.

Sincerely,

/s/



Inf. filing
Huma-129193207

August 19, 2013

Mr. Jay Bradford
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

RE: Notice of Discontinuance
Humana Insurance Company – NAIC #73288

Dear Mr. Bradford:

We have reviewed our medical product offering and are discontinuing products for the grandfathered class of business for our commercial, group, health plans in an effort to keep pace with health benefits industry cost and product trends.

We're sending this notice to assist your office in responding to consumer questions. We believe this notice satisfies the requirements of Arkansas statutes and regulations.

- We'll provide at least a 90-day advance notice of this discontinuance.
 - Before employer groups renew, we'll suggest new health plans.
 - We'll also tell employer groups that they're able to choose any health plan we'll offer in 2014.
 - Unless employer groups state otherwise, we'll automatically move them to the health plans we suggested for their next renewal on or after January 1, 2014.
- This discontinuance affects approximately 25 groups and 88 members.✓

Employer groups may contact their agents for product information, quotes, or answers to any questions about the discontinuance. Humana sales offices and agents will be prepared to help employer groups select new plans when requested.

We're not exiting the state, as other Humana products will remain available in MI. Also, no *policy forms* will be discontinued. Humana's policy forms support a number of medical products that aren't being discontinued. The remaining products may vary by such features as deductible selections, coinsurance options, optional benefits, and non-grandfathered class.

If you have questions about this notice, please contact me directly at 1-800-664-4140, extension 2779 (502-580-2779) or via e-mail at pedgin@humana.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Peggy Edgin". The signature is stylized with a large initial "P" and a long horizontal stroke.

Peggy Edgin, Contract Analyst
Commercial Product Development



500 West Main Street
Louisville, Kentucky 40202
www.humana.com

coded variable: [Date]

data variables: [AGENT_FIRST_NAME] [AGENT_LAST_NAME]
data variable: [AGENT_ADDR_LINE1]
data variable [AGENT_ADDR_LINE2]
data variables: [AGENT_CITY_NAME], [AGENT_STATE_CD] [AGENT_ZIP_CD]
[AGENT_ZIP_PLUS_CD]

Important notice about the discontinuance of Humana health plans

Dear data variables: [AGENT_FIRST_NAME] [AGENT_LAST_NAME]:

Thank you for continuing to represent Humana. We value your trust.

At Humana, we have reviewed our medical product offering and are discontinuing grandfathered health plans in an effort to keep pace with health benefits industry cost and product trends. Affected groups with a renewal date of January 1, 2014, and after will not be eligible to renew on their current health plan.

Customers will automatically transition to the new health plan that most closely resembles their current health plan on their next renewal date on or after January 1, 2014. Customers have the option to choose any other health plan offered by Humana in their area. By tying the change to renewal date – a time when you are typically reviewing their benefits with them – the transition will be orderly.

Enclosed is a copy of the letter we are sending to your customers to copy and give to their employees affected by this discontinuance. If you have any questions about the new health plans or how this affects your customers, please contact your Humana sales office.

We appreciate the opportunity to work with you to serve your customers' health benefits needs.

Sincerely,



Kristine Mullen
Director, Commercial Product Development
Humana

Enclosures: Affected employer group list
Letter to be distributed by employer groups to applicable employees

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, EmpheSys Insurance Company, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.
For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by EmpheSys Insurance Company or insured or administered by Humana Insurance Company.

GCHHLJTHH



500 West Main Street
Louisville, Kentucky 40202
www.humana.com

Important notice about the discontinuance of your Humana health plan

Dear Humana Member:

At Humana, we have reviewed our medical product offering and are discontinuing the health plan you now have in an effort to keep pace with health benefits industry cost and product trends.

This letter provides the required prior notice as of your employer group's next renewal on or after January 1, 2014, we will discontinue your current Humana health plan and offer an alternative health plan. Your employer will have the opportunity to choose the plan that fits the needs of your organization best. The new health plan may contain changes in your benefits, including deductibles, copayments, and provider network. Until that time, your current coverage and benefits will continue.

We value you as a member and look forward to continuing to provide health care coverage for you and your family.

Sincerely,

A handwritten signature in dark ink, appearing to read "Kristine Mullen".

Kristine Mullen
Director, Commercial Product Development
Humana

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Emphesys Insurance Company, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by EmpheSys Insurance Company or insured or administered by Humana Insurance Company.

GCHHLJVHH



500 West Main Street
Louisville, Kentucky 40202
www.humana.com

coded variable: [Date]

data variable: [CUST_NAME]

Attn: *data variables:* [BENEFIT_ADMIN_FIRST_NAME] [BENEFIT_ADMIN_LAST_NAME]
or [BENEFITS ADMINISTRATOR]

data variable: [CUST_ADDR_LINE1]

data variable: [CUST_ADDR_LINE2]

data variables: [CUST_CITY_NAME], [CUST_STATE_CD] [CUST_ZIP_CD]
[CUST_ZIP_PLUS_CD]

Important notice about the discontinuance of your Humana health plan

Dear *data variables:* [BENEFIT_ADMIN_FIRST_NAME] [BENEFIT_ADMIN_LAST_NAME] or
[BENEFITS ADMINISTRATOR]:

Thank you for choosing Humana for your company's health plan.

At Humana, we have reviewed our medical product offering and are discontinuing the health plan you now have in an effort to keep pace with health benefits industry cost and product trends. We are writing to tell you how this change will affect your group on your renewal date on or after January 1, 2014.

We are discontinuing your current health plan and will offer you a new health plan that includes 2014 ACA requirements and is as similar to the health plan you now have as possible.

This letter provides the required prior notice that your existing Humana health plan will be discontinued as of your next renewal on or after January 1, 2014. Covered employees must also receive notification about the health plan change.

Please copy and distribute the enclosed notification letter to your affected employees.

Our new health plans will replace all of our existing health plans. As a result, on your next renewal on or after January 1, 2014, we will move your group to one of our new health plans that most closely resembles your current health plan. It is not necessary for you to do anything to make this health plan change, unless you choose to select a different health plan. You can choose any other health plan offered by Humana that is

currently available in your area. If you would like to explore other health plan options, after you receive your renewal packet, please contact your Humana sales representative.

Contact your Humana sales representative if you have questions about these changes or need more information. We value your business and the opportunity to continue to provide health plan benefits to you and your employees.

Sincerely,



Kristine Mullen
Director, Commercial Product Development
Humana

Enclosure: Letter to be copied and distributed to applicable employees

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, EmpheSys Insurance Company, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by EmpheSys Insurance Company or insured or administered by Humana Insurance Company.

GCHHLJUHH



Independence American
Insurance Company
Independence Holding Group

www.independencceamerican.com

June 26, 2013

By SERFF

Arkansas Insurance Department
Attention: Jay Bradford, Commissioner
1200 West Third Street
Little Rock, AR 72201-1904

RE: Independence American Insurance Company; NAIC: 26581
Individual Major Medical Market Exit in Arkansas

Dear Commissioner Bradford:

In accordance with Statute 23-79-119, we are writing to the Insurance Department to inform to inform you that Independence American Insurance Company ("Independence American") is exiting the individual major medical health insurance market in the State of Arkansas effective December 31, 2013. This decision was prompted by the federal government's passage of the Patient Protection Affordable Care Act ("PPACA"). The increased regulation will make it difficult for Independence American to continue to operate and compete meaningfully in Arkansas individual major medical market after January 1, 2014.

Independence American's market exit will affect our one (1) currently in-force Arkansas insured. Please note, the master group policy (IAIC GP 107) under which our insured is covered is an out-of-state association policy which was issued in Washington, D.C. and filed with the Arkansas Department for informational purposes.

We enclose for the Department's review a draft of our notice of discontinuation of coverage and market exit to our Arkansas insured (Exhibit A). The notice will be mailed by late June 2013, providing the requisite 180 days prior notice to their coverage expiration. As reflected in our draft insured notice, for ease of administration of premium payments, their coverage will terminate on the day prior to their first monthly billing date in January 2014, following our market exit date of December 31, 2013.

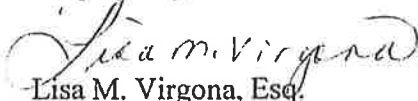
Independence American regrets its need to withdraw from Arkansas' individual major medical insurance market. We understand that market re-entry is prohibited for the five-year period commencing on our non-renewal date. Our intent is that we may re-enter the market someday, but, for now, Independence American's concentration will be on those states where we ascertained the value of us staying in the individual and small group major medical market and on our many other insurance offerings, including employer excess loss, short-term medical, limited medical, critical illness, disability, life, dental and vision, amongst others. We trust our exit from Arkansas' individual major medical insurance market will not affect our license to

market any other products we currently market in Arkansas or any we may choose to market in the future.

Within the next few days, Independence American will be sending Arkansas and all other State Insurance Departments a notice informing them in which states nationwide we will be exiting the individual major medical health insurance market. This is being done across the board to satisfy the requirement of several states that every commissioner in each state in which the carrier is licensed and in each state in which a covered individual is known to reside be notified of our market exit.

If you have any questions or concerns about this submission, please feel free to contact me at (212) 355-4141 ext 3029 or by email at lvirgona@sslicny.com

Respectfully,

A handwritten signature in cursive script, appearing to read "Lisa M. Virgona".

Lisa M. Virgona, Esq.
First Vice President, Legal/Compliance

Encl.: Exhibit A



ASSURANT
Health

501 West Michigan
P.O. Box 3050
Milwaukee, WI 53201-3050
Phone: 800-800-1212

September 27, 2013

VIA SERFF

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: ~~John Alden Life Insurance Company~~ Arkansas
Form Discontinuance

Dear Commissioner Bradford,

We hereby provide notice pursuant to A.C.A. § 23-86-311(c)(1) and Bulletin No. 7-2013 that John Alden Life Insurance Company is planning to discontinue and replace small employer group major medical forms in the state of Arkansas starting with renewal dates of January 1, 2014.

Notification letters will be mailed to employers and employees 90 days in advance of the discontinuance as required by Section 23-86-311(c)(1). The employer notification will also inform of the option to purchase any other small employer group plans we offer in Arkansas, or any qualified health plans available on the Arkansas Health Insurance Marketplace. Pursuant to Bulletin 7-2013, attached for your reference are the generic versions of the employer and employee notifications noted above.

The following John Alden Life Insurance Company small employer group major medical form is being discontinued and replaced in the State of Arkansas:

JGM.TRT.AR (non-grandfathered)

Please note that we will continue to maintain the grandfathered block of business on the form number noted above.

Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company.

Page 2

Please feel free to contact me if you require any additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Sammi-Jo C. Nevin". The signature is fluid and cursive, with a large initial "S" and a stylized "N" at the end.

Sammi-Jo C. Nevin
Associate Counsel
414-299-6616
Sammi-Jo.Nevin@Assurant.com



Date

Address line 1
Address line 2
Address line 3
Address line 4

Group#

A new health insurance plan is coming in 2014

To ensure that your group's coverage will include all the new benefits the health care reform law requires in 2014, we'll be discontinuing your current plan on [date], and offering you a new plan.

Rely on us

You can be sure that the plan you receive will continue to provide the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your group's coverage will continue without interruption[
- Your group number will remain the same]
- No additional paperwork will be required

What to expect next

In about 30 days, you'll receive a packet with information about the new plans available to you, including premiums for your current plan and the new plans.

In about 60 days, you and your employees will receive packets with everything you need for your new plan, including:

- New coverage information
- New premium information (in your employer packet only)
- New insurance cards



INFORMATION

- We'll be discontinuing your current plan and offering you a new plan
- Your new plan information will arrive in about 30 days
- You don't need to do anything at this time



LEARN MORE

Visit:


assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Continued

Assurant. On your terms. 

You'll have options

Once you've received the information about the new plans we recommend, you'll have the option of:

- Taking one of those plans
- Selecting any of the other plans we offer to small groups in your state
- Finding a different plan through:
 - Your health insurance agent or
 - Your state's online *health insurance marketplace* for small businesses — you can find it by going to *healthcare.gov*

Let us guide you

We're here to guide you through the changes and options of health care reform, helping you understand your options so you feel you have the health insurance plan that's right for your group. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.

Thank you for the trust you've placed in us. We truly appreciate your business and look forward to continuing to serve your group's health insurance needs.



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Group# - Unit# - Cert#

A new health insurance plan is coming in 2014

To ensure that the coverage you have through your employer will include all the new benefits the health care reform law requires in 2014, we'll be replacing your group's current plan with a new plan on [date].

Rely on us

You can be sure that the coverage you receive will continue to provide you with the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your coverage will continue without interruption[
- Your group and certificate numbers will remain the same]
- No additional paperwork will be required

What to expect next

In about 60 days, you'll receive a packet with everything you need for the new plan, including:

- New coverage information
- New insurance cards

Thank you for giving us the opportunity to serve your health insurance needs. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.



INFORMATION

- We'll be replacing your group's current plan with a new plan
- New plan information will arrive in about 60 days
- You don't need to do anything at this time



LEARN MORE

Visit:
assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Assurant. On your terms.®



www.madisonlife.com

June 26, 2013

By SERFF

Arkansas Insurance Department
Attention: Jay Bradford, Commissioner
1200 West Third Street
Little Rock, AR 72201-1904

RE: Madison National Life Insurance Company, Inc.; NAIC #65781
Individual Major Medical Market Exit in Arkansas

Dear Commissioner Bradford:

In accordance with Statute 23-79-119, we are writing to the Insurance Department to inform you that Madison National Life Insurance Company, Inc. ("Madison National") is exiting the individual major medical health insurance market in the State of Arkansas effective December 31, 2013. This decision was prompted by the federal government's passage of the Patient Protection Affordable Care Act ("PPACA"). The increased regulation will make it difficult for Madison National to continue to operate and compete meaningfully in Arkansas individual major medical market after January 1, 2014.

Madison National's market exit will affect our seven (7) currently in-force Arkansas insured. Please note, the master group policy (MNL GP 107) under which our insureds are covered is an out-of-state association policy which was issued in Washington, D.C. and filed with the Arkansas Department for informational purposes.

We enclose for the Department's review a draft of our notice of discontinuation of coverage and market exit to our Arkansas insured (Exhibit A). The notice will be mailed by late June 2013, providing the requisite 180 days prior notice to their coverage expiration. As reflected in our draft insured notice, for ease of administration of premium payments, their coverage will terminate on the day prior to their first monthly billing date in January 2014, following our market exit date of December 31, 2013.

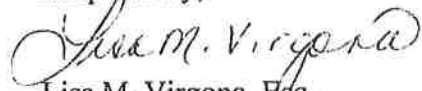
Madison National regrets its need to withdraw from Arkansas' individual major medical insurance market. We understand that market re-entry is prohibited for the five-year period commencing on our non-renewal date. Our intent is that we may re-enter the market someday, but, for now, Madison National's concentration will be on those states where we ascertained the value of us staying in the individual and small group major medical market and on our many other insurance offerings, including employer excess loss, short-term medical, limited medical, critical illness, disability, life, dental and vision, amongst others. We trust our exit from

Arkansas' individual major medical insurance market will not affect our license to market any other products we currently market in Arkansas or any we may choose to market in the future.

Within the next few days, Madison National will be sending Arkansas and all other State Insurance Departments a notice informing them in which states nationwide we will be exiting the individual major medical health insurance market. This is being done across the board to satisfy the requirement of several states that every commissioner in each state in which the carrier is licensed and in each state in which a covered individual is known to reside be notified of our market exit.

If you have any questions or concerns about this submission, please feel free to contact me at (212) 355-4141 ext 3029 or by email at lvirgona@sslicny.com

Respectfully,

A handwritten signature in cursive script, appearing to read "Lisa M. Virgona".

Lisa M. Virgona, Esq.
First Vice President, Legal/Compliance

Encl.: Exhibit A

MNL Letterhead

EXHIBIT A

July 1, 2013

By regular mail

Insured Name
Address
Address

Re: Madison National Life Insurance Company, Inc.
Discontinuance of Your Coverage on: [insert Jan 2014 coverage end date]
Your Plan Number: ADD #

**IMPORTANT NOTICE: THIS AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear Mr./Ms. Add Last Name:

This notice is to inform you and any dependents that may be covered under your referenced major medical insurance coverage that Madison National Life Insurance Company, Inc. ("Madison National") will be exiting the individual major medical insurance market in Arkansas effective December 31, 2013. This decision was prompted by the increased regulation since the federal government's passage of its recent federal health care reform, commonly referred to as the Patient Protection Affordable Care Act ("PPACA"). The increased regulation will make it difficult for Madison National to continue to operate and compete meaningfully in Arkansas' individual major medical market after January 1, 2014. As such, your referenced insurance coverage will terminate on [insert Jan 2014 coverage end date], or earlier if your premium is not received when due.

We are pleased to inform you that there are many options for you to secure health insurance coverage beginning on January 1, 2014. You may purchase insurance in the general marketplace or through the federal exchange. As brief background for you, PPACA mandates most residents of the United States to have health insurance beginning in 2014. PPACA created a new mechanism for purchasing insurance coverage called Exchanges, which are entities that have been or will be set up in states to create an organized and competitive market for health insurance for qualified individuals and employers. PPACA mandates the availability of major medical insurance on a guaranteed issue basis beginning on January 1, 2014 for coverage purchased on or off an Exchange. This means federal law prohibits insurance companies from denying major medical insurance to any one on the basis of their past or present medical conditions. Individuals like yourself will be able to obtain coverage, on a guaranteed acceptance basis and without underwriting, from any insurance company offering individual major medical insurance in your State either on or off the Exchange.



Madison National
Life Insurance Company
Independence Holding Group

www.madisonlife.com

filed 9/30/13

SENT VIA SERFF

September 27, 2013

Arkansas Insurance Department
Attention: Insurance Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201-1904

***Re: Madison National Life Insurance Company; NAIC: #65781
Arkansas Notice of Plan Non-Renewal and Replacement***

Dear Commissioner Bradford:

Pursuant to Ark. Code § 23-86-311, we are writing to notify the Arkansas Insurance Department that Madison National Life Insurance Company ("Madison National") will not renew policy form # MNL MMP 0205 (the "Policy"). Instead, Madison National will replace the Policy with a new Patient Protection and Affordable Care Act ("ACA") compliant policy.

The discontinuation of this Policy will affect our 6 currently in-force Arkansas small employer group insureds, with a total number of 16 lives affected counting all employers and their employees.

We enclose for the Department's review a draft of our notices of non-renewal and replacement for the Policy. The notices will be mailed to our insureds by October 1, 2013, providing the requisite 90 days prior notice of discontinuation of their policy. The notice letter explains to the employer groups that their current coverage will not renew. It also informs them that Madison National will be replacing their coverage with a new ACA compliant policy. Please note that the notice letter refers the groups to the exchange should they choose not to extend their coverage with us.

If you have any questions or concerns about this submission, please feel free to contact me at (602) 395-7060 or by e-mail at Lizette.rubio@ihcgroup.com.

Respectfully,

Lizette Rubio
Manager of Legal and Compliance

[Date]

Employee Name
Address
Address]

**Re: Madison National Life Insurance Company
New Policy and New Premium Rates
[Your Group or Case Number: ADD #]**

**IMPORTANT: THIS NOTICE AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear [Insured]:

This notice is to inform you about important changes to your current health insurance Policy. These changes are required as a result of Federal Healthcare Reform, commonly referred to as the Affordable Care Act ("ACA"). As outlined below, the new changes will include a core set of comprehensive benefits, more cost sharing choices, and new premiums. To ensure your health insurance coverage is compliant with these new requirements, your existing Policy will non-renew and will be replaced with a new Policy and new premium rates upon your renewal on [January 1], 2014.

Comprehensive Benefits

Your replacement Policy will include a core set of benefits, called the "Essential Health Benefits." Your current Policy may already include some or all of the Essential Health Benefits. For more information on the Essential Health Benefits, you can contact the government healthcare website, www.hhs.gov/healthcare/.

Cost Sharing Options

Your replacement Policy will include the Essential Health Benefits, but the amount paid out-of-pocket will be different depending on the cost sharing options chosen. ACA creates four uniform categories of cost sharing, called "metal" levels. These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay. Although there are four "metal" levels, your replacement Policy will fit into the Bronze level. The Bronze level coverage provides 60% of medical costs paid by the insurance company and an average of 40% paid by the member.

New Premium Rates

We are filing our new policies and premium rates with the State Department of Insurance. Once the new policies and rates are set, we will send your employer another letter with information about your replacement Policy along with the new premium rates.

State Benefit Exchange

In 2014, small businesses (50 or fewer employees) can buy coverage directly from their insurer or from their states' Health Benefit Exchange. The Exchange will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You can purchase insurance through the Health Benefit Exchange beginning in October 1, 2013 for coverage starting January 1, 2014.

As explained in this letter, your employer group's coverage with Madison National Life Insurance Company will not renew on your renewal date in 2014 and will be replaced with a new ACA Compliant policy. If you have any questions concerning health insurance coverage for you and your dependents please contact your employer.

Sincerely,

MADISON NATIONAL LIFE INSURANCE COMPANY

[Date]

[MASTER GROUP CONTRACT

Address

Address]

**Re: Madison National Life Insurance Company
New Policy and New Premium Rates
[Your Group or Case Number: ADD #]**

**IMPORTANT: THIS NOTICE AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear [Group]:

This notice is to inform you about important changes to your current health insurance Policy. These changes are required as a result of Federal Healthcare Reform, commonly referred to as the Affordable Care Act ("ACA"). As outlined below, the new changes will include a core set of comprehensive benefits, more cost sharing choices, and new premiums. To ensure your health insurance coverage is compliant with these new requirements, your existing Policy will non-renew and will be replaced with a new Policy and new premium rates upon your renewal on [January 1], 2014.

Comprehensive Benefits

Your replacement Policy will include a core set of benefits, called the "Essential Health Benefits." Your current Policy may already include some or all of the Essential Health Benefits. For more information on the Essential Health Benefits, you can contact the government healthcare website, www.hhs.gov/healthcare/ or contact your broker or agent.

Cost Sharing Options

Your replacement Policy will include the Essential Health Benefits, but the amount paid out-of-pocket will be different depending on the cost sharing options chosen. ACA creates four uniform categories of cost sharing, called "metal" levels. These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay. Although there are four "metal" levels, your replacement Policy will fit into the Bronze level. The Bronze level coverage provides 60% of medical costs paid by the insurance company and an average of 40% paid by the member.

New Premium Rates

We are filing our new policies and premium rates with the State Department of Insurance. Once the new policies and rates are set, we will send you another letter with information about your replacement Policy along with the new premium rates.

State Benefit Exchange

In 2014, small businesses (50 or fewer employees) can buy coverage directly from their insurer or from their states' Health Benefit Exchange. The Exchange will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You can purchase insurance through the Health Benefit Exchange beginning in October 1, 2013 for coverage starting January 1, 2014.

Please remember that your current health insurance Policy with Madison National Life Insurance Company is effective until your renewal date in 2014. It is our pleasure to serve as your health insurer and we believe you will be satisfied with the replacement Policy that is enhanced due to the ACA requirements. If you have any questions or concerns, please feel free to contact Customer Service at 800-518-4510 or by email questions@ihcgroup.com.

Sincerely,

MADISON NATIONAL LIFE INSURANCE COMPANY

cc: All Plan Participants

PRIVILEGED AND CONFIDENTIAL



The Company You Keep®

New York Life Insurance Company

1 Rockwood Road
Sleepy Hollow, NY 10591

Raghu Rangachar

Vice President & Actuary

Bus: 914-846-3376

Fax: 914-846-4469

rrangach@nyl.com

February 15, 2013

Commissioner of Insurance
Mr. Jay Bradford
Arkansas Insurance Department
Life and Health Division
1200 W. 3rd Street
Little Rock, AR 72201-1904

Re: Discontinuation of Medical Insurance Coverage

Dear Mr. Bradford:

Please accept this notice, pursuant to 42 U.S.C. § 300gg-2, that New York Life Insurance Company ("New York Life") intends to discontinue offering all medical care insurance coverage in Arkansas and in all other States and D.C. effective January 1, 2014.

This decision, which will impact 401 individuals, came after careful consideration, including weighing the impact of the new requirements imposed on carriers by the Patient Protection and Affordable Care Act ("PPACA"). Based upon PPACA and confirmed through our discussions with CMS it has become clear that beginning on January 1, 2014, New York Life would be required to offer medical care insurance to all individuals and employers. New York Life currently only underwrites group association coverage in the medical care market, primarily to non-employer based bona fide association coverage. New York Life does not have the ability in terms of resources, time, personnel, and systems, nor the administrative capability to become an individual health carrier. New York Life had exited the individual health market many years ago and our strategic initiatives do not include a re-entry into the individual medical care market.

This decision is not limited to Arkansas as New York Life is exiting the medical insurance market in all fifty states and the District of Columbia.

RECEIVED

FEB 20 2013

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

- Disability Income
 - Long-Term
 - Short-Term
- Hospital Indemnity or other fixed indemnity insurance

Please do not hesitate to contact Al Gomes of New York Life at (914) 846-3445 or by email at Al_Gomes@newyorklife.com if you have any questions regarding the anticipated actions described in this letter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Raghu Rangachar".

Raghu Rangachar

Exhibit A

[New York Life Letterhead]

DATE[Formal policyholder]
[Address]

Re: Non-Renewal of Health Insurance Coverage

Dear []:

In accordance with applicable state and federal law, we are writing to notify you that New York Life Insurance Company ("New York Life" or "we") intends to discontinue offering health insurance coverage of the type provided by the plan for which you are a group policyholder and to non-renew your group policy effective January 1, 2014. New York Life is exiting the group association medical care insurance market in all states and is notifying all group policyholders, plan sponsors, and participants under our group association medical care insurance policies that their group policies will be non-renewed as of January 1, 2014. Additionally, New York Life is making similar notification filings with the state insurance regulators of all fifty states and the District of Columbia.

New York Life understands that as of January 1, 2014, your insureds will have the option of seeking appropriate replacement coverage for your New York Life group policy that is being non-renewed by participating in the state insurance exchange or in the Federal insurance exchange (or both). New York Life in conjunction with their Third Party Administrators is staffing a telephone hotline with trained personnel capable of responding to questions your insureds may have with regard to seeking replacement coverage for your group policy.

The decision to exit the medical care marketplace was not an easy one but the evolving market conditions in the health insurance industry under Health Care Reform laws and regulations which are named Patient Protection and Affordable Care Act (PPACA), prevent us from continuing to offer competitive medical insurance for association plans such as yours. Please do not hesitate to contact me if you have any questions regarding the actions described in this letter.

Very truly yours,

Exhibit B

[New York Life Letterhead]

DATE

[Plan Sponsor]
[Address]

Re: Non-Renewal of Health Insurance Coverage

Dear []:

As previously discussed, in accordance with applicable state and federal law, we are writing to notify you that New York Life Insurance Company ("New York Life" or "we") intends to discontinue offering health insurance coverage of the type provided by the plan for which you are a sponsor and to non-renew your group policy effective January 1, 2014. New York Life is exiting the group association medical care insurance market in all states and is notifying all group policyholders, plan sponsors, and participants under our group association medical care insurance policies that their group policies will be non-renewed as of January 1, 2014. Additionally, New York Life is making similar notification filings with the state insurance regulators of all fifty states and the District of Columbia.

New York Life understands that as of January 1, 2014, your insureds will have the option of seeking appropriate replacement coverage for your New York Life group policy that is being non-renewed by participating in the state insurance exchange or in the Federal insurance exchange (or both). New York Life will work closely with you and your TPA to provide as much detailed information to your insureds so that they can make an informed decision about replacement coverage. This will include the staffing a telephone hotline with trained personnel capable of responding to questions insureds may have with regard to seeking replacement coverage for your group policy. We will provide several communication pieces to your insureds to keep them informed and to remind them that they need to purchase other coverage effective January 1, 2014. Special attention will be given to insureds ages 65 and over who may need to enroll in Medicare Part B and/or D or who may wish to consider a Medicare Supplemental policy of Medicare Advantage program.

The decision to exit the medical care marketplace was not an easy one but the evolving market conditions in the health insurance industry under Health Care Reform laws and regulations which are named Patient Protection and Affordable Care Act (PPACA) prevent us from continuing to offer competitive medical insurance for association plans such as yours.

I will be providing greater detail as well as a draft of our first communication to insureds shortly. Until then, please do not hesitate to contact me if you have any questions regarding the actions described in this letter.

Very truly yours,

Exhibit C

[Address]

DATE

Re: Non-Renewal of Association Medical Care Insurance Coverage

Dear []:

In accordance with applicable state and federal law, we are writing to inform you that New York Life Insurance Company ("New York Life" or "we") is exiting the group association medical care insurance market in all states as of January 1, 2014. This means that the medical care insurance coverage you and any of your insured dependents currently have under Group Policy Number [] issued to [] will terminate at midnight on 12/31/2013. The decision to exit this market was not an easy one. The determination was made based on the evolving market conditions and regulatory requirements stemming from the Patient Protection and Affordable Care Act ("PPACA").

{This decision impacts your medical care coverage only. Any life, disability, hospital indemnity or other non-medical coverage you may have through [] will remain unaffected by this decision.}

We understand the significance of this change and we have taken steps to assist you in the process of replacing your coverage. Under the terms of PPACA, effective 1/1/2014 individuals will be able to purchase medical care insurance without regard to their health status and without any preexisting conditions or impairment limitations. Depending upon your state of residence you may purchase coverage either through your state insurance exchange or on the federal insurance exchange (or both) effective on or after 1/1/2014. Please go to www.ABCD.com for information on who you can contact about these exchanges, and for information about the major health care insurers in your state. You can also call XXX XXX-XXXX for this information. We urge you to contact the provider of your choice as soon as possible to review the options available to you. In addition you should go to www.healthcare.gov for additional information on the insurance plans that will be available to you and on how the insurance exchanges will work.

~~In addition to exploring the coverage options that may be available to you through an exchange or an alternate carrier, insureds who are, or who will become, Medicare eligible on or before 1/1/2014 should contact 1-800-MEDICARE for information about Medicare, Medicare Supplemental coverage, Medicare Advantage type programs, and Medicare Part D. The Medicare website provides that the open enrollment period for Medicare Advantage type programs and Medicare D is October 15, 2013 to December 7, 2013. It states that individuals who didn't sign up for Medicare Part A and/or Part B when they were first eligible, can sign up during the General Enrollment Period between January 1 - March 31 each year. Coverage will start July 1, and individuals may have to pay a higher premium for late enrollment. Insureds age 65 and over will be receiving a notice in early October indicating whether their current prescription drug coverage is credible for Medicare Part D purposes.~~

We also urge you to log onto www.Medicare.gov for detailed information about options that are available to you, and you can get personalized health insurance counseling at no cost to you from your local State Health Insurance Assistance Program (SHIP). **Please note that failure to enroll on a timely basis for Medicare Parts B and D may result in penalties that could take the form of permanently increasing the cost to you for these coverages.**

Please be assured that any life, disability income, hospital indemnity or other non-medical coverage you have through {XXX} will not be affected by this change. Further, your current medical care insurance will continue throughout 2013, provided the applicable premium is paid in a timely manner.

We are committed to providing you with the information and resources you may need to find replacement coverage on a timely basis to avoid gaps in coverage for you or your family.

We will be sending you regular communications over the coming months with reminders and information to assist you in finding a new medical plan that meets your needs. Meanwhile, please do not hesitate to contact {YYY}, your plan administrator, at {XXX-XXX-XXXX} with any questions or concerns.

Sincerely,



Standard Security
Life Insurance Company
Independence Holding Group

www.sslicny.com

June 26, 2013

By SERFF

Arkansas Insurance Department
Attention: Jay Bradford, Commissioner
1200 West Third Street
Little Rock, AR 72201-1904

RE: Standard Security Life Insurance Company of New York; NAIC# 69078
Individual Major Medical Market Exit in Arkansas

Dear Commissioner Bradford:

In accordance with Statute 23-79-119, we are writing to the Insurance Department to inform to inform you that Standard Security Life Insurance Company of New York ("Standard Security") is exiting the individual major medical health insurance market in the State of Arkansas effective December 31, 2013. This decision was prompted by the federal government's passage of the Patient Protection Affordable Care Act ("PPACA"). The increased regulation will make it difficult for Standard Security to continue to operate and compete meaningfully in Arkansas individual major medical market after January 1, 2014.

Standard Security's market exit will affect our thirteen (13) currently in-force Arkansas insureds. Please note, the master group policy (SSL GP 607-A) under which our insureds are covered is an out-of-state association policy which was issued in Washington, D.C. and filed with the Arkansas Department for informational purposes. Please note, two of our thirteen insureds are covered under business assumed from Fidelity Security Life Insurance Company (master policy #M-5031 series issued to an association situated in Missouri).

We enclose for the Department's review a draft of our notice of discontinuation of coverage and market exit to our Arkansas insureds (Exhibit A). The notice will be mailed by late June 2013, providing the requisite 180 days prior notice to their coverage expiration. As reflected in our draft insured notice, for ease of administration of premium payments, their coverage will terminate on the day prior to their first monthly billing date in January 2014, following our market exit date of December 31, 2013.

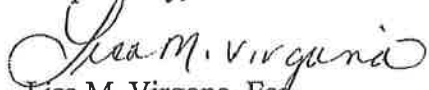
Standard Security regrets its need to withdraw from Arkansas' individual major medical insurance market. We understand that market re-entry is prohibited for the five-year period commencing on our non-renewal date. Our intent is that we may re-enter the market someday, but, for now, Standard Security's concentration will be on those states where we ascertained the value of us staying in the individual and small group major medical market and on our many

other insurance offerings, including employer excess loss, short-term medical, limited medical, critical illness, disability, life, dental and vision, amongst others. We trust our exit from Arkansas' individual major medical insurance market will not affect our license to market any other products we currently market in Arkansas or any we may choose to market in the future.

Within the next few days, Standard Security will be sending Arkansas and all other State Insurance Departments a notice informing them in which states nationwide we will be exiting the individual major medical health insurance market. This is being done across the board to satisfy the requirement of several states that every commissioner in each state in which the carrier is licensed and in each state in which a covered individual is known to reside be notified of our market exit.

If you have any questions or concerns about this submission, please feel free to contact me at (212) 355-4141 ext 3029 or by email at lvirgona@sslicny.com

Respectfully,

A handwritten signature in cursive script that reads "Lisa M. Virgona".

Lisa M. Virgona, Esq.

First Vice President, Legal/Compliance

Encl.: Exhibit A

SSL Letterhead

EXHIBIT A

July 1, 2013

By regular mail

Insured Name
Address
Address

Re: Standard Security Life Insurance Company of New York
Discontinuance of Your Coverage on: [insert Jan 2014 coverage end date]
Your Plan Number: ADD #

**IMPORTANT NOTICE: THIS AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear Mr./Ms. Add Last Name:

This notice is to inform you and any dependents that may be covered under your referenced major medical insurance coverage that Standard Security Life Insurance Company of New York ("Standard Security") will be exiting the individual major medical insurance market in Arkansas effective December 31, 2013. This decision was prompted by the increased regulation since the federal government's passage of its recent federal health care reform, commonly referred to as the Patient Protection Affordable Care Act ("PPACA"). The increased regulation will make it difficult for Standard Security to continue to operate and compete meaningfully in Arkansas' individual major medical market after January 1, 2014. As such, your referenced insurance coverage will terminate on [insert Jan 2014 coverage end date], or earlier if your premium is not received when due.

We are pleased to inform you that there are many options for you to secure health insurance coverage beginning on January 1, 2014. You may purchase insurance in the general marketplace or through the federal exchange. As brief background for you, PPACA mandates most residents of the United States to have health insurance beginning in 2014. PPACA created a new mechanism for purchasing insurance coverage called Exchanges, which are entities that have been or will be set up in states to create an organized and competitive market for health insurance for qualified individuals and employers. PPACA mandates the availability of major medical insurance on a guaranteed issue basis beginning on January 1, 2014 for coverage purchased on or off an Exchange. This means federal law prohibits insurance companies from denying major medical insurance to any one on the basis of their past or present medical conditions. Individuals like yourself will be able to obtain coverage, on a guaranteed acceptance basis and without underwriting, from any insurance company offering individual major medical insurance in your State either on or off the Exchange.

Provided below is contact information for the Arkansas Insurance Department for you to consider the option to purchase health insurance coverage on the Arkansas Exchange. If you reside in a State other than Arkansas, please refer to insurance companies offering coverage on or off the Exchange in your State.

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
800-282-9134 or 501-371-2600

Please remember that your health insurance with Standard Security is effective through **[insert Jan 2014 coverage end date]**. It has been our pleasure to serve as your health insurer. If you have any questions or concerns, please feel free to contact us at 1-800-518-4510 or by email at questions@ihcgroup.com.

Sincerely,

STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK



Filed 9/30/13

www.sslicny.com

SENT VIA SERFF

September 27, 2013

Arkansas Insurance Department
Attention: Insurance Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201-1904

**Re: Standard Security Life Insurance Company; NAIC: #69078
Arkansas Notice of Plan Non-Renewal and Replacement**

Dear Commissioner Bradford:

Pursuant to Ark. Code § 23-86-311, we are writing to notify the Arkansas Insurance Department that Standard Security Life Insurance Company ("Standard Security") will not renew policy form # SSL MMP 0205 (the "Policy"). Instead, Standard Security will replace the Policy with a new Patient Protection and Affordable Care Act ("ACA") compliant policy.

The discontinuation of this Policy will affect our 2 currently in-force Arkansas small employer group insureds, with a total number of 13 lives affected counting all employers and their employees.

We enclose for the Department's review a draft of our notices of non-renewal and replacement for the Policy. The notices will be mailed to our insureds by October 1, 2013, providing the requisite 90 days prior notice of discontinuation of their policy. The notice letter explains to the employer groups that their current coverage will not renew. It also informs them that Standard Security will be replacing their coverage with a new ACA compliant policy. Please note that the notice letter refers the groups to the exchange should they choose not to extend their coverage with us.

If you have any questions or concerns about this submission, please feel free to contact me at (602) 395-7060 or by e-mail at Lizette.rubio@ihcgroup.com.

Respectfully,

Lizette Rubio
Manager of Legal and Compliance

[Date]

Employee Name
Address
Address]

**Re: Standard Security Life Insurance Company
New Policy and New Premium Rates
[Your Group or Case Number: ADD #]**

**IMPORTANT: THIS NOTICE AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear [Insured]:

This notice is to inform you about important changes to your current health insurance Policy. These changes are required as a result of Federal Healthcare Reform, commonly referred to as the Affordable Care Act ("ACA"). As outlined below, the new changes will include a core set of comprehensive benefits, more cost sharing choices, and new premiums. To ensure your health insurance coverage is compliant with these new requirements, your existing Policy will non-renew and will be replaced with a new Policy and new premium rates upon your renewal on [January 1], 2014.

Comprehensive Benefits

Your replacement Policy will include a core set of benefits, called the "Essential Health Benefits." Your current Policy may already include some or all of the Essential Health Benefits. For more information on the Essential Health Benefits, you can contact the government healthcare website, www.hhs.gov/healthcare/.

Cost Sharing Options

Your replacement Policy will include the Essential Health Benefits, but the amount paid out-of-pocket will be different depending on the cost sharing options chosen. ACA creates four uniform categories of cost sharing, called "metal" levels. These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay. Although there are four "metal" levels, your replacement Policy will fit into the Bronze level. The Bronze level coverage provides 60% of medical costs paid by the insurance company and an average of 40% paid by the member.

New Premium Rates

We are filing our new policies and premium rates with the State Department of Insurance. Once the new policies and rates are set, we will send your employer another letter with information about your replacement Policy along with the new premium rates.

State Benefit Exchange

In 2014, small businesses (50 or fewer employees) can buy coverage directly from their insurer or from their states' Health Benefit Exchange. The Exchange will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You can purchase insurance through the Health Benefit Exchange beginning in October 1, 2013 for coverage starting January 1, 2014.

As explained in this letter, your employer group's coverage with Standard Security Life Insurance Company will not renew on your renewal date in 2014 and will be replaced with a new ACA Compliant policy. If you have any questions concerning health insurance coverage for you and your dependents please contact your employer.

Sincerely,

STANDARD SECURITY LIFE INSURANCE COMPANY

[Date]

[MASTER GROUP CONTRACT

Address

Address]

**Re: Standard Security Life Insurance Company
New Policy and New Premium Rates
[Your Group or Case Number: ADD #]**

**IMPORTANT: THIS NOTICE AFFECTS YOUR INSURANCE CONTRACT RIGHTS.
PLEASE READ CAREFULLY.**

Dear [Group]:

This notice is to inform you about important changes to your current health insurance Policy. These changes are required as a result of Federal Healthcare Reform, commonly referred to as the Affordable Care Act ("ACA"). As outlined below, the new changes will include a core set of comprehensive benefits, more cost sharing choices, and new premiums. To ensure your health insurance coverage is compliant with these new requirements, your existing Policy will non-renew and will be replaced with a new Policy and new premium rates upon your renewal on [January 1], 2014.

Comprehensive Benefits

Your replacement Policy will include a core set of benefits, called the "Essential Health Benefits." Your current Policy may already include some or all of the Essential Health Benefits. For more information on the Essential Health Benefits, you can contact the government healthcare website, www.hhs.gov/healthcare/ or contact your broker or agent.

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Your replacement Policy will include the Essential Health Benefits, but the amount paid out-of-pocket will be different depending on the cost sharing options chosen. ACA creates four uniform categories of cost sharing, called "metal" levels. These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay. Although there are four "metal" levels, your replacement Policy will fit into the Bronze level. The Bronze level coverage provides 60% of medical costs paid by the insurance company and an average of 40% paid by the member.

New Premium Rates

We are filing our new policies and premium rates with the State Department of Insurance. Once the new policies and rates are set, we will send you another letter with information about your replacement Policy along with the new premium rates.

State Benefit Exchange

In 2014, small businesses (50 or fewer employees) can buy coverage directly from their insurer or from their states' Health Benefit Exchange. The Exchange will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You can purchase insurance through the Health Benefit Exchange beginning in October 1, 2013 for coverage starting January 1, 2014.

Please remember that your current health insurance Policy with Standard Security Life Insurance Company is effective until your renewal date in 2014. It is our pleasure to serve as your health insurer and we believe you will be satisfied with the replacement Policy that is enhanced due to the ACA requirements. If you have any questions or concerns, please feel free to contact Customer Service at 800-518-4510 or by email questions@ihcgroup.com.

Sincerely,

STANDARD SECURITY LIFE INSURANCE COMPANY

cc: All Plan Participants



ASSURANT
Health

*Also for
John Alden
Processed 9/25/13*

501 West Michigan
P.O. Box 3050
Milwaukee, WI 53201-3050
Phone: 800-800-1212

August 20, 2013

VIA SERFF

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Time Insurance Company Arkansas Form
Discontinuance

Dear Commissioner Bradford,

We hereby provide notice pursuant to Arkansas Statutes Section 23-79-119(c)(3) that Time Insurance Company will be discontinuing and replacing the individual major medical form(s) listed below in the state of Arkansas starting with renewals of January 1, 2014.

Notification letters will be mailed to insureds 90 days in advance of the discontinuance as required by Section 23-79-119(c)(3). The notification will also inform insureds of the option to purchase any other plans we offer in Arkansas or any qualified health plans available on the Arkansas Health Insurance Marketplace ("Marketplace"). We will also indicate that Advanced Premium Tax Credits and Cost Sharing Reductions are only available through plans purchased on the Marketplace. Enclosed please find a generic version of the 90 day policyholder notification.

The following Time Insurance Company individual major medical form(s) are being discontinued and replaced in the State of Arkansas:

Form 227.001.AR (non-grandfathered)
Form 244.001.AR (non-grandfathered)
Form 554 (grandfathered and non-grandfathered)
TIM.CER.AR (non-grandfathered)

Please note that we will continue to maintain the grandfathered block of business on the form numbers noted above, unless indicated otherwise.

Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company.

Page 2

Please feel free to contact me if you require any additional information.

Sincerely,

A handwritten signature in dark ink, appearing to read "Sammi-Jo C. Nevin". The signature is fluid and cursive, with the first name "Sammi" being more prominent and the last name "Nevin" following in a similar style.

Sammi-Jo C. Nevin
Associate Counsel
414-299-6616
Sammi-Jo.Nevin@Assurant.com



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Policy #

A new health insurance plan is coming in 2014

To ensure that your coverage will include all the new benefits the health care reform law requires in 2014, we'll be discontinuing your current plan on [date], and offering you a new plan.

Rely on us

You can be sure that the plan you receive will continue to provide you with the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your coverage will continue without interruption[
- Your policy number will remain the same]
- No additional paperwork will be required

What to expect next

In about 60 days, you'll receive a packet with everything you need for the new plan, including:

- New coverage information
- New premium information
- New insurance cards



INFORMATION

- We'll be discontinuing your current plan and offering you a new plan
- Your new plan information will arrive in about 60 days
- You don't need to do anything at this time



LEARN MORE

Visit:
assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Continued

Assurant. On your terms.™

You'll have options

Once you've received the information about the new plan, you'll have the following options available — with no underwriting.

- Taking the plan we recommend
- Selecting any of the other plans we offer to individuals in your state
- Finding a different plan during your special enrollment period, which begins when your current plan is discontinued on [date] — you'll have 60 days from that date to enroll in a new plan through:
 - Your health insurance agent
 - Health insurance websites or
 - Your state's online health insurance marketplace — you can find it by going to *healthcare.gov*. On the marketplace:
 - Your agent can help you understand your plan options and purchase a plan
 - You might qualify for a subsidy that allows you to pay less for the plan

Let us guide you

We're here to guide you through the changes and options of health care reform, helping you understand your options so you feel you have the health insurance plan that's right for you. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.

Thank you for the trust you've placed in us. We truly appreciate your business and look forward to continuing to serve your health insurance needs.



ASSURANT
Health

*Filed
9/30/13*

501 West Michigan
P.O. Box 3050
Milwaukee, WI 53201-3050
Phone: 800-800-1212

September 27, 2013

VIA SERFF

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Time Insurance Company Arkansas Form
Discontinuance

Dear Commissioner Bradford,

We hereby provide notice pursuant to A.C.A. § 23-86-311(c)(1) and Bulletin No. 7-2013 that Time Insurance Company is planning to discontinue and replace small employer group major medical forms in the state of Arkansas starting with renewal dates of January 1, 2014.

Notification letters will be mailed to employers and employees 90 days in advance of the discontinuance as required by Section 23-86-311(c)(1). The employer notification will also inform of the option to purchase any other small employer group plans we offer in Arkansas, or any qualified health plans available on the Arkansas Health Insurance Marketplace. Pursuant to Bulletin 7-2013, attached for your reference are the generic versions of the employer and employee notifications noted above.

The following Time Insurance Company small employer group major medical form is being discontinued and replaced in the State of Arkansas:

TGM.TRT.AR (non-grandfathered)

Please note that we will continue to maintain the grandfathered block of business on the form number noted above.

Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company.

Page 2

Please feel free to contact me if you require any additional information.

Sincerely,

A handwritten signature in dark ink, appearing to read "Sammi-Jo C. Nevin". The signature is fluid and cursive, with the first name "Sammi" being more prominent.

Sammi-Jo C. Nevin
Associate Counsel
414-299-6616
Sammi-Jo.Nevin@Assurant.com



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Group#

A new health insurance plan is coming in 2014

To ensure that your group's coverage will include all the new benefits the health care reform law requires in 2014, we'll be discontinuing your current plan on [date], and offering you a new plan.

Rely on us

You can be sure that the plan you receive will continue to provide the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your group's coverage will continue without interruption[
- Your group number will remain the same]
- No additional paperwork will be required

What to expect next

In about 30 days, you'll receive a packet with information about the new plans available to you, including premiums for your current plan and the new plans.

In about 60 days, you and your employees will receive packets with everything you need for your new plan, including:

- New coverage information
- New premium information (in your employer packet only)
- New insurance cards



INFORMATION

- We'll be discontinuing your current plan and offering you a new plan
- Your new plan information will arrive in about 30 days
- You don't need to do anything at this time



LEARN MORE

Visit:
assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Continued

Assurant. On your terms.®

You'll have options

Once you've received the information about the new plans we recommend, you'll have the option of:

- Taking one of those plans
- Selecting any of the other plans we offer to small groups in your state
- Finding a different plan through:
 - Your health insurance agent or
 - Your state's online *health insurance marketplace* for small businesses — you can find it by going to *healthcare.gov*

Let us guide you

We're here to guide you through the changes and options of health care reform, helping you understand your options so you feel you have the health insurance plan that's right for your group. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.

Thank you for the trust you've placed in us. We truly appreciate your business and look forward to continuing to serve your group's health insurance needs.



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Group# - Unit# - Cert#

A new health insurance plan is coming in 2014

To ensure that the coverage you have through your employer will include all the new benefits the health care reform law requires in 2014, we'll be replacing your group's current plan with a new plan on [date].

Rely on us

You can be sure that the coverage you receive will continue to provide you with the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your coverage will continue without interruption[
- Your group and certificate numbers will remain the same]
- No additional paperwork will be required

What to expect next

In about 60 days, you'll receive a packet with everything you need for the new plan, including:

- New coverage information
- New insurance cards

Thank you for giving us the opportunity to serve your health insurance needs. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.



INFORMATION

- We'll be replacing your group's current plan with a new plan
- New plan information will arrive in about 60 days
- You don't need to do anything at this time



LEARN MORE

Visit:
assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Assurant. On your terms.®

Create Objection

Close

Trustmark

Insurance Companies

Law Department

Phone 847.6
Fax 847.6

June 3, 2013

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Trustmark Life Insurance Company
NAIC # 62863
Discontinuance of medical insurance coverage

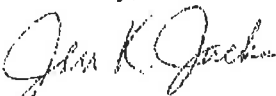
Dear Commissioner of Insurance:

In accordance with AR Stat. Section 23-86-311(c)(2), this letter will serve as notice of Trustmark Life Insurance Company's intent to discontinue offering all employer sponsored medical insurance coverage, excluding any excepted benefit plans and any ancillary coverage, in the small and large group markets in the state of Arkansas. As a result of this decision, we will terminate all existing large and small group medical policies/certificates issued or delivered for issuance in Arkansas no less than 180 days from the date that notice is provided to each plan sponsor and participant/beneficiary. Enclosed are copies of the letters that will be sent to each affected plan sponsor and participant/beneficiary.

We request that the content of this letter and the attachments be kept confidential by your Insurance Department staff.

If you have any questions regarding this matter, please contact me at (800) 666-6977 extension 34; or email at jjacks@trustmarkins.com.

Sincerely,



Jeri K. Jacks
Senior Compliance Analyst

TRUSTMARK LIFE INSURANCE COMPANY

Group contact
Group name
Group address
City, State Zip

IMPORTANT INFORMATION REGARDING THE DISCONTINUANCE OF YOUR MEDICAL INSURANCE COVERAGE

Dear Employer,

We are writing to advise you that your medical insurance coverage underwritten by Trustmark Life Insurance Company will terminate on xx/xx/xx. Attached is a notice to distribute to all covered employees regarding the discontinuance of your medical coverage. Please make a copy for each covered employee, and distribute it within 10 days of receipt of this letter.

Trustmark Life Insurance Company will continue to comply with all state and federal laws governing your existing policy/certificate. Your coverage remains unchanged, and you are welcome to continue your medical insurance coverage until the termination date. If you have ancillary coverage (life, dental or disability) with us and decide to renew that coverage, we will issue a new certificate for ancillary coverage only upon renewal.

Should you have any questions, please contact your producer for more information or you can contact our Customer Service at (800) 522-1246 extension 35399.

Sincerely,

Officer name
Title

TRUSTMARK LIFE INSURANCE COMPANY

IMPORTANT NOTICE REGARDING YOUR MEDICAL INSURANCE COVERAGE

On xx/xx/xx, your current group medical insurance coverage, issued to <group name>, and underwritten by Trustmark Life Insurance Company, will terminate.

Please note that Trustmark Life Insurance Company will not be liable for any claims incurred after the date of termination. Refer to your Certificate of Insurance for additional information regarding your rights.

If you have any questions, please contact our Customer Service at (800) 522-1246 extension 35399.



ASSURANT
Health

Filed
9/30/13
501 West Michigan
P.O. Box 3050
Milwaukee, WI 53201-3050
Phone: 800-800-1212

September 27, 2013

VIA SERFF

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Union Security Insurance Company Arkansas
Form Discontinuance

Dear Commissioner Bradford,

We hereby provide notice pursuant to A.C.A. § 23-86-311(c)(1) and Bulletin No. 7-2013 that Union Security Insurance Company is planning to discontinue and replace small employer group major medical forms in the state of Arkansas starting with renewal dates of January 1, 2014.

Notification letters will be mailed to employers and employees 90 days in advance of the discontinuance as required by Section 23-86-311(c)(1). The employer notification will also inform of the option to purchase any other small employer group plans we offer in Arkansas, or any qualified health plans available on the Arkansas Health Insurance Marketplace. Pursuant to Bulletin 7-2013, attached for your reference are the generic versions of the employer and employee notifications noted above.

The following Union Security Insurance Company small employer group major medical form is being discontinued and replaced in the State of Arkansas:

C61.100.SIG.AR (grandfathered and non-grandfathered)

Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company.

Page 2

Please feel free to contact me if you require any additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Sammi-Jo C. Nevin". The signature is fluid and cursive, with the first name "Sammi" being more prominent.

Sammi-Jo C. Nevin
Associate Counsel
414-299-6616
Sammi-Jo.Nevin@Assurant.com



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Group#

A new health insurance plan is coming in 2014

To ensure that your group's coverage will include all the new benefits the health care reform law requires in 2014, we'll be discontinuing your current plan on [date], and offering you a new plan.

Rely on us

You can be sure that the plan you receive will continue to provide the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your group's coverage will continue without interruption[
- Your group number will remain the same]
- No additional paperwork will be required

What to expect next

In about 30 days, you'll receive a packet with information about the new plans available to you, including premiums for your current plan and the new plans.

In about 60 days, you and your employees will receive packets with everything you need for your new plan, including:

- New coverage information
- New premium information (in your employer packet only)
- New insurance cards



INFORMATION

- We'll be discontinuing your current plan and offering you a new plan
- Your new plan information will arrive in about 30 days
- You don't need to do anything at this time



LEARN MORE

Visit:

assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Continued

Assurant. On your terms.®

You'll have options

Once you've received the information about the new plans we recommend, you'll have the option of:

- Taking one of those plans
- Selecting any of the other plans we offer to small groups in your state
- Finding a different plan through:
 - Your health insurance agent or
 - Your state's online *health insurance marketplace* for small businesses — you can find it by going to *healthcare.gov*

Let us guide you

We're here to guide you through the changes and options of health care reform, helping you understand your options so you feel you have the health insurance plan that's right for your group. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.

Thank you for the trust you've placed in us. We truly appreciate your business and look forward to continuing to serve your group's health insurance needs.



ASSURANT
Health®

Date

Address line 1
Address line 2
Address line 3
Address line 4

Group# - Unit# - Cert#

A new health insurance plan is coming in 2014

To ensure that the coverage you have through your employer will include all the new benefits the health care reform law requires in 2014, we'll be replacing your group's current plan with a new plan on [date].

Rely on us

You can be sure that the coverage you receive will continue to provide you with the major medical benefits and strong financial protection you expect.

Count on a seamless transition

The transition to the new plan will be smooth and hassle free.

- Your coverage will continue without interruption[
- Your group and certificate numbers will remain the same]
- No additional paperwork will be required

What to expect next

In about 60 days, you'll receive a packet with everything you need for the new plan, including:

- New coverage information
- New insurance cards

Thank you for giving us the opportunity to serve your health insurance needs. If you have any questions, or if we can help you in any way, please don't hesitate to contact us.



INFORMATION

- We'll be replacing your group's current plan with a new plan
- New plan information will arrive in about 60 days
- You don't need to do anything at this time



LEARN MORE

Visit:

assuranthealth.com/reform
or healthcare.gov



QUESTIONS? CONTACT US

Call [000.000.0000]
Monday-Friday
7 a.m. to [7] p.m.
Central time

Assurant. On your terms.®

September 19, 2013

Arkansas Insurance Department
Attn: Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201

Re: Termination of Major Medical Block

Dear Commissioner Bradford:

After providing Major Medical insurance to your Arkansas residents for over 20 years, United Security Life and Health Insurance Company ("USL&H") has made the difficult decision to cancel all of its Major Medical policies. After careful review of all the new requirements of the Patient Protection and Affordable Care Act ("PPACA"), USL&H, a small regional carrier, does not have the economies of scale to continue to offer our Major Medical Insurance in Arkansas.

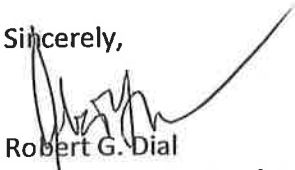
Please accept this timely notice as USL&H's intent to discontinue our Major Medical coverage in Arkansas as of April 1, 2014. In compliance with your statute 23-79-153, we are providing you this notice at least one hundred and eighty (180) days in advance. (Please note that this notice does NOT include the Short Term Major Medical and other ancillary health/life products.)

Notices have been prepared and will be sent to all active Major Medical Certificate Holders by the end of this week. Please see attached copies of the termination letters to Arkansas Certificate Holders and our notice to our agent partners.

We are hoping that providing this notice to our Certificate Holders prior to October 1, 2013 will give them the opportunity to participate in the Open Enrollment period via the PPACA Marketplace.

If you have any additional questions, please feel free to contact me directly at (708) 475-6051 or via email at rdial@uslandh.com.

Sincerely,


Robert G. Dial
Secretary and V.P. of Compliance

RECEIVED

SEP 20 2013

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Quality Products from Caring Professionals

September 20, 2013

Name
Address
Address
City, State Zip

Policy Number:

Notice of Cancellation of your Major Medical Insurance Policy effective 3/31/2014 11:59 pm CST

Dear Policy Holder,

Thank you for allowing United Security Life and Health to provide you and your family with quality health insurance. **This letter is to advise you that United Security Life and Health Insurance will not be continuing your major medical insurance coverage after 11:59 pm CST on 03/31/2014,** due to the medical loss ratio restrictions under the new healthcare law known as the Affordable Care Act (ACA), and the administrative requirements necessary to continue operating our Major Medical Insurance in Arkansas. In compliance with state statute, we are sending you advance notice of 180 days of our intent to voluntarily discontinue your coverage.

It is the hope of regulators that the ACA will improve the healthcare landscape for generations to come. As a small company providing insurance for over 20 years, we do not have the economies of scale that larger insurance providers enjoy. Even with our strong focus on controlling administrative expenses, we are unable to provide you the coverage mandated by ACA at an affordable price after 11:59 pm CST on 3/31/2014.

We will continue to administer your current and renewing health insurance until 3/31/2014.

In the coming months you will be hearing about the health insurance options available to you beginning 1/1/2014. There is no immediate need for you to make any changes to your current health coverage. We encourage your questions and, together with your agent, we will help find the 2014 option that is best for you and your family. Options available to you include:

- Discussing your 2014 guaranteed issue Healthcare Reform policy with your agent, navigator, advisor, or USLH representative. Open Enrollment for a Guaranteed Issued ACA policy begins October 1, 2013 and continues through 3/31/2014.
- Providing you with the available tools to determine the plans and premium subsidies available for your unique situation
- Visiting www.healthcare.gov to research your options

Together with your agent, we are here to help. Feel free to call us at 1-800-875-4422 with any questions. It has been our pleasure to service your health insurance needs.

Sincerely,



Sandra J. Horn
President
United Security Life and Health

RECEIVED

SEP 20 2013

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

September 20, 2014

Agent Name
Company
Address 1
Address 2
City, State Zip

**Notice of Cancellation of all USLH Major Medical Insurance Policies effective
3/31/2014 11:59 pm CST**

Dear Valued Agent Partner,

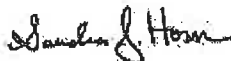
We have sent notification to your active United Security Life and Health major medical clients of our intent to discontinue our Major Medical Coverage effective on 3/31/2014 at 11:59 p.m. CST.

The current regulatory environment is such that we are unable to continue operations with the mandated 80% Medical Loss Ratio. We simply do not have the economies of scale to commit 80% of our premium to claims and have only 20% of premium to pay administrative expenses and commissions. **United Security's difficult decision to voluntarily discontinue providing major medical coverage after 3/31/2014 impacts only our major medical plans.** USLH will still market our ancillary product portfolio, which includes: Short-term Major Medical, Disability Income, Cancer, Critical Illness, Accident Hospital Indemnity, Dental Plus Vision and Hearing. **We will continue to pay agent commissions on current and renewing major medical policies through 3/31/2014;** therefore, there is no rush to obtain other coverage for your clients.

USLH has been working hard to develop a business solution that we believe will be mutually beneficial to your customer, your agency, and our organization, as we enter this new era of health insurance. As such, **we are pleased to announce our newest business venture, ACA Marketplace Enrollment Solutions (AMES).** This firm is a national insurance exchange marketplace that is contracted with national and regional carriers across the country. As you know, the health insurance marketplace open enrollment period begins on October 1st and will provide coverage starting 1/1/2014 for anyone, regardless of medical history or pre-existing conditions. ACA Marketplace Enrollment Solutions is a web based enrollment firm that provides your agency a one stop solution for open enrollment. This web based system, provides you with the tools to calculate subsidies, run comparative rates and benefits for participating health insurance exchange carriers, and enroll your clients for coverage. We are excited to provide you with the opportunity to work with ACA Marketplace Enrollment Solutions and offer your clients a seamless transition to their new ACA health plan. We'd be happy to reach-out to your current USLH customers and assist them through the enrollment process, while paying you commission.

We will be calling you in the next couple of weeks to discuss this exciting opportunity in more detail and look forward to discussing how you can turn this new opportunity into a revenue generator for your agency. Enclosed in an introduction to ACA Marketplace Enrollment Solutions. If you wish to discuss this sooner, or if have any immediate questions, please do not hesitate to call us at 800-875-4422.

Sincerely,



Sandra J. Horn
President
United Security Life and Health

RECEIVED

SEP 20 2013

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT