

SERFF Tracking Number: CFAP-125488769 State: District of Columbia
Filing Company: Group Hospitalization and Medical Services, Inc. State Tracking Number:
Company Tracking Number: 1074
TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health Dental
Product Name: Filing #1074 GHMSI DC Indiv 64- Regional Dental PPO
Project Name/Number: DC Indiv 64- Regional Dental PPO 200805 eff/1074

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.
Product Name: Filing #1074 GHMSI DC Indiv 64- Regional Dental PPO SERFF Tr Num: CFAP-125488769 State: District of Columbia
TOI: H10I Individual Health - Dental SERFF Status: Closed-APPROVED State Tr Num:
Sub-TOI: H10I.000 Health Dental Co Tr Num: 1074 State Status:
Filing Type: Rate Reviewer(s): Laszlo Pentek
Authors: Dwayne Lucado, Katheryn Barron Disposition Date: 03/17/2008
Date Submitted: 02/15/2008 Disposition Status: APPROVED
Implementation Date Requested: 05/01/2008 Implementation Date:

General Information

Project Name: DC Indiv 64- Regional Dental PPO 200805 eff Status of Filing in Domicile:
Project Number: 1074 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 03/17/2008 Explanation for Other Group Market Type:
State Status Changed:
Deemer Date: Created By: Katheryn Barron
Submitted By: Katheryn Barron Corresponding Filing Tracking Number:
Filing Description:
This filing contains the rate proposal for Group Hospitalization and Medical Services, Inc. dba CareFirst BlueCross BlueShield's new Individual, non-Medigap regional PPO limited dental product, Individual Select Preferred. This product will be sold as Freestanding coverage only. The effective date is May 1, 2008. Please refer to the Cover Letter/Explanatory Memorandum (Supporting Documentation) and Actuarial Memorandum (Rate/Rule Schedule) for more details.

Company and Contact

Filing Contact Information

Katheryn Barron, Actuarial Assistant katheryn.barron@carefirst.com

SERFF Tracking Number: CFAP-125488769

State:

District of Columbia

Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:

Company Tracking Number: 1074

TOI: H101 Individual Health - Dental

Sub-TOI:

H101.000 Health Dental

Product Name: Filing #1074 GHMSI DC Indiv 64- Regional Dental PPO

Project Name/Number: DC Indiv 64- Regional Dental PPO 200805 eff/1074

10455 Mill Run Circle 410-998-5716 [Phone]

Owings Mills, MD 21117 410-720-5946 [FAX]

Filing Company Information

Group Hospitalization and Medical Services, CoCode: 53007

Inc. State of Domicile: District of Columbia

840 First Street NE Group Code: Company Type: Hospital, Medical & Dental Service or Indemnity

Washington, DC 20065 Group Name: State ID Number:

(410) 581-3000 ext. [Phone] FEIN Number: 53-0078070

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

SERFF Tracking Number: CFAP-125488769 State: District of Columbia
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TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health Dental
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification	APPROVED	03/17/2008
Comments:		
Attachment: Actuarial Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter / Explanatory Memorandum	APPROVED	03/17/2008
Comments:		
Attachment: 1074 Ind64- Dental Cover Letter.pdf		

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am a Pricing Actuary with Group Hospitalization and Medical Services, Inc. (GHMSI) doing business as CareFirst BlueCross BlueShield and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia and produces premiums that are reasonable in relation to benefits provided.

Dwayne Lucado, FSA, MAAA
Senior Actuarial Associate
CareFirst BlueCross BlueShield
Mail Drop-Point 01-780
Pricing Department
10455 Mill Run Circle
Owings Mills, MD 21117

CareFirst BlueCross BlueShield
10455 Mill Run Circle
Owings Mills, MD 21117-5559
www.carefirst.com

February 14, 2008

Mr. Laszlo Pentek
Actuary
Government of the District of Columbia
Department of Insurance, Securities and Banking
Insurance Products Division
810 First Street, NE, Suite 701
Washington, DC 20002-8023



Re: Group Hospitalization and Medical Services, Inc. (GHMSI) dba
CareFirst BlueCross BlueShield
NAIC# 53007, FEIN# 53-0078070
Individual, Non-Medigap Business
Dental Coverage
Company Filing # 1074

Dear Mr. Pentek:

Attached for your review is the actuarial memorandum for Individual Select Preferred, a new limited dental regional PPO product for GHMSI Individual, Non-Medigap business, with an effective date of May 1, 2008. It will be sold as Freestanding coverage only. The benefit design is as follows:

- 100% coverage for Class 1 (preventative and diagnostic services) in / out of network
- In-Network pays up to PPO allowed benefit
- Out-of-Network pays up to PAR network allowed benefit
- Member receives discounts on Classes 2 – 5
 - Class 2: Therapeutic and Minor Restorative Services
 - Class 3: Periodontic and Endodontic Services
 - Class 4: Prosthodontic and Major Restorative Services
 - Class 5: Orthodontic Services

Please refer to pages 3-4 of the actuarial memorandum for the development of the rates.

The form numbers affected by this memorandum are as follows:

DC/GHMSI/DB/IEA-DENTAL (2-08)
DC/GHMSI/DB/DOCS-DENTAL (2-08)
DC/GHMSI/DB/ES-DENTAL (2-08)

If you have any questions or concerns, please contact me at (410) 998-7519.

Sincerely,

Dwayne Lucado, F.S.A., M.A.A.A.
Senior Actuarial Associate