

State: District of Columbia **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student

Product Name: Educational Markets

Project Name/Number: DC Howard University Single Case filing/NUFIC14CAS03

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Educational Markets

State: District of Columbia

TOI: H04 Health - Blanket Accident /Sickness

Sub-TOI: H04.001 Student

Filing Type: Rate

Date Submitted: 06/27/2014

SERFF Tr Num: AGDE-129600777

SERFF Status: Pending State Action

State Tr Num:

State Status:

Co Tr Num: NUFIC14CAS03 - RATE

Implementation: On Approval

Date Requested:

Author(s): Penny Berry, Veronica Bullock, Bernard Ganley, Ted Lioumis, Melinda Ramos

Reviewer(s): Darniece Shirley (primary), Alula Selassie, John Morgan

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:
short-term policy

State: District of Columbia **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.
TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student
Product Name: Educational Markets
Project Name/Number: DC Howard University Single Case filing/NUFIC14CAS03

General Information

Project Name: DC Howard University Single Case filing Status of Filing in Domicile:
 Project Number: NUFIC14CAS03 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Blanket Overall Rate Impact:
 Filing Status Changed: 08/04/2014
 State Status Changed: Deemer Date:
 Created By: Penny Berry Submitted By: Ted Lioumis
 Corresponding Filing Tracking Number: AGDE-129600778

PPACA: Non-Grandfathered Immed Mkt Reforms
 PPACA Notes: null
 Include Exchange Intentions: No

Filing Description:
 RE:National Union Fire Insurance Company of Pittsburgh, Pa.
 NAIC # 012-19445, FEIN 25-0687550

Rate Filing for Student Blanket Accident and Sickness Insurance Program
 S30749NUFIC-DC-HU (Rev. 6-14)Student Blanket Accident and Sickness Policy
 S30753NUFIC-DC-HU (Rev. 6-14)Application for Student Accident and Sickness Insurance Policy

Actuarial Memorandum and Rate Manual

We are submitting the rates applicable to the above referenced forms prepared for issue to Howard University for your review and approval. The forms and their respective rates are intended for issue to Howard University for the 2014-2015 school year. We respectfully request that the actuarial memorandum and rate information be kept confidential where not prohibited by law.

The forms are intended to provide accident and sickness insurance coverage to eligible students of that learning institution. Also, we intend to use form U40016-DC, Civil Unions/State Registered Domestic Partnership Endorsement. This form was approved by the Department as a universal filing on May 20, 2013. This form will be issued with the policy.

The forms for this filing can be found under SERFF Tracking Number AGDE-129600778.

We appreciate your review and look forward to your approval of these forms. Please don't hesitate to contact me if you have any questions concerning this submission.

Respectfully submitted,

Company and Contact

Filing Contact Information
 Penny Berry, Product Analyst penny.berry@aig.com

State: District of Columbia **Filing Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student

Product Name: Educational Markets

Project Name/Number: DC Howard University Single Case filing/NUFIC14CAS03

503 Carr Road 888-396-5369 [Phone] 31721 [Ext]
 3rd Floor 302-830-4466 [FAX]
 Wilmington, DE 19809

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile:
503 Carr Road	Group Code: 12	Pennsylvania
3rd Floor	Group Name: AIG	Company Type:
Wilmington, DE 19809	FEIN Number: 25-0687550	State ID Number:
(888) 396-5369 ext. 31722[Phone]		

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

AGDE-129600777

State Tracking #:

Company Tracking #:

NUFIC14CAS03 - RATE

State: District of Columbia
 TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student
 Product Name: Educational Markets
 Project Name/Number: DC Howard University Single Case filing/NUFIC14CAS03

Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Rate Information

Rate data applies to filing.

Filing Method: Review and approval
 Rate Change Type: Neutral
 Overall Percentage of Last Rate Revision: %
 Effective Date of Last Rate Revision:
 Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
National Union Fire Insurance Company of Pittsburgh, Pa.	New Product	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State: District of Columbia Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.
 TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student
 Product Name: Educational Markets
 Project Name/Number: DC Howard University Single Case filing/NUFIC14CAS03

Rate Review Detail

COMPANY:

Company Name: National Union Fire Insurance Company of Pittsburgh, Pa.
 HHS Issuer Id: 00000

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Application for Student Accident and Sickness Insurance Policy			1
Student Blanket Accident and Sickness Policy			1

Trend Factors: 1.066

FORMS:

New Policy Forms: S30494NUFIC-NM-UNM (Rev. 6-14); S30501NUFIC-NM-UNM (Rev. 6-14)
 Affected Forms:
 Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 118,296
 Benefit Change: Increase
 Percent Change Requested: Min: 46.8 Max: 42.6 Avg: 46.8

PRIOR RATE:

Total Earned Premium: 5,984,000.00
 Total Incurred Claims: 6,391,247.00
 Annual \$: Min: 50.58 Max: 230.50 Avg: 50.58

REQUESTED RATE:

Projected Earned Premium: 8,783,478.00
 Projected Incurred Claims: 6,420,121.00
 Annual \$: Min: 74.25 Max: 328.58 Avg: 74.25

SERFF Tracking #:

AGDE-129600777

State Tracking #:**Company Tracking #:**

NUFIC14CAS03 - RATE

State:

District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI:

H04 Health - Blanket Accident /Sickness/H04.001 Student

Product Name:

Educational Markets

Project Name/Number:

DC Howard University Single Case filing/NUFIC14CAS03

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	S30749NUFIC-DC-HU (Rev. 6-14), S30753NUFIC-DC-HU (Rev. 6-14)	New		RM-Howard_Single Case Filing2014-2015 06 06 14 (0).pdf,

RATE MANUAL

POLICY FORM S30749NUFIC-DC-HU (Rev. 6-14)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

National Union Fire Insurance Company of Pittsburgh, PA.

Rate Manual for Group Blanket Accident and Sickness Insurance Policy

	Plan A (Basic Plan)		
	Fall Only	Spring/Summer	Annual
Student	\$446	\$446	\$891
Spouse	\$1,275	\$1,275	\$2,549
Children	\$652	\$652	\$1,303

	Plan B (Enhanced Plan)		
	Fall Only	Spring/Summer	Annual
Student	\$678	\$678	\$1,356
Spouse	\$1,971	\$1,971	\$3,943
Children	\$1,000	\$1,000	\$2,000

State: District of Columbia
TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.001 Student
Product Name: Educational Markets
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Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	The cover letter information is contained in the filing discription area of the general information tab of this SERFF filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable as this is not a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	AM-Howard_Single Case Filing2014-2015 07 31 14 (1).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Rates have been attached to the rate schedule tab of this SERFF filing. The actuarial memorandum is attached in the above supporting documentation item. The actuarial memorandum contains language on pages 5 and 6 to certify that to the best of their knowledge and judgment that such justification is true.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable as this is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable as this is not a P&C filing.
Attachment(s):	

SERFF Tracking #:

AGDE-129600777

State Tracking #:**Company Tracking #:**

NUFIC14CAS03 - RATE

State:

District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI:

H04 Health - Blanket Accident /Sickness/H04.001 Student

Product Name:

Educational Markets

Project Name/Number:

DC Howard University Single Case filing/NUFIC14CAS03

Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	Not applicable as instructions state bypass for initial submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not applicable, per our understanding, student health insurance is exempt from federal rate review process and therefore we do not need to file the Part I Unified Rate Review Template.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable as this is not a QHP.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Response to 7/30/2014 comment letter
Comments:	
Attachment(s):	Objection Letter Response 1 07-31-2014 (0).pdf
Item Status:	
Status Date:	

ACTUARIAL MEMORANDUM

POLICY FORM S30749NUFIC-DC-HU (Rev. 6-14)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 1. Scope & Purpose

This rate filing is to justify rates charged for a single policyholder, Howard University (Howard), to cover the accident and sickness related medical expenses of its undergraduate and graduate students.

Item 2. Benefit Description

This is a Group Blanket Accident and Sickness Insurance policy to be issued to Howard University. This policy provides accident and sickness related medical benefit coverage to the Howard eligible college students and their spouses and children. The detailed descriptions of benefits are included in the policy.

Item 3. Renewability

The Policy is issued for a stated Policy Term. The Company or Policyholder can terminate the policy by giving written notice as described in the policy.

Item 4. Applicability

The rates apply for the school year 2014/2015.

Item 5. Morbidity

The proposed 2013/14 school year premium rates were developed from 2012/13 school year and 2013/14 school year claim experience. The detailed step by step derivation of the proposed rates is displayed in Exhibit B. The following adjustments to the past experience were used at the time of rate projection.

1. Benefit change adjustment: The total impact due to benefit changes is +6.1%.
2. Trend: An annual medical trend of 6.6% was selected for both 2013/14 school year and 7.1% was selected for the 2012/13 school year. Both school years were trended to the midpoint of 2014/15 school year.

Item 6. Mortality

This is a twelve month term product. Mortality assumptions were not used in the pricing of this product.

Item 7. Persistency

This is a twelve month term product. Persistency assumptions were not used in the pricing of this product.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 8. Expenses and Commissions

The expected expenses (excluding PPACA fees and taxes) are as follows:

Expense Category	% of Premium
<i>Commission and Brokerage</i>	0.00%
<i>Claims Administration</i>	5.00%
<i>Premium Taxes, Licenses, Fees, etc.</i>	2.47%
<i>Home Office Administration</i>	7.71%
<i>Profits and Contingencies</i>	5.00%
Total Expenses	20.18%

Item 9. Marketing

The program is made available to students through the University.

Item 10. Underwriting Method

As this is a blanket insurance policy, all students and dependents who meet the eligibility requirements are able to enroll. There is no individual medical underwriting of the insureds.

Item 11. Premium Classes

Premium rates are shown in the Rate Manual.

Item 12. Issue Age Limits and Coverage Duration

Benefits will be offered to all qualified applicants regardless of age.

Coverage begins on the Effective Date as described in the policy and ends at the end of semester or school year for which coverage was purchased, subject to any Extended Coverage provision of the Policy.

Item 13. Area Factors

There are no area factors.

Item 14. Average Annual Premium

The estimated average premium for school year 2014/2015 is \$891.

Item 15. Premium Modalization Rules

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Premiums are stated as annual. Premium splits by semester are shown in the Rate Manual.

Item 16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology.

Item 17. Active Life Reserves

No Active Life Reserves will be held for this coverage.

Item 18. Trend Assumption

The medical trend is 6.6%.

Item 19. Interest Rate Assumption

No interest rate assumption is used.

Item 20. Minimum Required Loss Ratio

The minimum required loss ratio is determined by PPACA. Under PPACA, this program is considered Individual business with a medical loss ratio of 80%. Loss ratios under PPACA are calculated as (see 45 CFR 158.211):

Incurred Claims, divided by Earned Premium, less federal taxes, less PPACA fees and taxes, and less state and local taxes, licenses and fees.

In determining a Loss Ratio for pricing purposes the federal and state taxes must be projected. For federal taxes, we assume a federal tax rate of 35%. For state and local taxes, licenses, fees and assessments, we use the historical average for this Company. The impact of these adjustments is to lower the actual Loss Ratio. This calculation produced a required minimum loss ratio of 70.98%. The details of this calculation:

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

	Item	Expressed as a % of Premium	Source
A	Minimum Loss Ratio	80.0%	This is considered Individual business under PPACA
B	Profit	5.0%	Assumed Profit
C	FIT Rate	35.0%	Corporate Marginal Tax Rate
D	Federal Taxes	1.75%	=B*C
E	Taxes, Fees, Assessments directly related to PPACA	8.5%	Includes PCORI Fee of \$2.10 PPPY; Reinsurance Fee of \$5.25 PPM for 2014 and \$3.67 PPM for 2015; Health Industry Fee of 3.0% of Premium
F	State Taxes, Licenses, Fees	2.47%	Derived from most recent Annual Statement
G	Adjusted Minimum Loss Ratio	69.82%	=A*(1-(D+E+F)), rounded to 4 places

In performing this calculation, we did not include other items that also lower the loss ratio, such as expenses for activities that improve the quality of health care.

Item 21. Anticipated Loss Ratio

Under PPACA, the medical loss ratio of this policy is 91.6% (=Projected Claim Costs Per Person/ [Projected Premium Per Person x (1- Federal Tax % - State Tax % - Taxes, Fees, Assessments directly related to PPACA %)]).

The anticipated loss ratio including PPACA fees and Taxes is 80.0% (= Projected Claim Cost Per Insured / Projected Premium Per Insured).

Item 22. Lifetime Loss Ratio

The lifetime loss ratio is 80.0%.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 23. History of Rate Adjustments

This is a new form. There have been no rate adjustments under this form.

Item 24. Number of Policyholders

The estimated number of students to be insured for school year 2014/2015 is 9,858.

Item 25. Proposed Effective Date

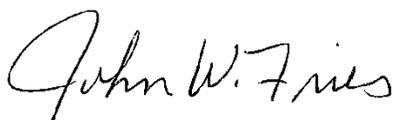
These rates are effective 8/1/2014.

Item 26. Actuarial Certification

I am a Member of the American Academy of Actuaries. I meet the "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion" as adopted by the American Academy of Actuaries.

I certify that to the best of my knowledge and belief:

- The entire filing is in compliance with the applicable laws of this state;
- The entire filing is in compliance with all applicable Actuarial Standards of Practice;
- The benefits provided are reasonable in relation to the proposed premiums; and
- The premium schedule is not excessive, inadequate, or unfairly discriminatory



John W Fries, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
July 2014

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit A

	Plan A (Basic Plan)		
	Fall Only	Spring/Summer	Annual
Student	\$446	\$446	\$891
Spouse	\$1,275	\$1,275	\$2,549
Children	\$652	\$652	\$1,303

	Plan B (Enhanced Plan)		
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National Union Fire Insurance Company of Pittsburgh, Pa.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit B

Policy Holder - Howard University

Previous Program Experience

(1)	(2)	(3) Average Annual Premium Rate	(4) Earned Premium	(5) Current Level E.P.	(6) Paid Claims	(7) Completed Claims	(8) Loss Ratio	(9) Trend	(10) Historical Benefit Adjustment	(11) Trended and Onlevel Claims	(12) Ultimate on- leveled and Trended Loss Ratio	(13) Experience Weight
Experience Period	# of Insureds											
8/1/2012 - 7/31/2013	9,498	696	6,610,340	5,765,052	5,018,240	5,517,555	83.5%	1.142	0.896	5,646,304	97.9%	80.0%
8/1/2013 - 7/31/2014 Est.	9,858	607	5,984,000	5,984,000	1,676,426	6,391,247	106.8%	1.066	1.000	6,813,069	113.9%	20.0%

<u>Column</u>	<u>Description</u>
(1)	Period of coverage from which experience is derived.
(2)	Number of students covered during experience period.
(3)	Annual premium rate charged for coverage during specified experience period.
(4)	Premium earned during experience period.
(5)	Premium during experience period adjusted to current rate level.
(6)	Claims paid to date for incurrals during experience period.
(7)	Estimated completed claims for experience period, including claim reserve.
(8)	Experience period loss ratio, (7)/(4)
(9)	Trend factor
(10)	Adjustment to bring benefit design value to 8/2013-8/2014 level
(11)	Claims adjusted for trend and benefit design, (7)x(9)x(10)
(12)	Loss ratio based on claims and premiums adjusted to current level, (11)/(5)
(13)	Weights applied to each experience period for future premium rate determination.

Rate Determination	(14)=(2)	(15)=(11)	(16) Factor to adjust claims to projected cost level	(17)=(15)x(16)/(14)	(18) Experience Weight
Experience Period	# of Insureds	Trended and onleveled Claim		Projected Claim Costs Per Insured	
8/1/2012 - 7/31/2013	9,498	5,646,304	1.061	630.76	80.0%
8/1/2013 - 7/31/2014 Est.	9,858	6,813,069	1.061	733.26	20.0%
Weighted average projected claim cost per insured			651.26		
Target Loss Ratio		Divide	<u>79.83%</u>		
Projected Premium Rate Per Person			815		
PPACA Fees and Taxes		Plus	<u>76</u>		
Final Projected Premium Rate Per Person			891		

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN A		
Note: Students must first seek treatment at the Howard University Student Health Center when enrolled as an eligible student. The student must use the services of the Health Center first where treatment will be administered, or referral issued, except when a student graduates from the university and that student is no longer eligible for services at the SHC.		
Aggregate Maximum Benefit per Policy Year	Unlimited	
Deductible per person per Policy Year (All copays are in addition to the deductible.)	\$200 In-Network Deductible; \$400 Out-of-Network Deductible	
Out of Pocket Limit Per Year	\$6,350 per member / \$12,700 per family	
INPATIENT	Injury Maximum Amount	Sickness Maximum Amount
Room & Board Expense (includes Intensive Care) , limited to the average semi-private room rate; (includes general nursing care).	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Hospital Miscellaneous , includes expenses incurred for anesthesia and operating room; laboratory tests and X-rays, (including professional fees); oxygen tent; drugs, medicines, dressings; and other Medically Necessary and prescribed hospital expenses.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Intensive care	Paid under Room & Board Expense.	Paid under Room & Board Expense.
Pre-admission Testing , hospital confinement must occur within 3 days of the testing.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Registered Nurse (for private duty nursing.)	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Physiotherapy	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Surgery , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Anesthesia , professional services administered in connection with inpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Doctor's Visits (other than the Doctor who performed surgery or administered anesthesia), limited to one visit per day.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Routine Newborn Care , while hospital confined and routine nursery care provided immediately after birth.	Paid as any other sickness.	Paid as any other sickness.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges.	No benefits.	Paid as any other sickness.
OUTPATIENT		
Surgeon's Fees , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.

**National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy**

Exhibit C

Schedule of Benefits	Benefit Amount	
PLAN A		
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Anesthesia , professional services administered in connection with outpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	25% of amount payable for surgery.
Day Surgery Miscellaneous. , when scheduled surgery is performed in a Hospital or outpatient facility including use of the operating room, laboratory tests and x-ray examinations (including professional fees), anesthesia, infusion therapy; drugs or medicines and supplies, therapeutic services (excluding physiotherapy or take home drugs and medicines) . R&C charges for Day Surgery Misc. are based on the most recent edition of the Outpatient Surgical Facility Charge Index.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Outpatient Misc. Benefits includes: physiotherapy; occupational therapy; laboratory; x-ray exams; CAT Scans/MRI; and diagnostic services and medical procedures.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Doctor's Visits , limited to one visit per day. Benefits do not apply when related to surgery or physiotherapy.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Hospital Emergency Room and Non-Scheduled Surgery , for use of hospital emergency room, operating room, laboratory and x-ray exams, and supplies.	After a \$250 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$250 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Injections when administered in the Doctor's office and charged on the Doctor's statement.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	For contraceptive injections only: 100% of Allowable Charges for PPO providers, otherwise 80% of R&C.
Prescribed Medicine Expense , includes prescribed contraceptive drugs, devices and injectables. Benefits include FDA-approved prescribed birth control methods.	100% of actual charge if filed with Summit America Insurance Services. If Script Care RX card is used then 100% of R&C after applicable co-pay amount per prescription. Co-pay per prescription/refill: Generic: \$15, Brand: \$30, Non-Formulary: \$55	Script Care participating pharmacies only: 100% of R&C after applicable co-pay amount per prescription otherwise, No Benefits. Co-pay per prescription/refill: Generic: \$15, Brand: \$30, Non-Formulary: \$55 Co-pays waived for prescribed birth control.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges. SHC referral not required for Mental Illness.	No Benefits.	Paid as any other Sickness.
OTHER		
Ambulance Services (for Emergency Medical Condition only).	100% of R&C.	100% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN A		
Durable Medical Equipment and Orthopedic Appliances , a written prescription must accompany the claim when submitted. Replacement durable medical equipment is not covered. Replacement braces and appliances are not covered except for repair or replacement that is required by a changed condition due to Sickness or Injury.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C
Consultant Doctor's Fees , when requested and approved by the attending Doctor.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Dental Treatment Expense , for dental treatment made necessary by Injury to sound natural teeth up to \$250 per tooth.	80% of R&C.	No Benefits.
Dental Treatment Expenses, for preventative, diagnostic, basic restorative, and major replacement when obtained in the Howard University Outpatient Clinic at the College of Dentistry.	No Benefits.	100% of Eligible Expenses at College of Dentistry only, otherwise, No Benefits.
Dental Treatment Expense for Impacted Wisdom Teeth	No Benefits.	Included in Surgeon's Fees
Maternity/Complications of Pregnancy	No Benefits.	Paid as any other sickness.
Needlestick and Splatter Expense	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C	No Benefits.
Radiation and Chemotherapy	No Benefits.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C
Immune Titers, (available at the Student Health Center only) not otherwise covered under Preventive Services benefit.	No Benefits.	After a \$10 co-pay, 100% of Eligible Expenses at Student Health Center, otherwise, No Benefits
Wellness Benefit (including annual adult physical exam, routine testing, well woman exams and visits not otherwise covered under Preventive Services benefit.)	No Benefits.	100% of Eligible Expenses at Student Health Center or at PPO providers, otherwise, No Benefits
Preventive Services Benefit , includes preventive services such as screenings, exams, and immunizations specified by the Patient Protection and Affordable Care Act (PPACA). To view a list of covered preventive services go to http://www.hhs.gov/healthcare/prevention/index.html .	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.
Medical Evacuation and Repatriation of Body Remains , Combined maximum limit for Evacuation and Repatriation of Remains and family or friend transportation arrangements in conjunction with the evacuation or repatriation of remains when necessary and approved by Travel Guard.	100% of actual expense to a maximum of \$25,000.	
Accidental Death and Dismemberment	\$10,000	

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN B		
Note: On Plan B, a referral from the Howard University Student Health Center is not required. The student may seek the health care facility of their choice. The Policy provides benefits for the Reasonable and Customary Charges (R&C) incurred by a Covered Person for loss due to a covered Injury or Sickness.		
INPATIENT	Injury Maximum Amount	Sickness Maximum Amount
Room & Board Expense (includes Intensive Care) , limited to the average semi-private room rate; (includes general nursing care).	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise \$200 per day.
Hospital Miscellaneous , includes expenses incurred for anesthesia and operating room; laboratory tests and X-rays, (including professional fees); oxygen tent; drugs, medicines, dressings; and other Medically Necessary and prescribed hospital expenses.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Intensive care	Paid under Room & Board Expense.	Paid under Room & Board Expense.
Pre-admission Testing , hospital confinement must occur within 3 days of the testing.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Registered Nurse (for private duty nursing.)	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Physiotherapy	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Surgery , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Anesthesia , professional services administered in connection with inpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Doctor's Visits (other than the Doctor who performed surgery or administered anesthesia), limited to one visit per day.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Routine Newborn Care , while hospital confined and routine nursery care provided immediately after birth.	Paid as any other sickness.	Paid as any other sickness.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges.	No benefits.	Paid as any other sickness.
OUTPATIENT		
Surgeon's Fees , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Anesthesia , professional services administered in connection with outpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN B		
Day Surgery Miscellaneous. , when scheduled surgery is performed in a Hospital or outpatient facility including use of the operating room, laboratory tests and x-ray examinations (including professional fees), anesthesia, infusion therapy; drugs or medicines and supplies, therapeutic services (excluding physiotherapy or take home drugs and medicines) . R&C charges for Day Surgery Misc. are based on the most recent edition of the Outpatient Surgical Facility Charge Index.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Outpatient Misc. Benefits includes: physiotherapy; occupational therapy; laboratory; x-ray exams; CAT Scans/MRI; and diagnostic services and medical procedures.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Doctor's Visits , limited to one visit per day. Benefits do not apply when related to surgery or physiotherapy.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Hospital Emergency Room and Non-Scheduled Surgery , for use of hospital emergency room, operating room, laboratory and x-ray exams, and supplies.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	After a \$100 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Injections when administered in the Doctor's office and charged on the Doctor's statement.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	For contraceptive injections only: 100% of Allowable Charges for PPO providers, otherwise 100% of R&C.
Prescribed Medicine Expense , includes prescribed contraceptive drugs, devices and injectables. Benefits include FDA-approved prescribed birth control methods.	100% of actual charge if filed with Summit America Insurance Services. If Script Care RX card is used then 100% of R&C after applicable co-pay amount per prescription. Co-pay per prescription/refill: Generic: \$10, Brand: \$25, Non-Formulary: \$50	Script Care participating pharmacies only: 100% of R&C after applicable co-pay amount per prescription otherwise, No Benefits. Co-pay per prescription/refill: Generic: \$10, Brand: \$25, Non-Formulary: \$50 Co-pays waived for prescribed birth control.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges. SHC referral not required for Mental Illness.	No Benefits.	Paid as any other Sickness.
OTHER		
Ambulance Services (for Emergency Medical Condition only).	100% of R&C.	100% of R&C.
Durable Medical Equipment and Orthopedic Appliances , a written prescription must accompany the claim when submitted. Replacement durable medical equipment is not covered. Replacement braces and appliances are not covered except for repair or replacement that is required by a changed condition due to Sickness or Injury.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C
Consultant Doctor's Fees , when requested and approved by the attending Doctor.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits	Benefit Amount	
PLAN B		
Dental Treatment Expense , for dental treatment made necessary by Injury to sound natural teeth up to \$250 per tooth.	80% of R&C.	No Benefits.
Dental Treatment Expenses, for preventative, diagnostic, basic restorative, and major replacement when obtained in the Howard University Outpatient Clinic at the College of Dentistry.	No Benefits.	100% of Eligible Expenses at College of Dentistry only, otherwise, No Benefits.
Dental Treatment Expense for Impacted Wisdom Teeth	No Benefits.	Included in Surgeon's Fees
Maternity/Complications of Pregnancy	No Benefits.	Paid as any other sickness.
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Radiation and Chemotherapy	No Benefits.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C
Immune Titers, (available at the Student Health Center only) not otherwise covered under Preventive Services benefit.	No Benefits.	After a \$10 co-pay, 100% of Eligible Expenses at Student Health Center, otherwise, No Benefits
Wellness Benefit (including annual adult physical exam, routine testing, well woman exams and visits not otherwise covered under Preventive Services benefit.)	No Benefits.	100% of Eligible Expenses at Student Health Center or at PPO providers, otherwise, No Benefits
Preventive Services Benefit , includes preventive services such as screenings, exams, and immunizations specified by the Patient Protection and Affordable Care Act (PPACA). To view a list of covered preventive services go to http://www.hhs.gov/healthcare/prevention/index.html .	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.
Medical Evacuation and Repatriation of Body Remains , Combined maximum limit for Evacuation and Repatriation of Remains and family or friend transportation arrangements in conjunction with the evacuation or repatriation of remains when necessary and approved by Travel Guard.	100% of actual expense to a maximum of \$25,000.	
Accidental Death and Dismemberment		\$10,000

National Union Fire Insurance Company of Pittsburgh, Pa.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit D

2014/2015 PLAN CHANGES			
CHANGE TO (DESCRIPTION):	FROM (DESCRIPTION):	VALUE ASSIGNED TO CHANGE	SOURCE OF CALCULATION
1 Plan Maximum - Unlimited	Plan maximum of \$500,000	0.70%	Claim Probability Distribution
2 No pre-existing limitation	pre-existing limitation for insureds over the age of 20 years.	2.0%	Overall student insurance book of business experience
3 No deductible for ER visits	Deductible applies to ER visits	1.3%	Based on actual Howard University ER experience re-priced to remove the affect of the deductible
4 No deductible for Dr Visits	Deductible applies to Dr visits	2.1%	Based on actual Howard University Dr visits experience re-priced to remove the affect of the deductible
TOTAL VALUE OF 2014/2015 CHANGES RELATIVE TO 2013/2014		6.12%	

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/30/2014

Respond By Date 08/20/2014

SERFF Tracking # AGDE-129600777

Company Tracking # NUFIC14CAS03

Response to Objection 1

Confirmed. The SERFF tracking number for the 2013/2014 school year rates is AGDE-129138343.

Response to Objection 2

The following is side-by-side summary of the changes from the currently approved rate filing to this rate filing. In addition, the method of calculating the 2014/2015 premium rates is the same method as used for the prior approved premium rates. Details of the calculation are included in Exhibit B of the Actuarial Memorandum.

	2013/2014 School Year	2014/2015 School Year	Comments
Coverage Period	8/1/2013 - 7/31/2014	8/1/2014 - 7/31/2015	
Premium Rates			
Plan A			
Student	\$608	\$891	Increase is broken down as follows: trend of +6.6%, benefit changes of +6.1%, ACA taxes and fees of 8.5%, Experience adjustment of 26% (current combined experience rated loss ratio of 101%)
Spouse	\$1,780	\$2,549	
Child(ren)	\$901	\$1,303	
Plan B			
Student	\$959	\$1,356	
Spouse	\$2,766	\$3,943	
Child(ren)	\$1,408	\$2,000	
Benefits			
	Plan maximum of \$500,000 pre-existing limitation for insureds over the age of 20 years.	Plan Maximum - Unlimited	Benefits are the same between both years with the exception of those listed here.
		No pre-existing limitation	
	Deductible applies to ER visits	No deductible for ER visits	
	Deductible applies to Dr visits	No deductible for Dr Visits	

Response to Objection 3

The effective date of coverage is 8/1/2014 and the termination date is 7/31/2015. This policy is fully ACA compliant and we did not intend to offer it as a short term product.

Response to Objection 4

The filing for 2013/2014 was the first single case filing for Howard University. Prior to the 2013/2014 school year, the policy was issued on the approved generic filing. We used the 2012/2013 and 2013/2014 claims experience to develop the rates because there was less than a full year of experience under the 2013/2014 school year when the premium rates were developed. A detailed calculation of how this experience was used and the development of the premium rates are shown in Exhibit B of the Actuarial Memorandum.

There were approximately 9,858 insureds under the plan for 2013/2014. The Rate Review Data Detail shows this as a “New Product” because the contract with Howard University was for the policy term only. At the end of the policy term, the contract expired.

Response to Objection 5

The selected annualized trend for the 2014/2015 school year of 6.6% was calculated based on a number of internal and external sources. The prior trend of 7.1% --a decrease of 0.5%, was updated to reflect changes in the regulatory markets and the force of trend.

The following is a complete description of the development of the selected 6.6% school year trend.

- a. **Support:** With limited experience credible nationwide experience to develop a trend for specific benefit categories, we projected the annual trend based on publicly available index. We include the details on how the 6.6% annual trend was estimated based on the information below.
 - i. Hospital category trend selection: 5.0% The S&P Commercial Health Care Economic Index Hospital trend has shown significant decline from 8.85% in June 2012 to 1.81% in March 2013. It stabilized and slightly increased between April 2013 (1.89%) and July 2013 (2.3%). We expect the hospital trend to slowly go up as the impact of ACA hospital readmission penalties wear off. We selected 5% trend which is higher than the current S&P trend indication, but lower than historical average.
 - ii. Physician category trend selection: 7.5% The physician trend also moved downwards from October 2012 (9.08%) to July 2013 (5.77%). Research shows that health plan design changes may impact overall consumer behavior. Consumers might look for alternative services at lower cost or reduce the overall utilization. College A&S plan design changes are relatively moderate, by comparison to the employer market plan changes. We do not think the recent decrease in physician trend will have a significant impact on the college A&S business. We selected a historical average physician trend of 7.5%.
 - iii. Pharmaceutical category trend selection: 5.5%
 - iv. Milliman HCG 2012 projects a pharmaceutical trend between 5.5% and 10.5%. For the 2013-14 school year we selected 5.5% trend for this service category. Since we have not come across analysis that indicated significant pharmaceutical trend changes in 2014, we will continue to use 5.5% for the 2014-2015 school year.

- v. Weighted average trend: 6.0%
- vi. The college A&S claim distribution by benefit category was used to produce a weighted average trend estimate. The weights for each benefit category are: Hospital (42.1%), Physician (35.7%), and Pharmacy (22.3%). The weighted average medical trend is 6.0%.
- vii. Plan Design leveraging: 0.6%
- viii. The leveraging effect is based on the base trend of 6.0% and college A&S specific claim payment distribution table.
- ix. Overall recommended trend is 6.6%. This equals the base trend of 6% plus plan design leveraging 0.6%. This represents a decrease of 0.5% from the prior year's trend of 7.1%.

Response to Objection 6

The total change to benefits from 2013/2014 to 2014/2015 is equal to +6.12%. Details of these changes are listed below and have also been added to the Actuarial Memorandum as Exhibit D.

2014/2015 PLAN CHANGES			
CHANGE TO (DESCRIPTION):	FROM (DESCRIPTION):	VALUE ASSIGNED TO CHANGE	SOURCE OF CALCULATION
1 Plan Maximum - Unlimited	Plan maximum of \$500,000	0.70%	Claim Probability Distribution
2 No pre-existing limitation	pre-existing limitation for insureds over the age of 20 years.	2.0%	Overall student insurance book of business experience
3 No deductible for ER visits	Deductible applies to ER visits	1.3%	Based on actual Howard University ER experience re-priced to remove the affect of the deductible
4 No deductible for Dr Visits	Deductible applies to Dr visits	2.1%	Based on actual Howard University Dr visits experience re-priced to remove the affect of the deductible
TOTAL VALUE OF 2014/2015 CHANGES RELATIVE TO 2013/2014		6.12%	

Response to Objection 7

Plan A does cover Accidental Death & Dismemberment up to \$10,000. That benefit line was inadvertently cut off from the Plan A benefit summary page. The Actuarial Memorandum has been revised to show this information.

SERFF Tracking #:

AGDE-129600777

State Tracking #:**Company Tracking #:**

NUFIC14CAS03 - RATE

State:

District of Columbia

Filing Company:

National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI:

H04 Health - Blanket Accident /Sickness/H04.001 Student

Product Name:

Educational Markets

Project Name/Number:

DC Howard University Single Case filing/NUFIC14CAS03

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/19/2014		Supporting Document	Actuarial Memorandum	07/31/2014	AM-Howard_Single Case Filing2014-2015 06 19 14 (0).pdf (Superseded)

ACTUARIAL MEMORANDUM

POLICY FORM S30749NUFIC-DC-HU (Rev. 6-14)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 1. Scope & Purpose

This rate filing is to justify rates charged for a single policyholder, Howard University (Howard), to cover the accident and sickness related medical expenses of its undergraduate and graduate students.

Item 2. Benefit Description

This is a Group Blanket Accident and Sickness Insurance policy to be issued to Howard University. This policy provides accident and sickness related medical benefit coverage to the Howard eligible college students and their spouses and children. The detailed descriptions of benefits are included in Exhibit C.

Item 3. Renewability

The Policy is issued for a stated Policy Term. The Company or Policyholder can terminate the policy by giving written notice as described in the policy.

Item 4. Applicability

The rates apply for the school year 2014/2015.

Item 5. Morbidity

The proposed 2013/14 school year premium rates were developed from 2012/13 school year and 2013/14 school year claim experience. The detailed step by step derivation of the proposed rates is displayed in Exhibit B. The following adjustments to the past experience were used at the time of rate projection.

1. Benefit change adjustment: The total impact due to benefit changes is +6.1%.
2. Trend: An annual medical trend of 6.6% was selected for both 2013/14 school year and 7.1% was selected for the 2012/13 school year. Both school years were trended to the midpoint of 2014/15 school year.

Item 6. Mortality

This is a twelve month term product. Mortality assumptions were not used in the pricing of this product.

Item 7. Persistency

This is a twelve month term product. Persistency assumptions were not used in the pricing of this product.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 8. Expenses and Commissions

The expected expenses (excluding PPACA fees and taxes) are as follows:

Expense Category	% of Premium
<i>Commission and Brokerage</i>	0.00%
<i>Claims Administration</i>	5.00%
<i>Premium Taxes, Licenses, Fees, etc.</i>	2.47%
<i>Home Office Administration</i>	7.71%
<i>Profits and Contingencies</i>	5.00%
Total Expenses	20.18%

Item 9. Marketing

The program is made available to students through the University.

Item 10. Underwriting Method

As this is a blanket insurance policy, all students and dependents who meet the eligibility requirements are able to enroll. There is no individual medical underwriting of the insureds.

Item 11. Premium Classes

Premium rates are shown in the Rate Manual.

Item 12. Issue Age Limits and Coverage Duration

Benefits will be offered to all qualified applicants regardless of age.

Coverage begins on the Effective Date as described in the policy and ends at the end of semester or school year for which coverage was purchased, subject to any Extended Coverage provision of the Policy.

Item 13. Area Factors

There are no area factors.

Item 14. Average Annual Premium

The estimated average premium for school year 2014/2015 is \$891.

Item 15. Premium Modalization Rules

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Premiums are stated as annual. Premium splits by semester are shown in the Rate Manual.

Item 16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology.

Item 17. Active Life Reserves

No Active Life Reserves will be held for this coverage.

Item 18. Trend Assumption

The medical trend is 6.6%.

Item 19. Interest Rate Assumption

No interest rate assumption is used.

Item 20. Minimum Required Loss Ratio

The minimum required loss ratio is determined by PPACA. Under PPACA, this program is considered Individual business with a medical loss ratio of 80%. Loss ratios under PPACA are calculated as (see 45 CFR 158.211):

Incurred Claims, divided by Earned Premium, less federal taxes, less PPACA fees and taxes, and less state and local taxes, licenses and fees.

In determining a Loss Ratio for pricing purposes the federal and state taxes must be projected. For federal taxes, we assume a federal tax rate of 35%. For state and local taxes, licenses, fees and assessments, we use the historical average for this Company. The impact of these adjustments is to lower the actual Loss Ratio. This calculation produced a required minimum loss ratio of 70.98%. The details of this calculation:

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

	Item	Expressed as a % of Premium	Source
A	Minimum Loss Ratio	80.0%	This is considered Individual business under PPACA
B	Profit	5.0%	Assumed Profit
C	FIT Rate	35.0%	Corporate Marginal Tax Rate
D	Federal Taxes	1.75%	=B*C
E	Taxes, Fees, Assessments directly related to PPACA	8.5%	Includes PCORI Fee of \$2.10 PPPY; Reinsurance Fee of \$5.25 PPM for 2014 and \$3.67 PPM for 2015; Health Industry Fee of 3.0% of Premium
F	State Taxes, Licenses, Fees	2.47%	Derived from most recent Annual Statement
G	Adjusted Minimum Loss Ratio	69.82%	=A*(1-(D+E+F)), rounded to 4 places

In performing this calculation, we did not include other items that also lower the loss ratio, such as expenses for activities that improve the quality of health care.

Item 21. Anticipated Loss Ratio

Under PPACA, the medical loss ratio of this policy is 91.6% (=Projected Claim Costs Per Person/ [Projected Premium Per Person x (1- Federal Tax % - State Tax % - Taxes, Fees, Assessments directly related to PPACA %)]).

The anticipated loss ratio including PPACA fees and Taxes is 80.0% (= Projected Claim Cost Per Insured / Projected Premium Per Insured).

Item 22. Lifetime Loss Ratio

The lifetime loss ratio is 80.0%.

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Item 23. History of Rate Adjustments

This is a new form. There have been no rate adjustments under this form.

Item 24. Number of Policyholders

The estimated number of students to be insured for school year 2014/2015 is 9,858.

Item 25. Proposed Effective Date

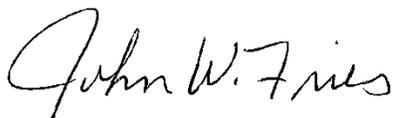
These rates are effective 8/1/2014.

Item 26. Actuarial Certification

I am a Member of the American Academy of Actuaries. I meet the "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion" as adopted by the American Academy of Actuaries.

I certify that to the best of my knowledge and belief:

- The entire filing is in compliance with the applicable laws of this state;
- The entire filing is in compliance with all applicable Actuarial Standards of Practice;
- The benefits provided are reasonable in relation to the proposed premiums; and
- The premium schedule is not excessive, inadequate, or unfairly discriminatory



John W Fries, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
June 2014

National Union Fire Insurance Company of Pittsburgh, PA.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit A

	Plan A (Basic Plan)		
	Fall Only	Spring/Summer	Annual
Student	\$446	\$446	\$891
Spouse	\$1,275	\$1,275	\$2,549
Children	\$652	\$652	\$1,303

	Plan B (Enhanced Plan)		
	Fall Only	Spring/Summer	Annual
Student	\$678	\$678	\$1,356
Spouse	\$1,971	\$1,971	\$3,943
Children	\$1,000	\$1,000	\$2,000

National Union Fire Insurance Company of Pittsburgh, Pa.

Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit B

Policy Holder - Howard University

Previous Program Experience

(1)	(2)	(3) Average Annual Premium Rate	(4) Earned Premium	(5) Current Level E.P.	(6) Paid Claims	(7) Completed Claims	(8) Loss Ratio	(9) Trend	(10) Historical Benefit Adjustment	(11) Trended and Onlevel Claims	(12) Ultimate on- leveled and Trended Loss Ratio	(13) Experience Weight
Experience Period	# of Insureds											
8/1/2012 - 7/31/2013	9,498	696	6,610,340	5,765,052	5,018,240	5,517,555	83.5%	1.142	0.896	5,646,304	97.9%	80.0%
8/1/2013 - 7/31/2014 Est.	9,858	607	5,984,000	5,984,000	1,676,426	6,391,247	106.8%	1.066	1.000	6,813,069	113.9%	20.0%

<u>Column</u>	<u>Description</u>
(1)	Period of coverage from which experience is derived.
(2)	Number of students covered during experience period.
(3)	Annual premium rate charged for coverage during specified experience period.
(4)	Premium earned during experience period.
(5)	Premium during experience period adjusted to current rate level.
(6)	Claims paid to date for incurrals during experience period.
(7)	Estimated completed claims for experience period, including claim reserve.
(8)	Experience period loss ratio, (7)/(4)
(9)	Trend factor
(10)	Adjustment to bring benefit design value to 8/2013-8/2014 level
(11)	Claims adjusted for trend and benefit design, (7)x(9)x(10)
(12)	Loss ratio based on claims and premiums adjusted to current level, (11)/(5)
(13)	Weights applied to each experience period for future premium rate determination.

Rate Determination	(14)=(2)	(15)=(11)	(16) Factor to adjust claims to projected cost level	(17)=(15)x(16)/(14)	(18) Experience Weight
Experience Period	# of Insureds	Trended and onleveled Claim		Projected Claim Costs Per Insured	
8/1/2012 - 7/31/2013	9,498	5,646,304	1.061	630.76	80.0%
8/1/2013 - 7/31/2014 Est.	9,858	6,813,069	1.061	733.26	20.0%

Weighted average projected claim cost per insured

651.26

Target Loss Ratio

Divide 79.83%

Projected Premium Rate Per Person

815

PPACA Fees and Taxes

Plus 76

Final Projected Premium Rate Per Person

891

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits	Benefit Amount	
PLAN A		
Note: Students must first seek treatment at the Howard University Student Health Center when enrolled as an eligible student. The student must use the services of the Health Center first where treatment will be administered, or referral issued, except when a student graduates from the university and that student is no longer eligible for services at the SHC.		
Aggregate Maximum Benefit per Policy Year	Unlimited	
Deductible per person per Policy Year (All copays are in addition to the deductible.)	\$200 In-Network Deductible; \$400 Out-of-Network Deductible	
Out of Pocket Limit Per Year	\$6,350 per member / \$12,700 per family	
INPATIENT	Injury Maximum Amount	Sickness Maximum Amount
Room & Board Expense (includes Intensive Care) , limited to the average semi-private room rate; (includes general nursing care).	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Hospital Miscellaneous , includes expenses incurred for anesthesia and operating room; laboratory tests and X-rays, (including professional fees); oxygen tent; drugs, medicines, dressings; and other Medically Necessary and prescribed hospital expenses.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Intensive care	Paid under Room & Board Expense.	Paid under Room & Board Expense.
Pre-admission Testing , hospital confinement must occur within 3 days of the testing.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Registered Nurse (for private duty nursing.)	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Physiotherapy	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Surgery , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Anesthesia , professional services administered in connection with inpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Doctor's Visits (other than the Doctor who performed surgery or administered anesthesia), limited to one visit per day.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Routine Newborn Care , while hospital confined and routine nursery care provided immediately after birth.	Paid as any other sickness.	Paid as any other sickness.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges.	No benefits.	Paid as any other sickness.
OUTPATIENT		
Surgeon's Fees , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits	Benefit Amount	
PLAN A		
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	No Benefits
Anesthesia , professional services administered in connection with outpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	25% of amount payable for surgery.
Day Surgery Miscellaneous. , when scheduled surgery is performed in a Hospital or outpatient facility including use of the operating room, laboratory tests and x-ray examinations (including professional fees), anesthesia, infusion therapy; drugs or medicines and supplies, therapeutic services (excluding physiotherapy or take home drugs and medicines) . R&C charges for Day Surgery Misc. are based on the most recent edition of the Outpatient Surgical Facility Charge Index.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Outpatient Misc. Benefits includes: physiotherapy; occupational therapy; laboratory; x-ray exams; CAT Scans/MRI; and diagnostic services and medical procedures.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Doctor's Visits , limited to one visit per day. Benefits do not apply when related to surgery or physiotherapy.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Hospital Emergency Room and Non-Scheduled Surgery , for use of hospital emergency room, operating room, laboratory and x-ray exams, and supplies.	After a \$250 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$250 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Injections when administered in the Doctor's office and charged on the Doctor's statement.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	For contraceptive injections only: 100% of Allowable Charges for PPO providers, otherwise 80% of R&C.
Prescribed Medicine Expense , includes prescribed contraceptive drugs, devices and injectables. Benefits include FDA-approved prescribed birth control methods.	100% of actual charge if filed with Summit America Insurance Services. If Script Care RX card is used then 100% of R&C after applicable co-pay amount per prescription. Co-pay per prescription/refill: Generic: \$15, Brand: \$30, Non-Formulary: \$55	Script Care participating pharmacies only: 100% of R&C after applicable co-pay amount per prescription otherwise, No Benefits. Co-pay per prescription/refill: Generic: \$15, Brand: \$30, Non-Formulary: \$55 Co-pays waived for prescribed birth control.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges. SHC referral not required for Mental Illness.	No Benefits.	Paid as any other Sickness.
OTHER		
Ambulance Services (for Emergency Medical Condition only).	100% of R&C.	100% of R&C.

**National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy**

Exhibit C

Schedule of Benefits	Benefit Amount	
PLAN A		
Durable Medical Equipment and Orthopedic Appliances , a written prescription must accompany the claim when submitted. Replacement durable medical equipment is not covered. Replacement braces and appliances are not covered except for repair or replacement that is required by a changed condition due to Sickness or Injury.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C
Consultant Doctor's Fees , when requested and approved by the attending Doctor.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 80% of R&C.
Dental Treatment Expense , for dental treatment made necessary by Injury to sound natural teeth up to \$250 per tooth.	80% of R&C.	No Benefits.
Dental Treatment Expenses, for preventative, diagnostic, basic restorative, and major replacement when obtained in the Howard University Outpatient Clinic at the College of Dentistry.	No Benefits.	100% of Eligible Expenses at College of Dentistry only, otherwise, No Benefits.
Dental Treatment Expense for Impacted Wisdom Teeth	No Benefits.	Included in Surgeon's Fees
Maternity/Complications of Pregnancy	No Benefits.	Paid as any other sickness.
Needlestick and Splatter Expense	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C	No Benefits.
Radiation and Chemotherapy	No Benefits.	100% of the Allowable Charges for PPO providers, otherwise 80% of R&C
Immune Titers, (available at the Student Health Center only) not otherwise covered under Preventive Services benefit.	No Benefits.	After a \$10 co-pay, 100% of Eligible Expenses at Student Health Center, otherwise, No Benefits
Wellness Benefit (including annual adult physical exam, routine testing, well woman exams and visits not otherwise covered under Preventive Services benefit.)	No Benefits.	100% of Eligible Expenses at Student Health Center or at PPO providers, otherwise, No Benefits
Preventive Services Benefit , includes preventive services such as screenings, exams, and immunizations specified by the Patient Protection and Affordable Care Act (PPACA). To view a list of covered preventive services go to http://www.hhs.gov/healthcare/prevention/index.html .	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.
Medical Evacuation and Repatriation of Body Remains , Combined maximum limit for Evacuation and Repatriation of Remains and family or friend transportation arrangements in conjunction with the evacuation or repatriation of remains when necessary and approved by Travel Guard.	100% of actual expense to a maximum of \$25,000.	

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN B		
Note: On Plan B, a referral from the Howard University Student Health Center is not required. The student may seek the health care facility of their choice. The Policy provides benefits for the Reasonable and Customary Charges (R&C) incurred by a Covered Person for loss due to a covered Injury or Sickness.		
INPATIENT	Injury Maximum Amount	Sickness Maximum Amount
Room & Board Expense (includes Intensive Care) , limited to the average semi-private room rate; (includes general nursing care).	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise \$200 per day.
Hospital Miscellaneous , includes expenses incurred for anesthesia and operating room; laboratory tests and X-rays, (including professional fees); oxygen tent; drugs, medicines, dressings; and other Medically Necessary and prescribed hospital expenses.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Intensive care	Paid under Room & Board Expense.	Paid under Room & Board Expense.
Pre-admission Testing , hospital confinement must occur within 3 days of the testing.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Registered Nurse (for private duty nursing.)	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Physiotherapy	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Surgery , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Anesthesia , professional services administered in connection with inpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Doctor's Visits (other than the Doctor who performed surgery or administered anesthesia), limited to one visit per day.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Routine Newborn Care , while hospital confined and routine nursery care provided immediately after birth.	Paid as any other sickness.	Paid as any other sickness.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges.	No benefits.	Paid as any other sickness.
OUTPATIENT		
Surgeon's Fees , when Injury or Sickness requires two or more surgical procedures which are performed through the same approach, and at the same time or immediate succession, the Company will pay only for the most expensive when multiple procedures performed.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Assistant Surgeon's Fees	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	No Benefits
Anesthesia , professional services administered in connection with outpatient surgery.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN B		
Day Surgery Miscellaneous. , when scheduled surgery is performed in a Hospital or outpatient facility including use of the operating room, laboratory tests and x-ray examinations (including professional fees), anesthesia, infusion therapy; drugs or medicines and supplies, therapeutic services (excluding physiotherapy or take home drugs and medicines) . R&C charges for Day Surgery Misc. are based on the most recent edition of the Outpatient Surgical Facility Charge Index.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Outpatient Misc. Benefits includes: physiotherapy; occupational therapy; laboratory; x-ray exams; CAT Scans/MRI; and diagnostic services and medical procedures.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Doctor's Visits , limited to one visit per day. Benefits do not apply when related to surgery or physiotherapy.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Hospital Emergency Room and Non-Scheduled Surgery , for use of hospital emergency room, operating room, laboratory and x-ray exams, and supplies.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	After a \$100 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.
Injections when administered in the Doctor's office and charged on the Doctor's statement.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	For contraceptive injections only: 100% of Allowable Charges for PPO providers, otherwise 100% of R&C.
Prescribed Medicine Expense , includes prescribed contraceptive drugs, devices and injectables. Benefits include FDA-approved prescribed birth control methods.	100% of actual charge if filed with Summit America Insurance Services. If Script Care RX card is used then 100% of R&C after applicable co-pay amount per prescription. Co-pay per prescription/refill: Generic: \$10, Brand: \$25, Non-Formulary: \$50	Script Care participating pharmacies only: 100% of R&C after applicable co-pay amount per prescription otherwise, No Benefits. Co-pay per prescription/refill: Generic: \$10, Brand: \$25, Non-Formulary: \$50 Co-pays waived for prescribed birth control.
Substance Abuse/Mental Illness Expense , including all related and ancillary charges. SHC referral not required for Mental Illness.	No Benefits.	Paid as any other Sickness.
OTHER		
Ambulance Services (for Emergency Medical Condition only).	100% of R&C.	100% of R&C.
Durable Medical Equipment and Orthopedic Appliances , a written prescription must accompany the claim when submitted. Replacement durable medical equipment is not covered. Replacement braces and appliances are not covered except for repair or replacement that is required by a changed condition due to Sickness or Injury.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C
Consultant Doctor's Fees , when requested and approved by the attending Doctor.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.	After a \$25 co-pay per visit, 100% of the Allowable Charges for PPO providers, otherwise 100% of R&C.

National Union Fire Insurance Company of Pittsburgh, PA.
Actuarial Memorandum for Group Blanket Accident and Sickness Insurance Policy

Exhibit C

Schedule of Benefits

Benefit Amount

PLAN B		
Dental Treatment Expense , for dental treatment made necessary by Injury to sound natural teeth up to \$250 per tooth.	80% of R&C.	No Benefits.
Dental Treatment Expenses, for preventative, diagnostic, basic restorative, and major replacement when obtained in the Howard University Outpatient Clinic at the College of Dentistry.	No Benefits.	100% of Eligible Expenses at College of Dentistry only, otherwise, No Benefits.
Dental Treatment Expense for Impacted Wisdom Teeth	No Benefits.	Included in Surgeon's Fees
Maternity/Complications of Pregnancy	No Benefits.	Paid as any other sickness.
Needlestick and Splatter Expense	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C	No Benefits.
Radiation and Chemotherapy	No Benefits.	100% of the Allowable Charges for PPO providers, otherwise 100% of R&C
Immune Titers, (available at the Student Health Center only) not otherwise covered under Preventive Services benefit.	No Benefits.	After a \$10 co-pay, 100% of Eligible Expenses at Student Health Center, otherwise, No Benefits
Wellness Benefit (including annual adult physical exam, routine testing, well woman exams and visits not otherwise covered under Preventive Services benefit.)	No Benefits.	100% of Eligible Expenses at Student Health Center or at PPO providers, otherwise, No Benefits
Preventive Services Benefit , includes preventive services such as screenings, exams, and immunizations specified by the Patient Protection and Affordable Care Act (PPACA). To view a list of covered preventive services go to http://www.hhs.gov/healthcare/prevention/index.html .	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.	100% of Allowable Charges for PPO Providers, otherwise, No Benefits.
Medical Evacuation and Repatriation of Body Remains , Combined maximum limit for Evacuation and Repatriation of Remains and family or friend transportation arrangements in conjunction with the evacuation or repatriation of remains when necessary and approved by Travel Guard.	100% of actual expense to a maximum of \$25,000.	
Accidental Death and Dismemberment		\$10,000