

Accident and Health

Year-to-Date Rate Change Report



As of February 28, 2022

Life and Health Product Review Analytics Unit
Florida Office of Insurance Regulation

Key Terms

Product: The specific type of Accident and Health policy under consideration.

File Log Number: The number automatically assigned to a filing by the Office of Insurance Regulation's (Office) internal tracking system. All closed filings are available to the public for review by using the Office's online Forms and Rates Filing Search utility.

Closed: The date the Office took final action on a filing; for purposes of this report this is the date the filing was approved.

Reported Policies: The number of policies affected by the combined rate impact (the anniversary allowed value).

% Change Allowed: The average change to the premium that will be implemented at a single point in time. The rate change experienced by any policyholder may differ from the average.

Avg. Trend Allowed: The growth rate required to cover medical provider price increases, utilization changes, and other items. This is the average change to the premium that will be implemented over a period of time (typically twelve months).

Anniversary Allowed: The combined effect of the base rate change, trend and previously approved changes that have not yet been fully implemented.

Note all rate changes shown in the following report are for filings that are closed with a final disposition status of Approved.

Accident and Health, Year-to-Date Rate Changes Report : By Company
 Through February 28, 2022

By Company						
Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
AMERICAN FIDELITY ASSURANCE CO.						
Group Health Hospital Indemnity	22-001243	02/02/2022	0	0.00	0.00	0.00
AMERICAN HEALTH AND LIFE INS. CO.						
Group Credit Disability	22-004092	02/22/2022	50,584	-7.00	0.00	-7.00
AMERICAN HERITAGE LIFE INS. CO.						
Long Term Care Other Accelerated Benefit Rider	22-001337	02/17/2022	0	0.00	0.00	0.00
AMERICAN HOME LIFE INS. CO. (THE)						
Individual Medicare Supplement Standard Plans	21-031645	01/24/2022	0	0.00	0.00	0.00
CENTRAL STATES INDEMNITY CO. OF OMAHA						
Individual Medicare Supplement Standard Plans	21-031310	01/19/2022	22	1.00	0.00	1.00
CIGNA HEALTH AND LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	21-030813	01/07/2022	4,557	2.70	0.00	2.70
CIGNA HEALTHCARE OF FLORIDA, INC.						
Health Maintenance Organization Other	22-002512	02/07/2022	*	*	*	*
COMPANION LIFE INS. CO.						
Group Health Vision	21-031214	01/10/2022	0	0.00	0.00	0.00
CONNECTICUT GENERAL LIFE INS. CO.						
Health Conversion	22-002514	02/11/2022	*	*	*	*
DELTA DENTAL INS. CO.						
Prepaid Limited Health Service Organization	21-031150	01/18/2022	47,851	0.00	0.00	0.00
EDUCATORS HEALTH PLANS LIFE, ACCIDENT AND HEALTH, INC.						
Individual Health Vision	22-002099	02/11/2022	3	0.00	0.00	0.00
FEDERAL INS. CO.						
Individual Health Accidental Death and Dismemberment	22-002889	02/23/2022	715	-21.50	0.00	-21.50
GERBER LIFE INS. CO.						
Medicare Supplement Other	22-003207	02/25/2022	3,197	5.00	0.00	5.00
GOLDEN RULE INS. CO.						
Individual Health Dental	22-001199	02/09/2022	311	-3.90	0.00	-3.90
GUARDIAN LIFE INS. CO. OF AMERICA						

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By Company						
Product^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Health Dental	22-003591	02/18/2022	0	0.00	0.00	0.00
Group Health Disability Income	22-001170	02/04/2022	90,107	-7.00	0.00	-7.00
HARTFORD LIFE AND ACCIDENT INS. CO.						
Group Medicare Supplement Standard Plans	22-000379	01/28/2022	0	0.00	0.00	0.00
	22-003669	02/15/2022	0	0.00	0.00	0.00
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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
HUMANA INS. CO.						
Individual Health Dental	21-031185	01/13/2022	*	*	*	*
Individual Health Vision	21-031357	01/21/2022	*	*	*	*
INDEPENDENCE AMERICAN INS. CO.						
Individual Health Major Medical Short Term	22-000880	02/24/2022	2,723	-0.90	0.00	-0.90
LEADERS LIFE INS. CO.						
Group Health Accidental Death and Dismemberment	21-031837	01/24/2022	0	0.00	0.00	0.00
LINCOLN NATIONAL LIFE INS. CO.						
Long Term Care Comprehensive - Other	22-001996	02/21/2022	0	0.00	0.00	0.00
MADISON NATIONAL LIFE INS. CO. INC.						
Group Health Hospital Indemnity	22-002589	02/23/2022	320	-20.00	0.00	-20.00
MANHATTANLIFE INSURANCE AND ANNUITY CO.						
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	21-031831	01/25/2022	655	6.50	0.00	6.50
MEDICO INS. CO.						
Individual Medicare Supplement Prestandardized	21-032014	01/04/2022	9	0.00	0.00	0.00
METROPOLITAN LIFE INS. CO.						
Group Health Specified Disease Limited Benefit Dread Disease	22-000377	01/14/2022	0	0.00	0.00	0.00
	22-000380	01/14/2022	0	0.00	0.00	0.00
MUTUAL OF OMAHA INS. CO.						
Medicare Supplement Other	22-001388	01/28/2022	6,121	2.50	0.00	2.50
NATIONAL HEALTH INS. CO.						
Individual Health Dental	21-032104	01/03/2022	5,421	4.50	0.00	4.50
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA						
Health Blanket Accident or Sickness	22-000258	01/06/2022	68	-10.00	0.00	-10.00
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.						
Health Maintenance Organization Group Small Group Only	21-031973	01/25/2022	*	*	*	*
NIPPON LIFE INS. CO. OF AMERICA						
Group Health Vision	21-031705	01/14/2022	392	0.00	0.00	0.00
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Product^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
OXFORD LIFE INS. CO.						
Individual Medicare Supplement Prestandardized	22-001552	01/20/2022	14	1.00	0.00	1.00
Individual Medicare Supplement Standard Plans	22-000939	01/13/2022	713	1.00	0.00	1.00
PRINCIPAL LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	22-001855	02/24/2022	1,556	1.00	0.00	1.00
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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
SAFEGUARD HEALTH PLANS, INC.						
Prepaid Dental Service Plan Corporation	21-031266	01/21/2022	1,268	15.50	0.00	15.50
	22-000284	02/09/2022	19,097	0.00	0.00	0.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.						
Individual Credit Disability	22-000514	01/12/2022	23	0.00	0.00	0.00
SUN LIFE ASSURANCE CO. OF CANADA						
Group Health Dental	21-031511	01/07/2022	5,870	-1.40	0.00	-1.40
TRANSAMERICA LIFE INS. CO.						
Medicare Supplement Other	21-031725	01/24/2022	4	0.00	0.00	0.00
	21-031726	01/24/2022	41	0.00	0.00	0.00
	21-031727	01/24/2022	19	0.00	0.00	0.00
	21-031730	01/24/2022	88	0.00	0.00	0.00
	21-031732	01/24/2022	1	0.00	0.00	0.00
	21-031733	01/25/2022	0	0.00	0.00	0.00
	21-031735	01/25/2022	6	0.00	0.00	0.00
	21-031737	01/25/2022	15	0.00	0.00	0.00
	21-031738	01/25/2022	17	0.00	0.00	0.00
	21-031811	01/26/2022	0	0.00	0.00	0.00
	22-003469	02/22/2022	0	0.00	0.00	0.00
UNION LABOR LIFE INS. CO.						
Health Excess or Stop Loss	21-031704	01/18/2022	0	0.00	10.30	10.30
UNITED AMERICAN INS. CO.						
Individual Medicare Supplement Standard Plans	21-030890	01/10/2022	*	*	*	*
UNITED WORLD LIFE INS. CO.						
Individual Medicare Supplement Standard Plans	22-000425	02/10/2022	0	0.00	0.00	0.00
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Product[^]	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
UNITED WORLD LIFE INS. CO.						
Medicare Supplement Other	22-003610	02/15/2022	2,008	3.30	0.00	3.30
UNITEDHEALTHCARE INS. CO.						
Group Health Dental	21-032060	02/11/2022	51,392	-11.30	4.00	-7.70
Group Health Major Medical Small Group Only	21-031976	01/25/2022	*	*	*	*
Group Medicare Supplement Prestandardized	21-031501	01/13/2022	*	*	*	*
Medicare Supplement Other	21-031341	01/20/2022	*	*	*	*
UNUM LIFE INS. CO. OF AMERICA						
Health Excess or Stop Loss	22-000688	02/01/2022	0	0.00	1.20	1.20
VISION SERVICE PLAN INS. CO.						
Group Health Vision	22-002168	02/17/2022	24,377	0.00	0.00	0.00
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Group Credit Disability						
AMERICAN HEALTH AND LIFE INS. CO.	22-004092	02/22/2022	50,584	-7.00	0.00	-7.00
Group Health Accidental Death and Dismemberment						
LEADERS LIFE INS. CO.	21-031837	01/24/2022	0	0.00	0.00	0.00
Group Health Dental						
GUARDIAN LIFE INS. CO. OF AMERICA	22-003591	02/18/2022	0	0.00	0.00	0.00
SUN LIFE ASSURANCE CO. OF CANADA	21-031511	01/07/2022	5,870	-1.40	0.00	-1.40
UNITEDHEALTHCARE INS. CO.	21-032060	02/11/2022	51,392	-11.30	4.00	-7.70
Group Health Disability Income						
GUARDIAN LIFE INS. CO. OF AMERICA	22-001170	02/04/2022	90,107	-7.00	0.00	-7.00
Group Health Hospital Indemnity						
AMERICAN FIDELITY ASSURANCE CO.	22-001243	02/02/2022	0	0.00	0.00	0.00
MADISON NATIONAL LIFE INS. CO. INC.	22-002589	02/23/2022	320	-20.00	0.00	-20.00
Group Health Major Medical Small Group Only						
UNITEDHEALTHCARE INS. CO.	21-031976	01/25/2022	*	*	*	*
Group Health Specified Disease Limited Benefit Dread Disease						
METROPOLITAN LIFE INS. CO.	22-000377	01/14/2022	0	0.00	0.00	0.00
	22-000380	01/14/2022	0	0.00	0.00	0.00
Group Health Vision						
COMPANION LIFE INS. CO.	21-031214	01/10/2022	0	0.00	0.00	0.00
NIPPON LIFE INS. CO. OF AMERICA	21-031705	01/14/2022	392	0.00	0.00	0.00
VISION SERVICE PLAN INS. CO.	22-002168	02/17/2022	24,377	0.00	0.00	0.00
Group Medicare Supplement Prestandardized						
UNITEDHEALTHCARE INS. CO.	21-031501	01/13/2022	*	*	*	*
Group Medicare Supplement Standard Plans						
HARTFORD LIFE AND ACCIDENT INS. CO.	22-000379	01/28/2022	0	0.00	0.00	0.00
	22-003669	02/15/2022	0	0.00	0.00	0.00
Health Blanket Accident or Sickness						
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	22-000258	01/06/2022	68	-10.00	0.00	-10.00

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Health Conversion						
CONNECTICUT GENERAL LIFE INS. CO.	22-002514	02/11/2022	*	*	*	*
Health Excess or Stop Loss						
UNION LABOR LIFE INS. CO.	21-031704	01/18/2022	0	0.00	10.30	10.30
UNUM LIFE INS. CO. OF AMERICA	22-000688	02/01/2022	0	0.00	1.20	1.20
Health Maintenance Organization Group Small Group Only						
NEIGHBORHOOD HEALTH PARTNERSHIP, INC.	21-031973	01/25/2022	*	*	*	*
Health Maintenance Organization Other						
CIGNA HEALTHCARE OF FLORIDA, INC.	22-002512	02/07/2022	*	*	*	*
Individual Credit Disability						
STATE FARM MUTUAL AUTOMOBILE INS. CO.	22-000514	01/12/2022	23	0.00	0.00	0.00
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Individual Health Accidental Death and Dismemberment						
FEDERAL INS. CO.	22-002889	02/23/2022	715	-21.50	0.00	-21.50
Individual Health Dental						
GOLDEN RULE INS. CO.	22-001199	02/09/2022	311	-3.90	0.00	-3.90
HUMANA INS. CO.	21-031185	01/13/2022	*	*	*	*
NATIONAL HEALTH INS. CO.	21-032104	01/03/2022	5,421	4.50	0.00	4.50
Individual Health Major Medical Short Term						
INDEPENDENCE AMERICAN INS. CO.	22-000880	02/24/2022	2,723	-0.90	0.00	-0.90
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only						
MANHATTANLIFE INSURANCE AND ANNUITY CO.	21-031831	01/25/2022	655	6.50	0.00	6.50
Individual Health Vision						
EDUCATORS HEALTH PLANS LIFE, ACCIDENT AND HEALTH, INC.	22-002099	02/11/2022	3	0.00	0.00	0.00
HUMANA INS. CO.	21-031357	01/21/2022	*	*	*	*
Individual Medicare Supplement Prestandardized						
MEDICO INS. CO.	21-032014	01/04/2022	9	0.00	0.00	0.00
OXFORD LIFE INS. CO.	22-001552	01/20/2022	14	1.00	0.00	1.00
Individual Medicare Supplement Standard Plans						
AMERICAN HOME LIFE INS. CO. (THE)	21-031645	01/24/2022	0	0.00	0.00	0.00
CENTRAL STATES INDEMNITY CO. OF OMAHA	21-031310	01/19/2022	22	1.00	0.00	1.00
CIGNA HEALTH AND LIFE INS. CO.	21-030813	01/07/2022	4,557	2.70	0.00	2.70
OXFORD LIFE INS. CO.	22-000939	01/13/2022	713	1.00	0.00	1.00
PRINCIPAL LIFE INS. CO.	22-001855	02/24/2022	1,556	1.00	0.00	1.00
UNITED AMERICAN INS. CO.	21-030890	01/10/2022	*	*	*	*
UNITED WORLD LIFE INS. CO.	22-000425	02/10/2022	0	0.00	0.00	0.00
Long Term Care Comprehensive - Other						
LINCOLN NATIONAL LIFE INS. CO.	22-001996	02/21/2022	0	0.00	0.00	0.00
Long Term Care Other Accelerated Benefit Rider						
AMERICAN HERITAGE LIFE INS. CO.	22-001337	02/17/2022	0	0.00	0.00	0.00
Medicare Supplement Other						
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Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
GERBER LIFE INS. CO.	22-003207	02/25/2022	3,197	5.00	0.00	5.00
MUTUAL OF OMAHA INS. CO.	22-001388	01/28/2022	6,121	2.50	0.00	2.50
TRANSAMERICA LIFE INS. CO.	21-031725	01/24/2022	4	0.00	0.00	0.00
	21-031726	01/24/2022	41	0.00	0.00	0.00
	21-031727	01/24/2022	19	0.00	0.00	0.00

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By Product						
Company^	File Log Number	Closed	Reported Policies	% Change Allowed	Avg. Trend Allowed	Anniversary Allowed
Medicare Supplement Other						
TRANSAMERICA LIFE INS. CO.	21-031730	01/24/2022	88	0.00	0.00	0.00
	21-031732	01/24/2022	1	0.00	0.00	0.00
	21-031733	01/25/2022	0	0.00	0.00	0.00
	21-031735	01/25/2022	6	0.00	0.00	0.00
	21-031737	01/25/2022	15	0.00	0.00	0.00
	21-031738	01/25/2022	17	0.00	0.00	0.00
	21-031811	01/26/2022	0	0.00	0.00	0.00
	22-003469	02/22/2022	0	0.00	0.00	0.00
UNITED WORLD LIFE INS. CO.	22-003610	02/15/2022	2,008	3.30	0.00	3.30
UNITEDHEALTHCARE INS. CO.	21-031341	01/20/2022	*	*	*	*
Prepaid Dental Service Plan Corporation						
SAFEGUARD HEALTH PLANS, INC.	21-031266	01/21/2022	1,268	15.50	0.00	15.50
	22-000284	02/09/2022	19,097	0.00	0.00	0.00
Prepaid Limited Health Service Organization						
DELTA DENTAL INS. CO.	21-031150	01/18/2022	47,851	0.00	0.00	0.00
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Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Accident and Health Products Definition: Pursuant to Section 624.603, F.S.: "Health insurance", also known as "disability insurance", is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406(4), F.S.	
Group Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Long Term Care Comprehensive - Other	A policy or rider that includes coverage for both institutional nursing home and home health care. If a form provides both facility and non-facility care, it is considered comprehensive. If a base form is facility only and non-facility coverage is offered as a rider, whether the rider is selected or not, the form and rider are comprehensive. One form may not be categorized as two different types of long term care for any rating purposes, nor may it be included in more than one block of business. In addition, if a form provides facility only benefits with no available non-facility rider or option, then it is considered facility only regardless of what other forms were available at the same time.
Group Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical - Other	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered.
Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
Health.Other / Supplemental - Cost Share Plans	See LOB Definition.
Long Term Care Other Accelerated Benefit Rider	Accelerated Benefit Rider or not specifically described..Rider attached to a life insurance policy or an annuity providing LTC benefits
Group Health Major Medical Small Group Only	A hospital/surgical/medical expense contract that provides comprehensive benefits as defined in the state in which th contract will be delivered..A major medical contract that may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.
Individual Health Dental	Insurance that provides benefits for routine dental examinations, preventive dental work and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.
Individual Health Major Medical Short Term	A major medical contract that may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered..A major medical policy or plan designed to provide coverage during a "gap" in coverage. Short term policies generally have pre-existing condition exclusions and are not renewable.
Group Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Individual Medicare Supplement Medicare Select	A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
Health Excess or Stop Loss	This type of insurance may be extended to either a health plan or a self-insured employer plan. Its purpose is to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount.
Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.

Product Glossary
Sorted by Line of Business (LOB) and Product

Product	Product Definition
Group Health Vision	Limited benefit expense policies. Provides benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts..May include surgical benefits for injury or sickness associated with the eye.
Long Term Care Facility Only - Other	A policy or rider that provides coverage only while a policyholder is confined to a nursing home and meets the policy requirements.
Individual Health - Hospital Surgical Medical Expense	An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, and/or medical expense incurred as a result of injury, sickness, and/or medical condition.
Medicare Supplement Other	See LOB Definition.
Individual Health Accident Only	An insurance contract that provides coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accident.
Group Health Disability Income	A policy designed to compensate insured individuals for a portion of the income they lose because of a disabling injury or illness.
Group Health Sickness	Policies providing limited benefits for sickness. Benefits may also be provided for accident and/or wellness. Benefits may be expense or indemnity. Excludes hospital indemnity only coverage.
Health Conversion	Guarantees an insured whose coverage is ending for specified reasons a right to purchase a policy without presenting evidence of insurability.
Individual Health Specified Disease Limited Benefit Dread Disease Cancer Only	Provides benefits for losses resulting from cancer and its associated diagnosis and treatments. Pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Benefits can be paid as expense incurred, per diem, or a principle sum.
LOB: Credit Disability Products Definition: Pursuant to Section 627.677(2), F.S.: "Credit disability insurance" means insurance under which a borrower of money or a purchaser or a lessee of goods is insured in connection with a specific loan or credit transaction against loss of time resulting from accident or sickness.	
Credit Disability	Makes monthly loan/credit transaction payments to the creditor upon the disablement of an insured debtor.
LOB: Fraternal Accident and Health Products.Definition: Pursuant to Section 632.617(1), F.S.: A society may provide the following contractual benefits: (a) Death benefits; (b) Endowment benefits; (c) Annuity benefits; (d) Temporary or permanent disability benefits; (e) Hospital, medical, or nursing benefits; (f) Monument or tombstone benefits to the memory of deceased members; and (g) Such other benefits as authorized for life insurers and which are not inconsistent with this chapter.	
Fraternal Medicare Supplement Other	See LOB Definition.
Fraternal Individual Medicare Supplement Standard Plans	A Medigap policy under which a policyholder may obtain services from any provider of care.
Fraternal Individual Medicare Supplement Prestandardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
LOB: Health Maintenance Organization (HMOs) Plans Definition: As defined in Section 641.19(12), F.S.	
Health Maintenance Organization Individual Individual	Coverage may be issued only to 'individuals' as that term is defined in the state in which the contract will be delivered
Health Maintenance Organization Group Small Group Only	A plan under which an enrollee pays a membership fixed fee in advance in return for a wide range of comprehensive health care services with the HMO's approved providers in a designated service area..Coverage may be issued only to "small groups" as that term is defined in the state in which the contract will be delivered.

Product Glossary

Sorted by Line of Business (LOB) and Product

Product	Product Definition
LOB: Prepaid Dental Only Plans Definition: Pursuant to Section 636.003(5), F.S.: "Limited health service" means dental care services. "Limited health service" does not include inpatient, hospital surgical services, or emergency services except as such services are provided incident to the limited health services set forth in this subsection.	
Prepaid Dental Service Plan Corporation	See LOB Definition.
LOB: Prepaid Limited Health Services Organization Plans Definition: Pursuant to Section 636.003(7), F.S.: "Prepaid limited health service organization" means any person, corporation, partnership, or any other entity which, in return for a prepayment, undertakes to provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. Prepaid limited health service organization does not include: (a) An entity otherwise authorized pursuant to the laws of this state to indemnify for any limited health service; (b) A provider or entity when providing limited health services pursuant to a contract with a prepaid limited health service organization, a health maintenance organization, a health insurer, or a self-insurance plan; or (c) Any person who is licensed pursuant to part II as a discount medical plan organization.	
Prepaid Limited Health Service Organization	See LOB Definition.