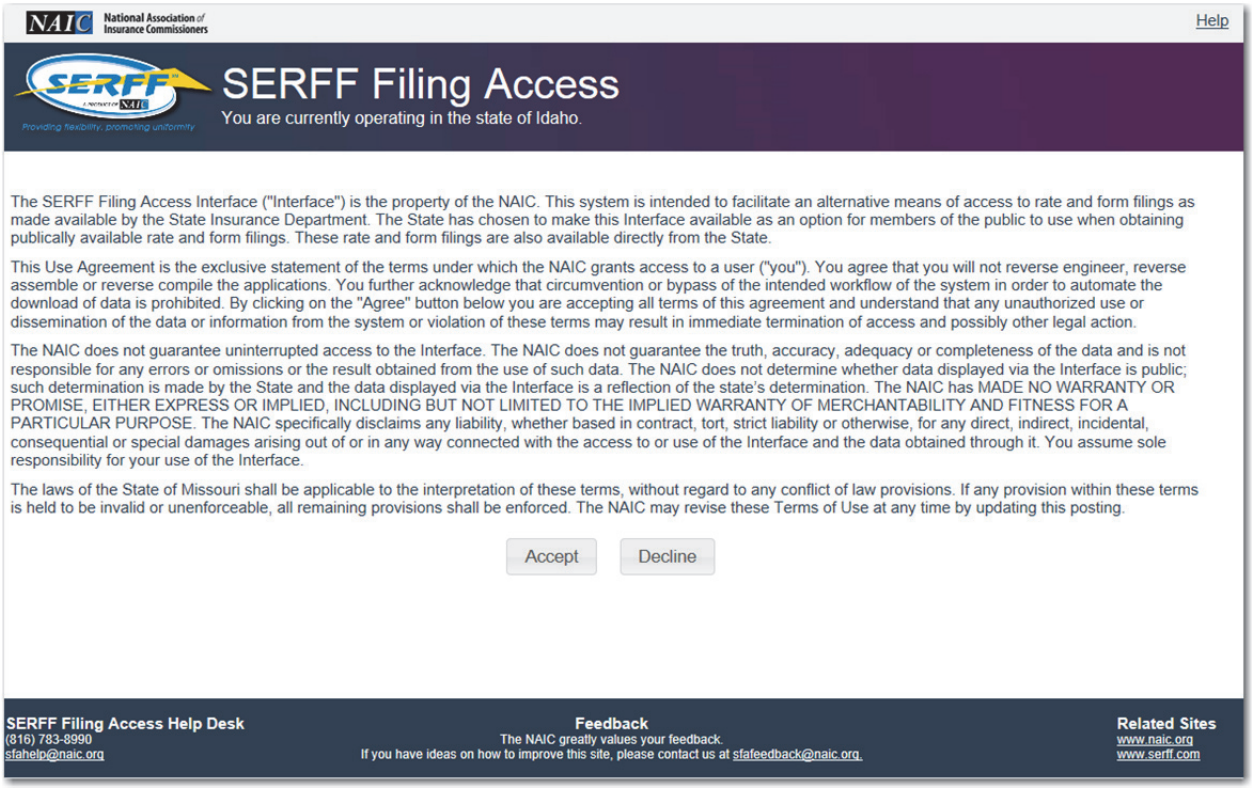
SERFF FILING ACCESS (SFA) USER MANUAL

Contents

Use Agreement 2
Filings 3
Filing Search 3
Search Results 4
Filing Summary 5
Compact Filings 8
Submitting a Comment on a Filing 10
Selecting Attachments 10
Navigating the Filing Zip File 12
Health Plan Binders 13
Health Plan Binder Search 13
Search Results 14
Binder Summary 15
Submitting a Comment on a Binder 16
Selecting Attachments 17
Navigating the Binder Zip File 18
Appendix A 19

Use Agreement

In order to gain access to SERFF Filing Access (SFA), a user must agree to the terms of use. This use agreement details the rules one must adhere to in order to use the site, is legally binding, and may be revised at any time.



NAIC National Association of Insurance Commissioners

Help

SERFF Filing Access

You are currently operating in the state of Idaho.

The SERFF Filing Access Interface ("Interface") is the property of the NAIC. This system is intended to facilitate an alternative means of access to rate and form filings as made available by the State Insurance Department. The State has chosen to make this Interface available as an option for members of the public to use when obtaining publically available rate and form filings. These rate and form filings are also available directly from the State.

This Use Agreement is the exclusive statement of the terms under which the NAIC grants access to a user ("you"). You agree that you will not reverse engineer, reverse assemble or reverse compile the applications. You further acknowledge that circumvention or bypass of the intended workflow of the system in order to automate the download of data is prohibited. By clicking on the "Agree" button below you are accepting all terms of this agreement and understand that any unauthorized use or dissemination of the data or information from the system or violation of these terms may result in immediate termination of access and possibly other legal action.

The NAIC does not guarantee uninterrupted access to the Interface. The NAIC does not guarantee the truth, accuracy, adequacy or completeness of the data and is not responsible for any errors or omissions or the result obtained from the use of such data. The NAIC does not determine whether data displayed via the Interface is public; such determination is made by the State and the data displayed via the Interface is a reflection of the state's determination. The NAIC has MADE NO WARRANTY OR PROMISE, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. The NAIC specifically disclaims any liability, whether based in contract, tort, strict liability or otherwise, for any direct, indirect, incidental, consequential or special damages arising out of or in any way connected with the access to or use of the Interface and the data obtained through it. You assume sole responsibility for your use of the Interface.

The laws of the State of Missouri shall be applicable to the interpretation of these terms, without regard to any conflict of law provisions. If any provision within these terms is held to be invalid or unenforceable, all remaining provisions shall be enforced. The NAIC may revise these Terms of Use at any time by updating this posting.

Accept Decline

SERFF Filing Access Help Desk
(816) 783-8990
sfahelp@naic.org

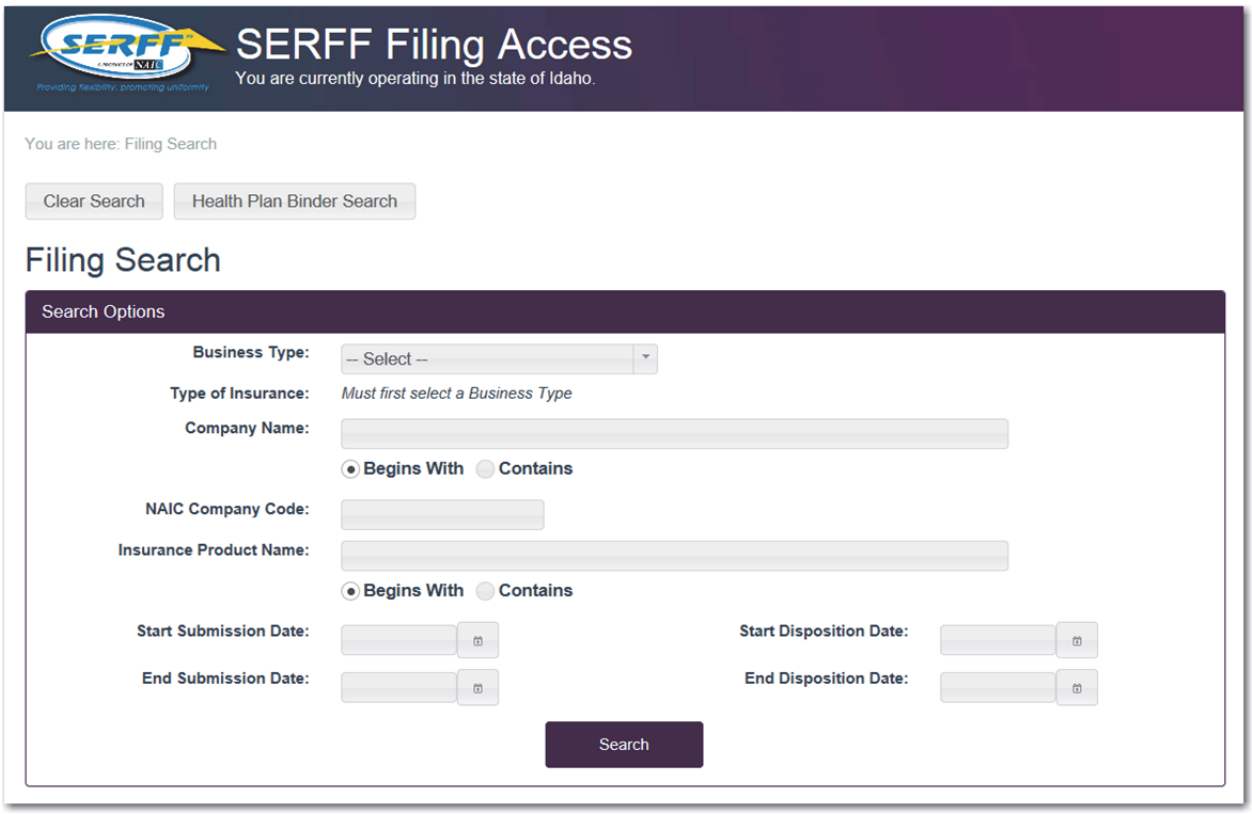
Feedback
The NAIC greatly values your feedback.
If you have ideas on how to improve this site, please contact us at sfafeedback@naic.org.

Related Sites
www.naic.org
www.serff.com

Rate & Form Filings

Filing Search

From the Filing Search page, a user can enter search criteria and execute the search. This search utilizes several field types including text fields, date ranges, select lists, and check boxes. All fields are optional, but at least one field must be used to execute a search.



Search Field Descriptions

<u>Business Type</u>

Business Type refers to a line of business – Property & Casualty or Life, Accident/Health, Annuity, Credit. The user may select the desired business type of filings to be returned in the search results.

<u>Type of Insurance</u>

The Type of Insurance details the lines of insurance that a state accepts through SERFF. To complete a search using this field, a Business Type must be selected. Once the Business Type has been selected, the user can select one to many types of insurance.

<u>Company Name</u>

Company Name refers to the name of the insurance company or entity that submitted the rate and form filing. The user can enter a complete or partial company name in addition to using the 'Begins With' or 'Contains' operators.

NAIC Company Code

A NAIC Company Code is a unique number assigned to a company by the National Association of Insurance Commissioners (NAIC). Keep in mind, when using this search criterion, the entire NAIC Company Code must be entered.

Insurance Product Name

The Insurance Product Name is the name of the insurance product as sold by the insurance company. The user can enter a complete or partial Insurance Product Name in addition to using the 'Begins With' or 'Contains' operators.

Start and End Submission Date

Submission Date refers to the date a filing was submitted to the state. Using these fields will allow the user to narrow the search results. Please note, this date field is inclusive, meaning the date entered in either field will be part of the search.

Start and End Disposition Date

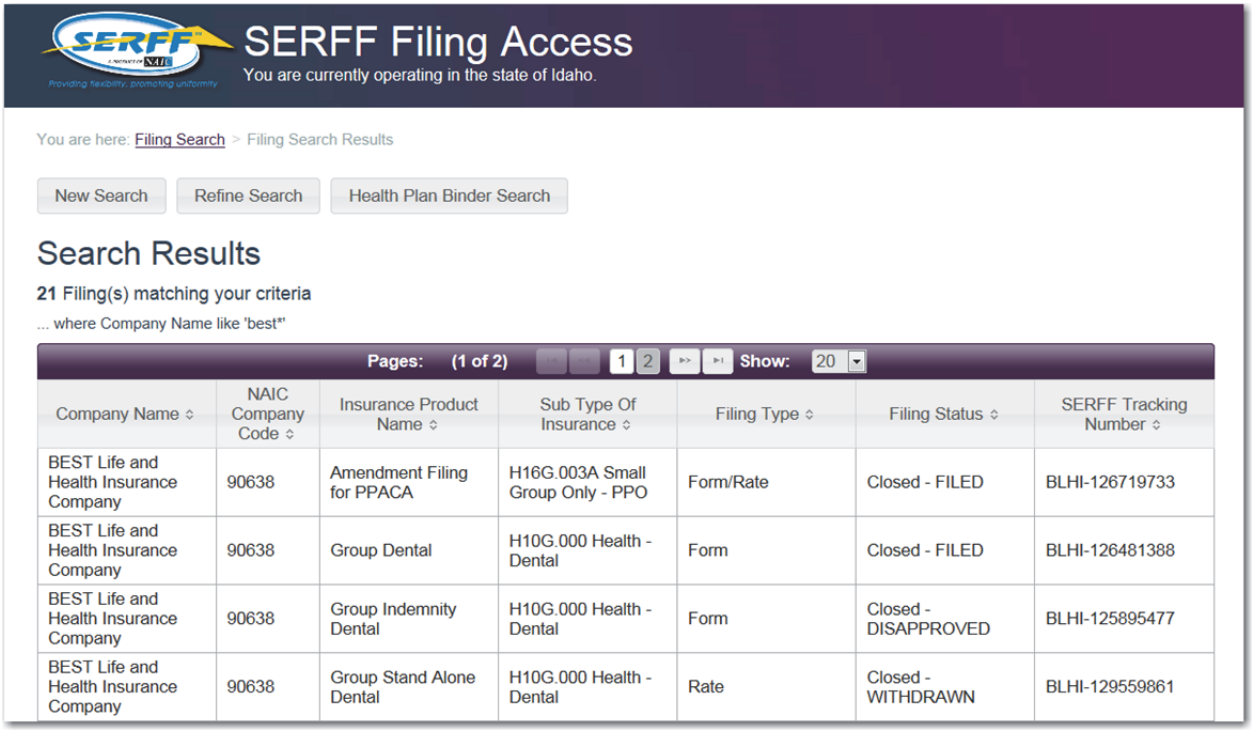
Disposition Date refers to the date the final action was taken and the Disposition Report was submitted to the insurance company. Using these fields will allow the user to narrow the search results. Please note, this date field is inclusive, meaning the date entered in either field will be part of the search.

Search Results

The Search Results page recaps the criteria used for the search and shows the number of filings found. All the columns in the search results page are sortable. From this page, the user may select the number of filings to view, begin a new search, refine the current search, or click to open a filing.

If a filing is not marked public access it will not be returned via the search. Only filings subject to public access are available via SERFF Filing Access.

Example of Search Results:



Company Name	NAIC Company Code	Insurance Product Name	Sub Type Of Insurance	Filing Type	Filing Status	SERFF Tracking Number
BEST Life and Health Insurance Company	90638	Amendment Filing for PPACA	H16G.003A Small Group Only - PPO	Form/Rate	Closed - FILED	BLHI-126719733
BEST Life and Health Insurance Company	90638	Group Dental	H10G.000 Health - Dental	Form	Closed - FILED	BLHI-126481388
BEST Life and Health Insurance Company	90638	Group Indemnity Dental	H10G.000 Health - Dental	Form	Closed - DISAPPROVED	BLHI-125895477
BEST Life and Health Insurance Company	90638	Group Stand Alone Dental	H10G.000 Health - Dental	Rate	Closed - WITHDRAWN	BLHI-129559861

Detailed description of SFA Search Result fields:

Company Name	The name of the insurance company or entity that submitted the rate and form filing.
NAIC Company Code	A unique number assigned to a company by the National Association of Insurance Commissioners (NAIC).
Insurance Product Name	The name of the insurance product as sold by the insurance company.
Sub-Type of Insurance	Used in conjunction with Type of Insurance, the Sub-Type of Insurance further defines the lines of business for which a filing is submitted.
Filing Type	Identifies the type of information submitted to the state.
Filing Status	The current status of a filing.
SERFF Tracking Number	A unique number assigned by the SERFF application to all filings.

Once the user has selected a filing to view, they are taken to the Filing Summary page.

Filing Summary

The Filing Summary is comprised of the following five sections:

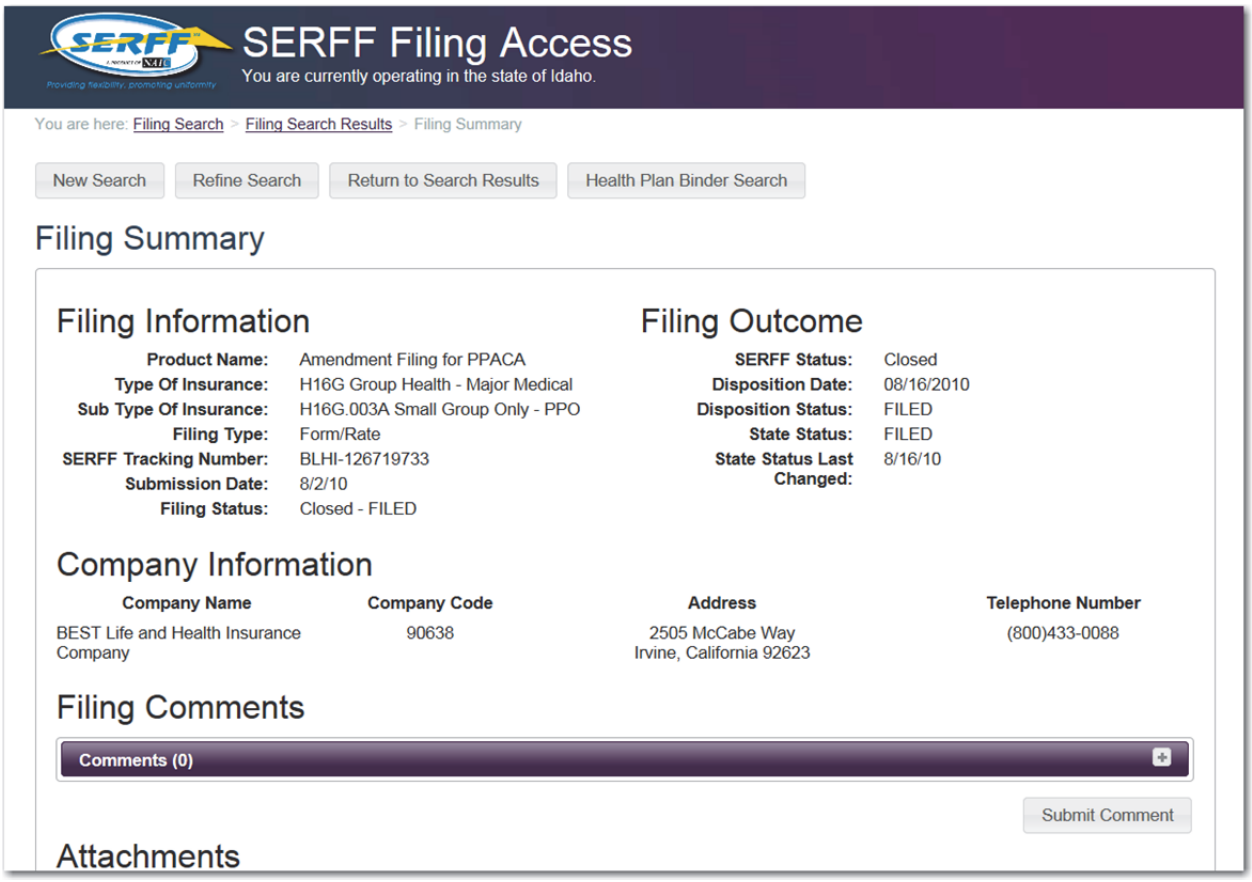
- Filing Information
  - Product Name
  - Type of Insurance
  - Sub Type Of Insurance

    - Filing Type
    - SERFF Tracking Number
    - Filing Status
- Filing Outcome
    - SERFF Status (please see below for a list of potential SERFF statuses)

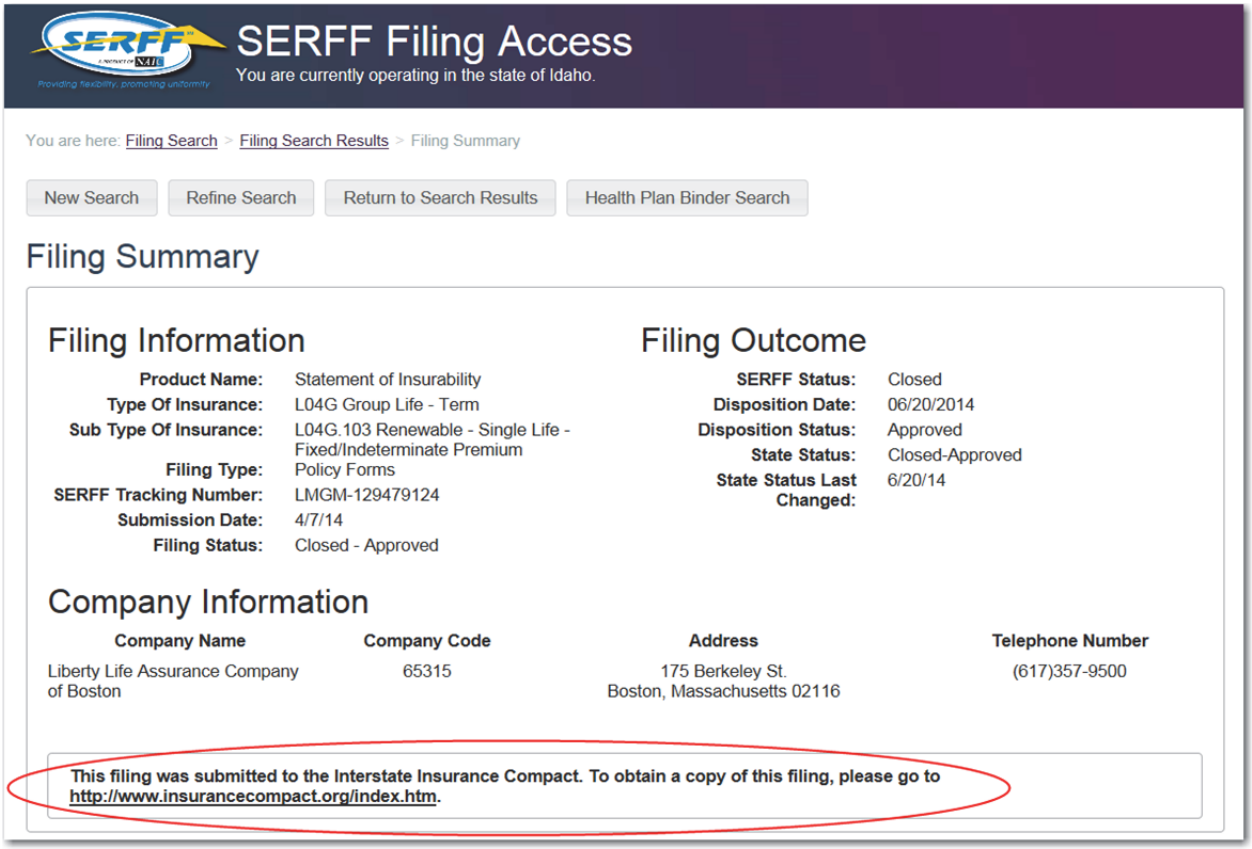
Status	Definition
Submitted to State	Filer has chosen to submit filing and the filing has passed all applicable validations. State can now access the filing.
Assigned	State has assigned the filing to one or more reviewers, but no additional action has been taken.
Pending Industry Response	One or more open objection letters exist on the filing that needs a response from industry.
Pending State Action	One or more objection letters have been responded to by industry. Filing is still open.
Closed - *	The state has created a disposition report indicating the final action on the filing. The asterisk indicates that the state disposition status (i.e., Approved, Acknowledged, Disapproved) will be appended to the SERFF status.
Closed - Rejected	The filing has been rejected by the state and is closed.
Reopened	The state has reopened the filing.

    - Disposition Date
    - Disposition Status
    - State Status
    - State Status Last Changed
- Company Information
    - Company Name
    - Company Code
    - Address
    - Telephone Number
- Filing Comments

- Attachments
    - Forms
    - Rate/Rule
    - Supporting Documentation
    - Correspondence



If accessing SERFF Filing Access via a state website, users wishing to view a Compact Filing will be advised to contact the Interstate Insurance Compact (IIPRC).



SERFF Filing Access

You are currently operating in the state of Idaho.

You are here: Filing Search > Filing Search Results > Filing Summary

New Search | Refine Search | Return to Search Results | Health Plan Binder Search

Filing Summary

Filing Information

Product Name:	Statement of Insurability
Type Of Insurance:	L04G Group Life - Term
Sub Type Of Insurance:	L04G.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type:	Policy Forms
SERFF Tracking Number:	LMGM-129479124
Submission Date:	4/7/14
Filing Status:	Closed - Approved

Filing Outcome

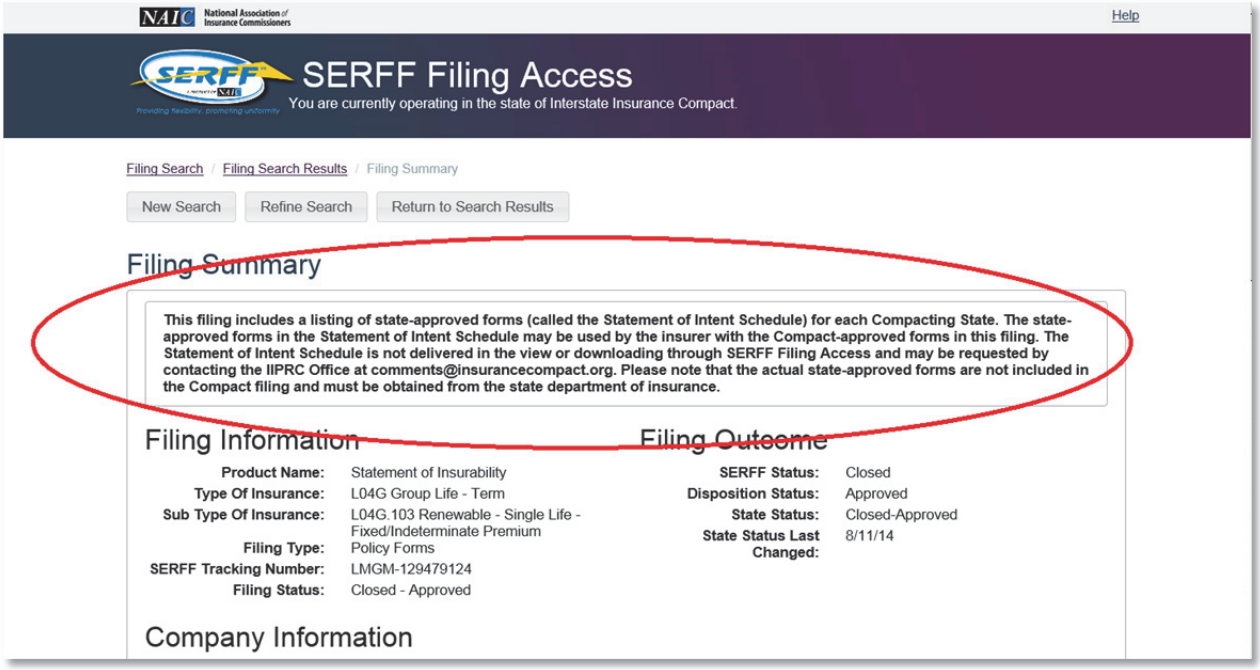
SERFF Status:	Closed
Disposition Date:	06/20/2014
Disposition Status:	Approved
State Status:	Closed-Approved
State Status Last Changed:	6/20/14

Company Information

Company Name	Company Code	Address	Telephone Number
Liberty Life Assurance Company of Boston	65315	175 Berkeley St. Boston, Massachusetts 02116	(617)357-9500

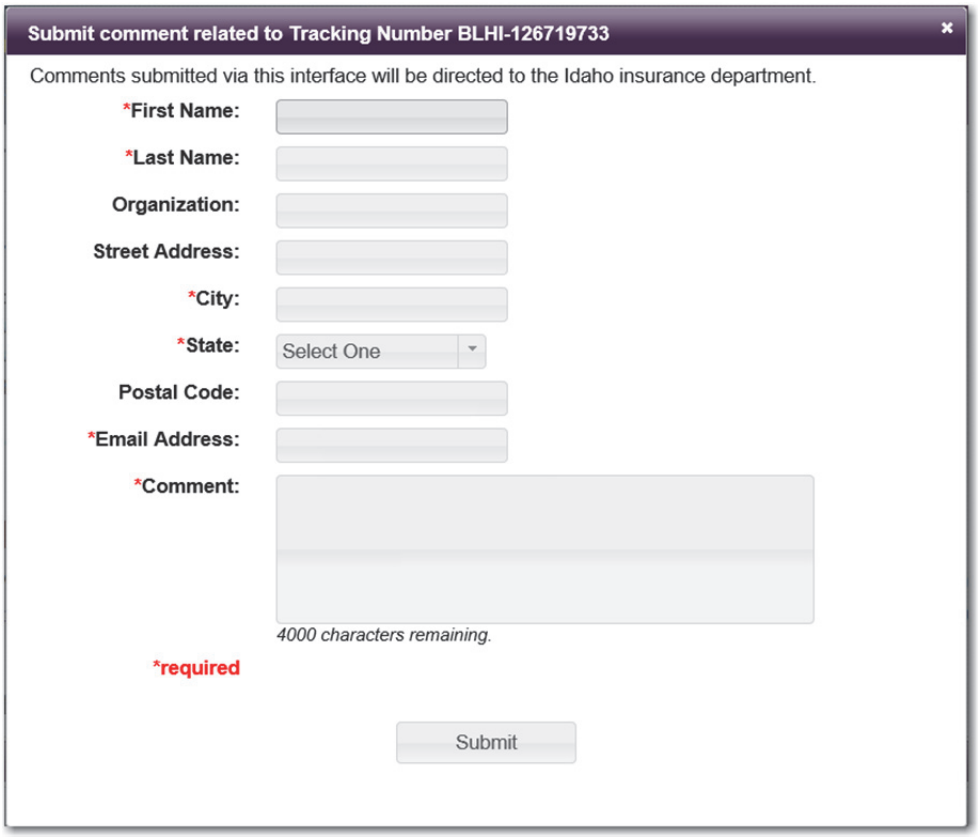
This filing was submitted to the Interstate Insurance Compact. To obtain a copy of this filing, please go to http://www.insurancecompact.org/index.htm.

If accessing SERFF Filing Access via the IIPRC website, users wishing to view a filing filed to the state will be advised to contact the IIPRC for additional assistance.



Submitting a Filing Comment

This feature allows users to submit and view posted comments related to public SERFF filings. If enabled by the state, the user can click 'Summit Comment' to begin entering their comment details.



Once a comment has been submitted, the SFA user will be unable to edit or delete their comment.

Once submitted, the state reviews each comment. While the state has the option to post comments to SFA, it is not required.

If a comment has previously been submitted and posted, it will appear under Filing Comments for other SFA users to view. If no comment has been submitted, 'None Available' will be displayed.

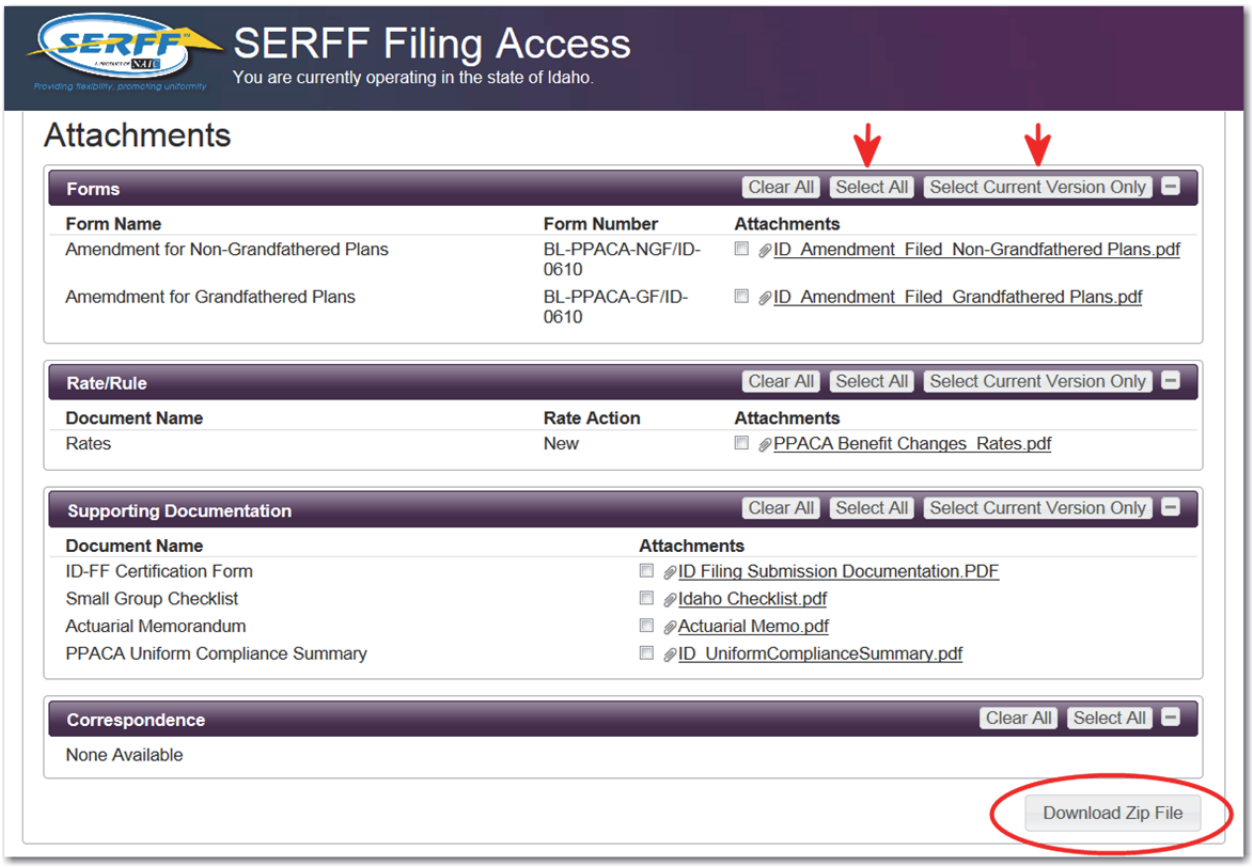
Selecting Attachments

After selecting a filing to view, the user can view or download its associated attachments. If nothing is displayed under an attachment type, no documents are available.

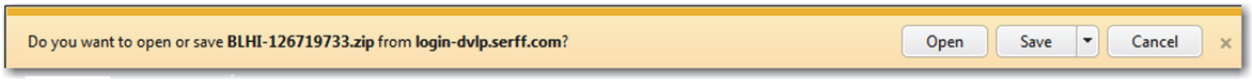
If the user wishes to download the document(s) into a zip file, they can do so three ways:

1. Select each document individually.
2. Select All – Selects all attachments in that section.
3. Select Current Version Only – Selects the most current version of each attachment.

After the user has selected the attachment(s), they can be downloaded by clicking the "Download Zip File" button.



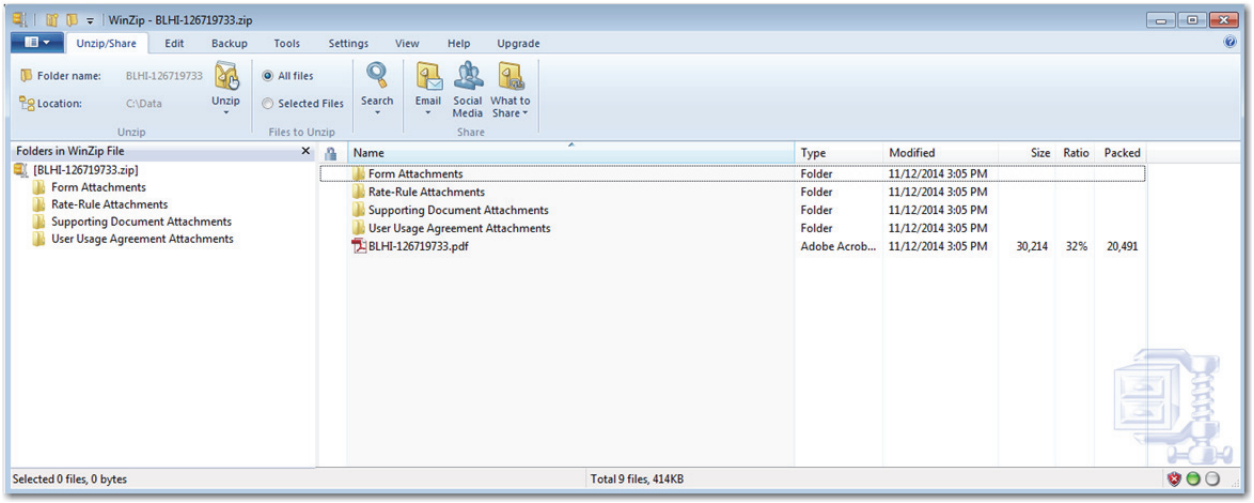
When presented with the 'File Download' dialog box, the user can choose to open or save the filing zip file.



See Appendix A for downloading zip file instructions.

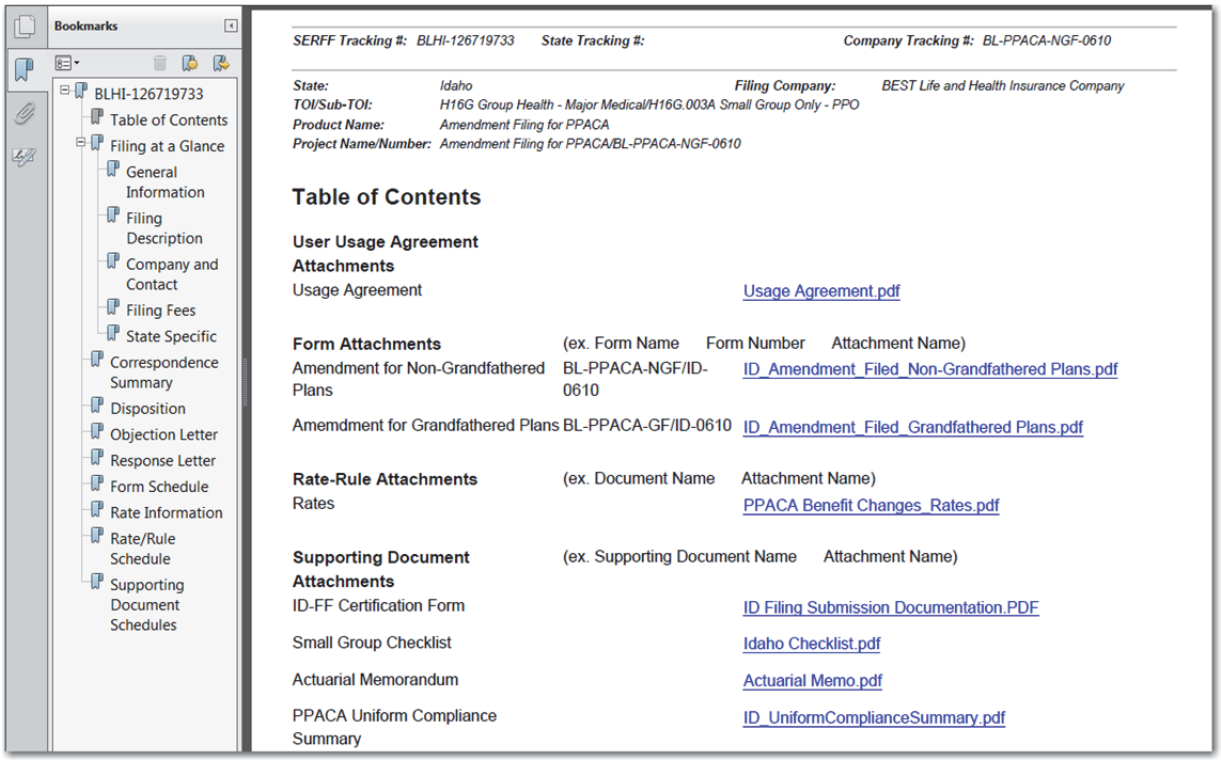
Navigating the Filing

Once downloaded, the user is presented with a zip file containing a PDF of the filing and up to five folders: Form Attachments, Rate-Rule Attachments, Supporting Document Attachments, Correspondence Attachments, and User Usage Agreement Attachments.



Within the filing PDF, a Table of Contents provides the user with shortcuts to the selected attachments. To view other information contained within the filing, users can click on the corresponding bookmarks found within the PDF.

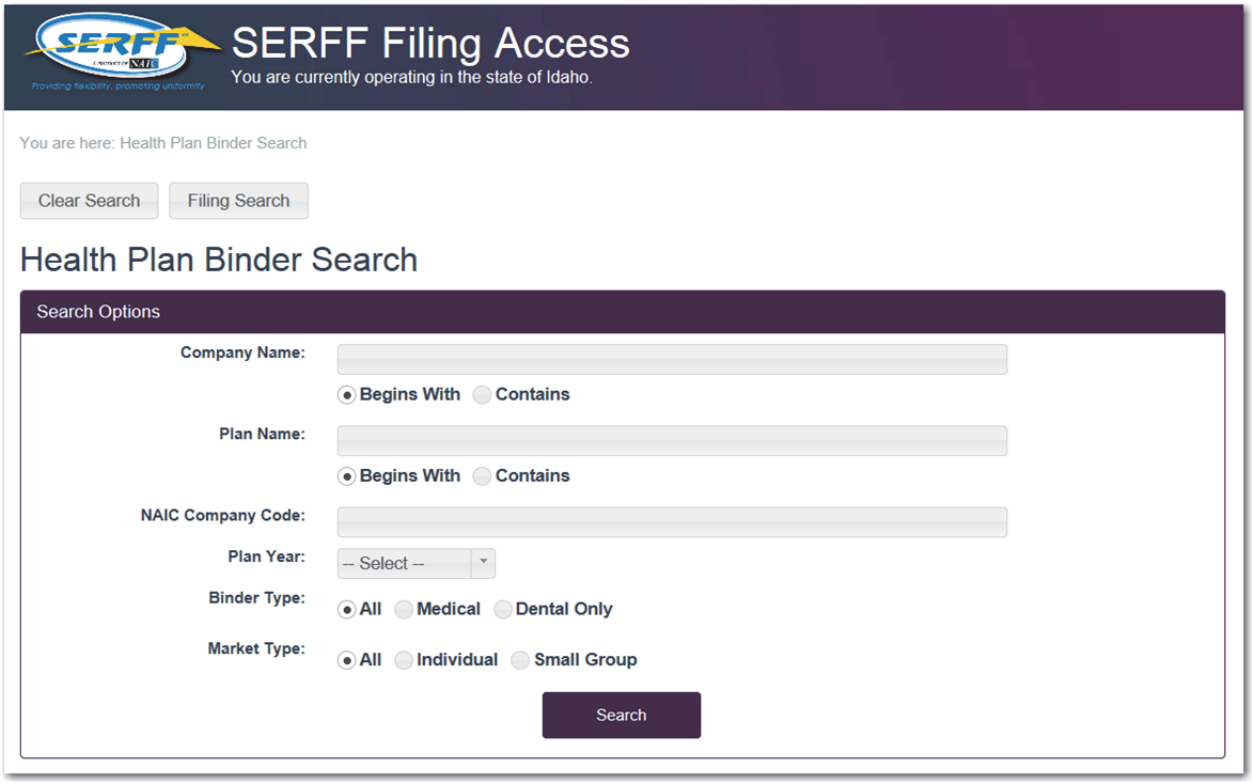
The zip file must be unzipped before the user is able to open the attachments via the shortcuts found within the Table of Contents.



Health Plan Binders

Health Plan Binder Search

From the Health Plan Binder Search page, a user can enter search criteria and execute the search. This search utilizes several field types including text fields, select lists, and radio buttons. All fields are optional, but at least one field must be used to execute a search.



Search Field Descriptions

<u>Company Name</u>

A Company Name refers to the name of the issuer that submitted the health plan binder. The user can enter a complete or partial company name in addition to using the 'Begins With' or 'Contains' operators.

<u>Plan Name</u>

The Plan Name is the name used to market the plan by the issuer. The user can enter a complete or partial Insurance Product Name in addition to using the 'Begins With' or 'Contains' operators.

<u>NAIC Company Code</u>

A NAIC Company Code is a unique number assigned to a company by the National Association of Insurance Commissioners (NAIC). Keep in mind, when using this search criterion, the entire NAIC Company Code must be entered.

Plan Year

The Plan Year refers to the year the plan(s) are effective for the Exchange Marketplace or in the outside market. To complete a search using this field, a plan year must first be selected. If no plan year is selected, all years will be returned in the results.

Binder Type

Binder Type refers to the type of plans included within the binder – Medical or Dental Only. Dental Only should be selected if the user would like to view strictly stand-alone dental plans. To complete a search using this field, at least one other search criterion must be used.

Market Type

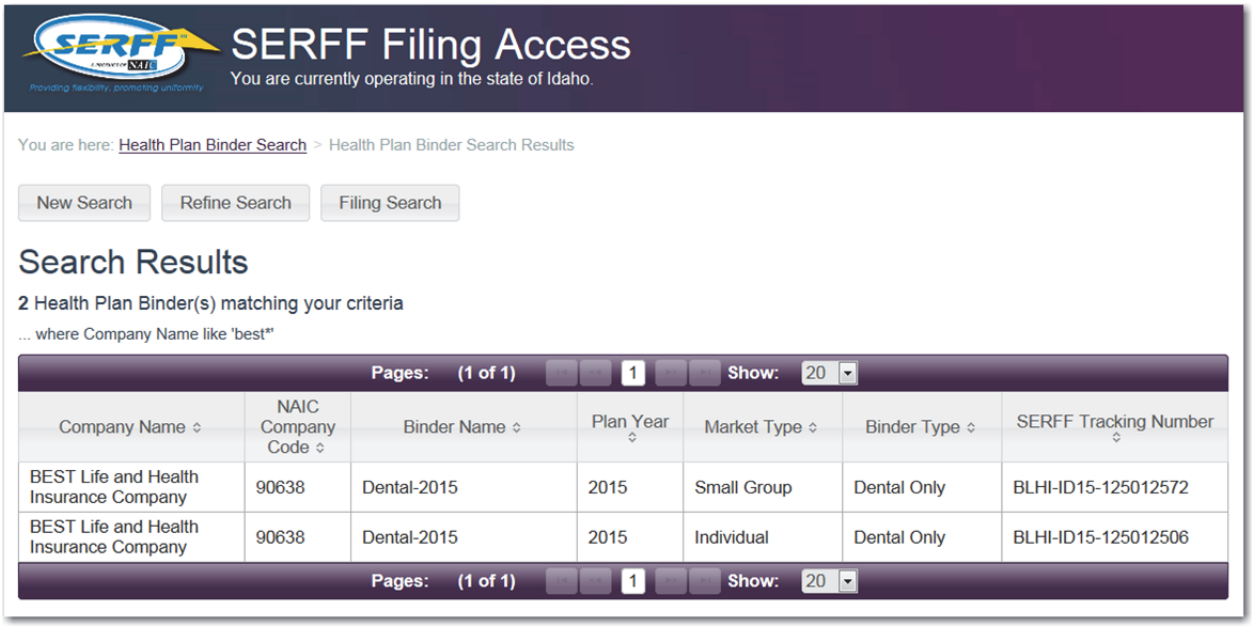
Market Type refers to the targeted group or individuals for which the plan(s) are intended (Individual or Small Group Plan). To complete a search using this field, at least one other search criterion must be used.

Search Results

The Search Results page recaps the criteria used for the search and shows the number of binders found. All the columns in the search results page are sortable. From this page, the user the user may select the number of binders to view, begin a new search, refine the current search, or click to open a binder.

If a binder is not marked public access it will not be returned via the search. Only binders subject to public access are available via SERFF Filing Access.

Example of Search Results:



Detailed description of SFA Search Result Fields:

Company Name	The name of the issuer that submitted the health plan binder.
NAIC Company Code	A unique number assigned to a company by the National Association of Insurance Commissioners (NAIC).
Binder Name	A name, created by the issuer, used to identify the plan or group of plans contained within the binder.
Plan Year	The year the plan(s) are effective for the Exchange Marketplace or in the outside market.
Binder Type	The type of plans included within the binder – Medical or Dental Only.
Market Type	The targeted group or individuals for which the plan(s) are intended.
SERFF Tracking Number	A unique number assigned by the SERFF application to all binders.

Once the user has selected a binder to view, they are taken to the Binder Summary page.

Binder Summary

The Binder Summary is comprised of the following six sections:

- Binder Information
  - Binder Name
  - Plan Year
  - Market Type
  - Binder Type
  - Number of Plans
- Binder Outcome
  - SERFF Status (please see below for a list of potential SERFF statuses)

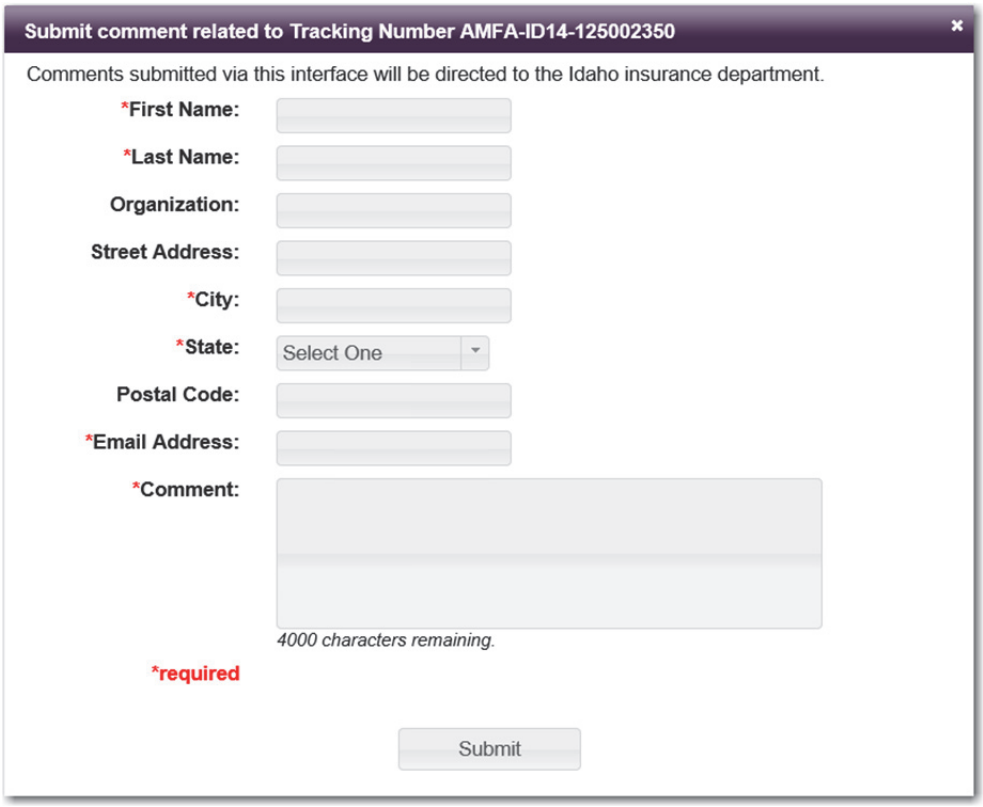
Status	Definition
Submitted to State	An issuer submitted a Binder.
Assigned	The state has assigned the Binder to one or more reviewers, but no additional action has been taken.
Pending Industry Response	One or more open objection letters exist on the Binder that needs a response from the issuer.
Pending State Action	One or more objection letters have been responded to by the issuer.
Closed	The state has created a Disposition indicating the final action of the Binder and its collection of plans.
Reopened	The state has reopened the Binder.

  - Binder State Status
  - Disposition Date
  - Certification Date

- Company Information
    - Company Name
    - NAIC Company Code
    - HIOS Issuer ID
    - Address
    - Telephone Number
- Binder Comments
- Plan Information
    - Plan Name
    - Standard Component ID
    - Metal Level
    - Marketplace Availability
    - Plan State Status
    - Disposition Status
    - Certification Status
- Attachments
    - Templates
    - Supporting Documents
    - Correspondence

Submitting a Binder Comment

This feature allows users to submit and view posted comments related to public SERFF binders. If enabled by the state, the user can click 'Summit Comment' to begin entering their comment details.



Once submitted, the state reviews each comment. While the state has the option to post comments to SFA, it is not required.

If a comment has previously been submitted and posted, it will be appear under Binder Comments for other SFA users to view. If no comment has been submitted, 'None Available' will be displayed.

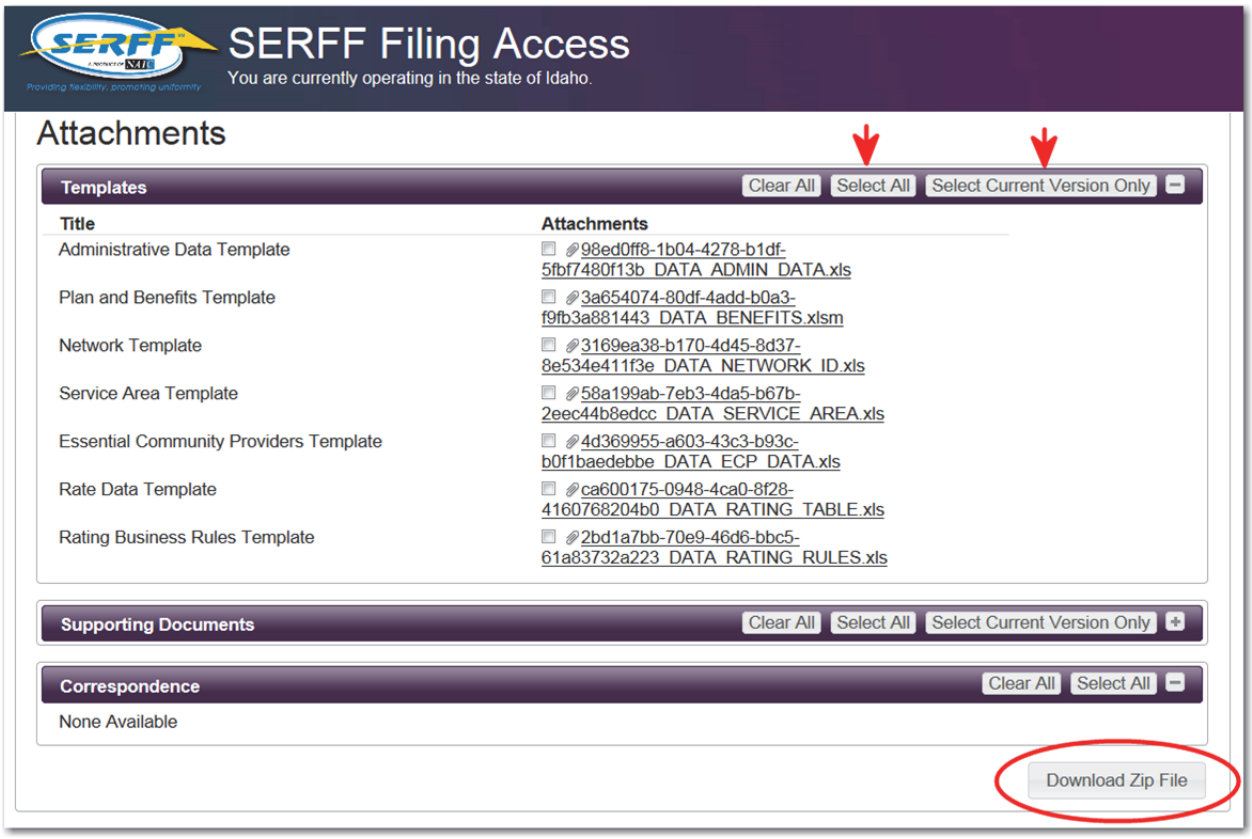
Selecting Attachments

After selecting a binder to view, the user can view or download its associated attachments. If nothing is displayed under an attachment type, no documents are available.

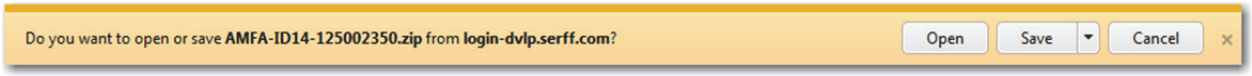
If the user wishes to download the document(s) into a zip file, they can do so in three different ways:

1. Select each document individually.
2. Select All – Selects all attachments in that section.
3. Select Current Version Only – Selects the most current version of each attachment.

After the user has selected the attachment(s), they can be downloaded by clicking the "Download Zip File" button.



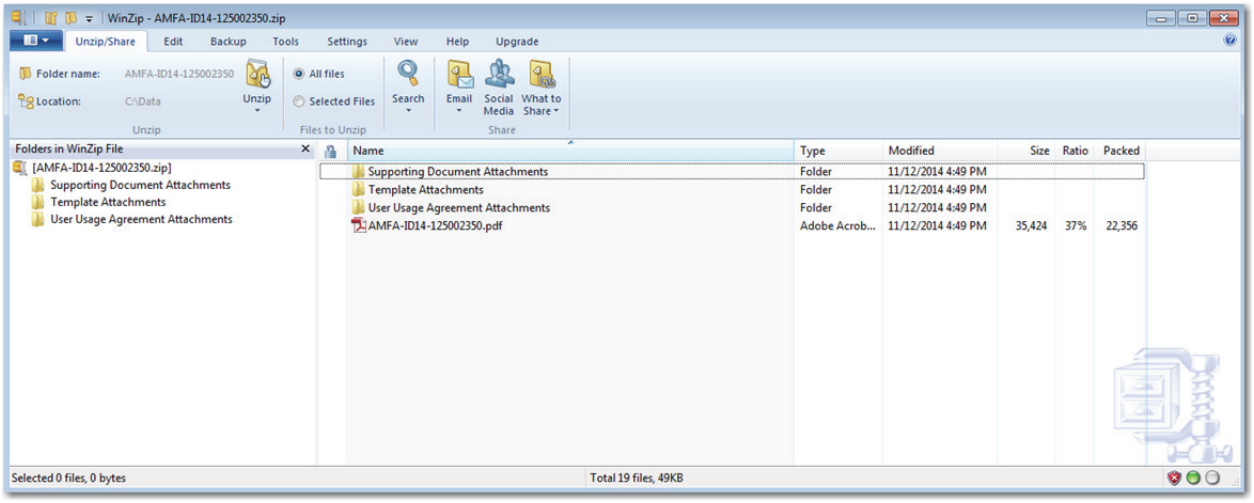
When presented with the 'File Download' dialog box, the user can choose to open or save the filing zip file.



See Appendix A for downloading a zip file instructions.

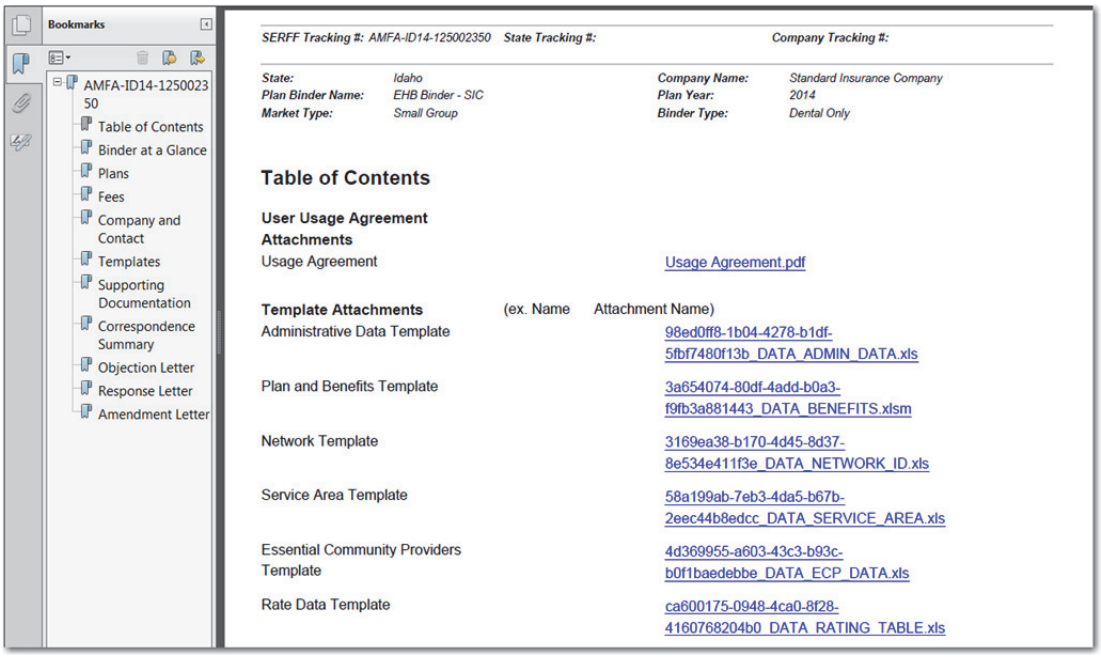
Navigating the Binder

Once downloaded, the user is presented with a zip file containing a PDF of the binder and up to four folders: Supporting Document Attachments, Template Attachments, Correspondence Attachments, and User Usage Agreement Attachments.



Within the binder PDF, a Table of Contents provides the user with shortcuts to the selected attachments. To view other information contained within the binder, users can click on the corresponding bookmarks found within the PDF.

The zip file must be unzipped before the user is able to open the attachments via the shortcuts found within the Table of Contents.

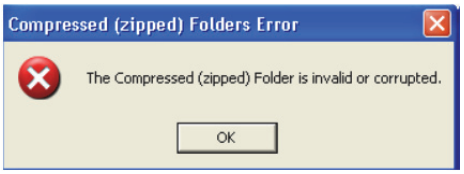
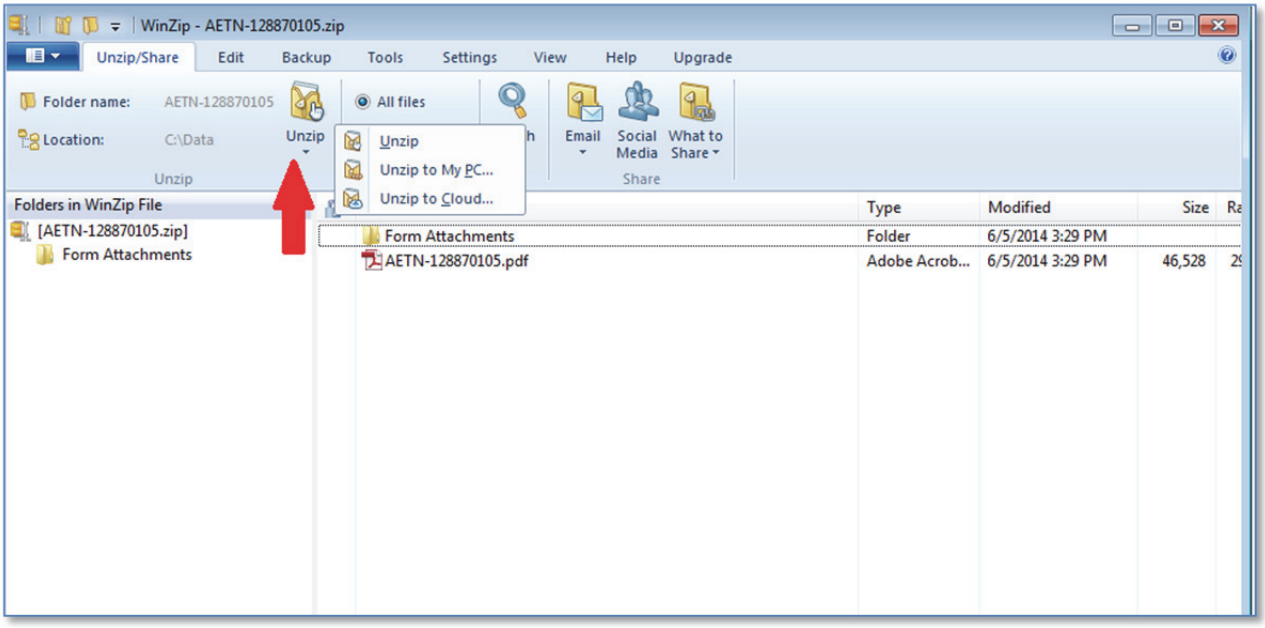


Appendix A

The zip file will only open if the user has a zip utility on their computer.

If the user experiences the “Compressed (zipped) Folders Error”, a Microsoft recommended workaround as detailed below. Typically, the workaround that resolves the issue is the choices of “Save” or “Save this file to disk” in the File Download dialog box that appears. In the Save As dialog box, specify a location to save the file (for example, Desktop), and click Save. When the download is finished, open the .zip file, and then extract the files that are contained within it. To learn more about this issue, please click the following link:

http://support.microsoft.com/kb/308090.



When choosing to “Save”, the zip file will download to the user’s computer. The user should extract the file using the zip utility. This extracts all of the files to the computer so each file can be viewed independently. The example below illustrates the WinZip utility.