



**Missouri Department of Insurance, Financial Institutions & Professional Registration
Insurance Market Regulation Division
Life & Healthcare Section**

Company Name: _____

Lead Form # as it appears in SERFF: _____

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| This form will be used in the following markets (please indicate all that apply): | | |
| Large Group <input type="checkbox"/> | Small Group <input type="checkbox"/> | Individual <input type="checkbox"/> |

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|---|--------------------------|---|--------------------------|
| If the filing is used in a group or group type market, please indicate all that apply: | | | |
| Employer/(Single)Employer Trust; 376.421.1(1)RSMo | <input type="checkbox"/> | Association; 376.421.1(5) RSMo | <input type="checkbox"/> |
| Creditor; 376.421.1(2) RSMo | <input type="checkbox"/> | Assoc. Sm. & Large Empl.; 376.421.1(5)(e) | <input type="checkbox"/> |
| Labor Union; 376.421.1(3) RSMo | <input type="checkbox"/> | Credit Union; 376.421.1(6) RSMo | <input type="checkbox"/> |
| Trust (MET, etc); 376.421(4) RSMo | <input type="checkbox"/> | Discretionary; 376.421.2 RSMo. | <input type="checkbox"/> |

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This checklist is a representation of general provisions and objections and should not be construed as a legal position or legal advice. Please refer to the statues and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statues and Regulations always prevails over this checklist.

| Description of Provisions for Accidental Only, Stop Loss, Hospital Indemnity, Drug, Sickness, Vision, Travel & Other | | | |
|---|-----------------|----------------|---|
| Type of Insurance (TOI) codes <u>H02 to H12, H14, and H17 to H21</u> | | | |
| Subject | Citation | Summary | Location in Contract: Section &/or Page number required |

Filing Submissions

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| Filing Description or Cover Letter | 20 CSR 400-8.200(3)(C) | Brief, detailed description of benefits, purpose, and intended market. Disclose if form is new or a replacement. If amendment/rider, the policy it will go with. | |
| Separate Submissions | 20 CSR 400-8.200(3)(D)&(E) | Life filed separate from health & group from individual. | |
| Stop Loss questions | Bulletin 07-01 | Please review and forward your answers to the five questions in this bulletin that relate to Stop Loss. | |

Policy Forms

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| Free Look | 20 CSR 400-2.010 | 10 day free look period for all individual and discretionary group policy forms | |
| Government Hospital | 20 CSR 400-2.020 | Hospital indemnity contracts not affected by confinement in government hospital | |
| Definitions | 20 CSR 400-2.060(2) | Definitions for Hospital, Alcohol treatment facility, Intensive care unit | |



**Missouri Department of Insurance, Financial Institutions & Professional Registration
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Life & Health Section**

Elements of coverage required

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| Insured in the Military | 20 CSR 400-2.060(3) (A) | If benefits are not provided for those who joined the military; pro-rata unearned refund | |
| Benefits reduced | 20 CSR 400-2.060(3)(B) | If benefits are reduced due to age, policy must disclose in conspicuous print and location | |
| Government hospital | 20 CSR 400-2.060(3)(D) | Hospital reimbursement contracts not affected by confinement in government hospital | |
| Calculating benefits payable | 20 CSR 400-2.060(3)(E) | Deductible shall be applied to allowable expenses prior to applicable coinsurance | |
| Prohibited Language | 20 CSR 400-2.060(3)(F) | Prohibits "accidental means" tests. Review Reg. for additional specific prohibited exclusions | |
| Alcoholism | 20 CSR 400-2.060(3)(G) | Coverage for treatment of alcoholism – large groups refer to federal parity requirements | |
| Certificate - group | 20 CSR 400-2.060(4) (A) | Certificate of Coverage to be delivered must be submitted for approval with master policy | |
| Variables - group | 20 CSR 400-2.060(4) (B) | With accompanying statement, master contracts may be filed with variable wording | |
| Total Disability defined | 20 CSR 400-2.060(4) (C) | Minimum standard for definition of Total Disability | |
| Residual Disability | 20 CSR 400-2.060(4) (D) | Shall be defined in relation to the insured's reduction in earnings | |
| Suicide exclusion | 20 CSR 400-2.060(4) (F) | May <u>not</u> exclude coverage for attempted suicide while insane | |
| Excluded occupational injuries | 20 CSR 400-2.060(4) (G) | May exclude injuries arising in the course of employment | |
| Group health filings | 20 CSR 400-2.130 | True or discretionary group as defined in 376.421RSMo. | |
| Disclosure | 375.924 RSMo | Company address and telephone number | |

GROUP

Required provisions specific to GROUP forms

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| Grace period | 376.426 RSMo (1) | Grace period provision (31 days) | |
| Incontestability | 376.426 RSMo (2) | Validity of the policy shall not be contested after it has been in force for 2 years from date of issue | |
| Evidence of individual insurability | 376.426 RSMo (4) | Conditions, if any, for which the insurer reserves the right to require evidence of insurability | |
| Preexisting conditions | 376.426 RSMo (5) | Exclusion or limitation may only apply to condition which medical advise or treatment was received during 12 months prior... | |
| Misstatement of age | 376.426 RSMo (6) | Amount of coverage to equal amount premium would have purchased at actual age at issue | |
| Certificate required | 376.426 RSMo (7) | Insurer shall deliver to policy holder, to give to insured persons, a certificate of coverage's | |
| Notice of claim | 376.426 RSMo (8) | Provision: written notice of claim must be given to insurer within 20 days after occurrence. Failure to send written notice may not invalidate a claim. | |



**Missouri Department of Insurance, Financial Institutions & Professional Registration
Insurance Market Regulation Division
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| Claim forms | 376.426 RSMo (9) | Insurer shall furnish forms for proof of loss within 15 days of request | |
| Proof of claim | 376.426 RSMo (10) | Written proof of loss for disability claim within 90 days – no later than 1 year after first 90 days; “Except in the absence of legal capacity” | |
| Time benefits are payable | 376.426 RSMo (11) | Benefits payable within 30 days and/or not less frequently than monthly | |
| To whom benefits are payable | 376.426 RSMo (12) | Benefits payable to beneficiary, estate, or minor. | |
| Autopsy | 376.426 RSMo (13) | Examination and autopsy at company expense | |
| Legal action | 376.426 RSMo (14) | No action at law prior to 60 days; within 3yrs | |
| Termination of policy | 376.426 RSMo (15) | Provision: conditions for which the policy may be terminated | |
| Limiting age - handicapped children | 376.426 RSMo (16) | Attainment of the limiting age for dependent children. Coverage for dependents chiefly dependent upon the certificate holder | |
| Dependent coverage | 376.426 RSMo (17) | Coverage provided for dependents who are no more than 25 years old | |
| Insuring Debtors | 376.426 RSMo (18) | Issuance of a certificate to each debtor describing coverage. | |

INDIVIDUAL

Required provisions specific to INDIVIDUAL forms

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| Limiting age - handicapped children | 376.776.2RSMo | Attainment of the limiting age for dependent children. Coverage for dependents chiefly dependent upon the policyholder | |
| Dependent coverage | 376.776.3 RSMo | Coverage provided for dependents who are no more than 25 years old | |
| Entire contract; changes | 376.777.1 RSMo (1) | Policy, endorsements, attached application(s) constitute the entire contract. “no change shall be valid until approved by an officer and attached” | |
| Time limit on certain defenses | 376.777.1 RSMo (2) | Incontestability | |
| Grace period | 376.777.1 RSMo (3) | Grace period provision: 31 days for monthly premiums. Not less than 7 days for weekly | |
| Reinstatement | 376.777.1 RSMo (4) | Provision indicating the reinstatement of the policy | |
| Notice of claim | 376.777.1 RSMo (5) | Written notice of claim given to insurer within 20 days after occurrence | |
| Claim forms | 376.777.1 RSMo (6) | Shall furnish claimant with forms with in 15 days. Actions deem to comply | |
| Proofs of loss | 376.777.1 RSMo (7) | With in 90 days of the date of loss. Shall not be reduced | |
| Time of payment of claims | 376.777.1 RSMo (8) | Provision indicating the immediate payment of claim upon receipt of written proof of loss | |
| Payment of claims | 376.777.1 RSMo (9) | Provision indicating benefits payable in accordance with beneficiary designation | |
| Physical examinations & autopsy | 376.777.1 RSMo (10) | Examination and autopsy at company expense | |



**Missouri Department of Insurance, Financial Institutions & Professional Registration
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| Legal action | 376.777.1 RSMo (11) | No action at law prior to 60 days; within 3yrs | |
| Change of beneficiary | 376.777.1 RSMo (12) | Provision indicating the right to change beneficiary, unless irrevocable | |
| Extension of Benefits - group | 376.438 RSMo | Provision for extension of benefits in the event of total disability at the date of any termination | |
| Change of Occupation | 376.777.2 RSMo (1) | If insured changes occupation to one that is classified by insurer as more (or less) hazardous | |
| Misstatement of Age | 376.777.2 RSMo (2) | If insurers age is misstated, amounts payable shall be as the premium would have purchased at the correct age | |
| Insurance with Other Insurers | 376.777.2 RSMo (3) | Accident and sickness policy previously issued by the insurer | |
| Insurance with Other Insurers | 376.777.2 RSMo (4) | Other valid coverage providing benefits for the same loss. "Expense Incurred Benefits". <i>"In applying the foregoing policy provision no third party liability coverage shall be included as "other valid coverage".</i> | |
| Insurance with Other Insurers | 376.777.2 RSMo (5) | Other valid coverage providing benefits for the same loss. "Other Benefits" | |
| Relation of Earnings to Insurance | 376.777.2 RSMo (6) | Provision indicating the insurers liability in proportion to amount of earnings | |
| Unpaid Premium | 376.777.2 RSMo (7) | Any premium due and unpaid may be deducted from the payment of a claim | |
| Cancellation | 376.777.2 RSMo (8) | Written notice, delivered to insured's last known address | |
| Conformity with State Statutes | 376.777.2 RSMo (9) | Any provision which is in conflict with statutes of the state which insured resides, policy is amended to conform | |
| Illegal Occupation | 376.777.2 RSMo (10) | Insurer shall not be liable for loss which contributing cause was an attempt to commit a felony or engaged in an illegal occupation | |
| Intoxicants and Narcotics | 376.777.2 RSMo (11) | Insurer shall not be liable for loss sustained by insured being intoxicated of any narcotic unless administered on the advice of a physician. | |

Prohibited provisions

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| Ambiguous, misleading provisions | 376.405 RSMo | Policy provisions that are uncertain, ambiguous or not reasonably adequate for the protection of those insured will not be approved. |
| Arbitration | 435.350 RSMo | Arbitration is not allowed in contracts of insurance. |
| Force Majeure & Acts beyond the company control | 376.405 RSMo | Deemed as not reasonably adequate for the protection of the insured – not permitted. |
| Red-lined copies | 20 CSR 400-8.200 | Any redline copies are not approvable and must be placed on the SERFF "supporting documentation" area. |
| Rider a Rider, | 20 CSR 400-8.200(2)(B)2 | Companies may not "rider a rider", endorse and endorsement or amend an amendment. |
| "Sole Discretion" | 376.405 RSMo | Provisions that specifically state the company has sole discretionary power, or words to that effect, are not permitted |
| Variable Language | 20 CSR 400-2.060(4)(B) | Please see Filing Guidelines posted at http://insurance.mo.gov/industry/filings/lh/index.htm |



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| Variable Language - Blank pages | 376.405 RSMo | Brackets around an entire page constitute a "blank" or generic form – not permitted |
| Waiting Period | 376.405 RSMo | Waiting period during which no benefits are payable – not permitted |

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