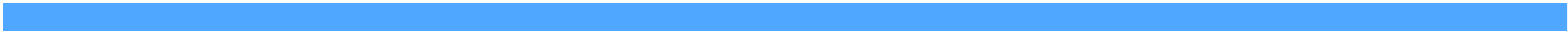




01		---	
02	Does the company offer STLD policies/certificates with up to a 90-day duration?		---
03			---
04	Does the company offer STLD policies/certificates with 181- to 364-day duration?		---
05		---	
06	Number of STLD forms offered in all states.	---	
07		---	





32	Does your company audit Third parties to whom you have delegated responsibilities?		---
33	If yes, please provide frequency of audits.	---	
34	Does the company offer renewals/reissues?		---
35	Are any renewals/reissues subject to optional or mandatory underwriting?		---
36	If yes, identify the products or plans subject to underwriting upon renewal/reissue	---	
37	Are there limitations on the number renewals per individual?		---
38	Does your company offer renewal(s) without underwriting for an additional charge?		---
39	If yes, identify the products or plans subject to underwriting for an additional charge	---	
40	Are the limitations on renewals based on state, federal, or company rules?		---
41	Does your company distribute its product through independent agents?		---
42	Does your company distribute its products through captive agents?		---
43	Does your company distribute its products through its employees?		---
44	What triggers a pre-existing exclusion review (dollar, diagnosis, prescription, other)	---	
45	Additional State Specific Comments (optional)	---	

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90 Number of denied, rejected, or returned as Non-Covered or beyond benefit

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96 Number of denied, rejected, or returned for Out-of-Network provider.

97 Number of Claims Pending at End of Period.

98 Median Number of Days from Receipt of Claim to Decision for Denied Claims.

99 Average Number of Days from Receipt of Claim to Decision for Denied Claims.

100 Median Number of Days from Receipt of Claim to Decision for Approved Claims.

101 Average Number of Days from Receipt of Claim to Decision for Approved Claims.

102 Number of Claim Decisions Appeals Pending At Beginning of Period.

103 Number of Claim Decision Appeals Received During the Period.

104 Number of Claim Decision Appeals Resulting in Decisions Upheld During the Period.

105 Number of Claim Decision Appeals Resulting in Decisions Overturned or Modified During the Period.

106 Number of Claim Decision Appeals Rejected and Not Considered for Any Reason.

107 Number of Claim Decision Appeals Pending at End of Period.

108 Average Number of Days from Receipt of Appeal to Decision.

109 Number of claims paid.

110 Dollar Amount of Claims Paid During the Reporting Period



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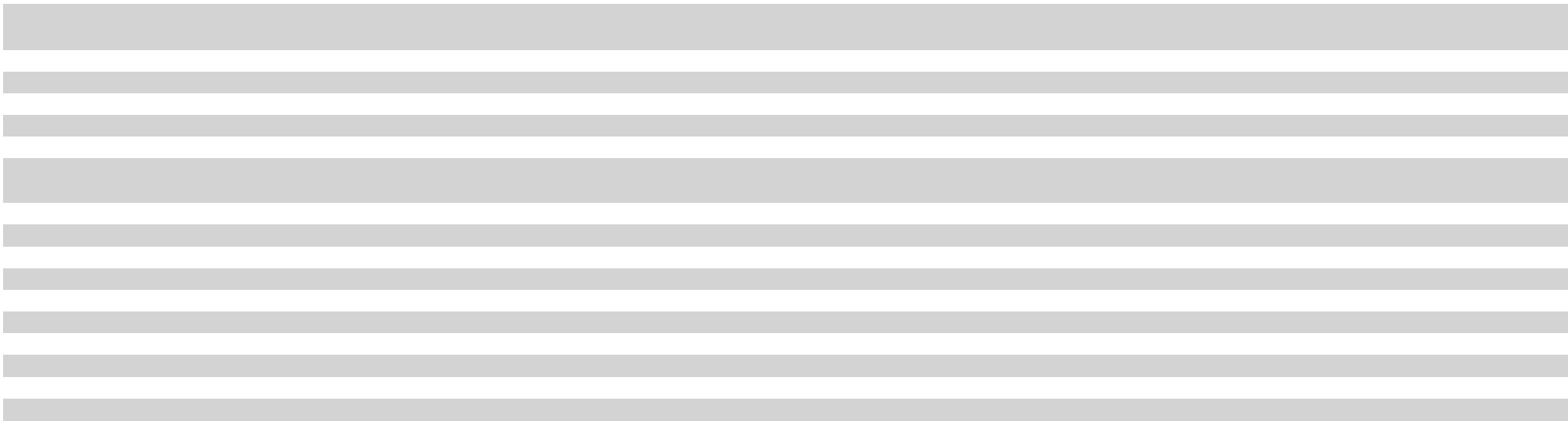
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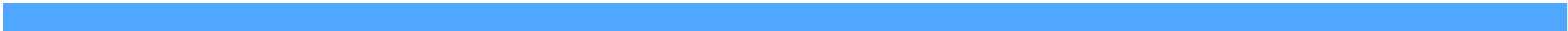
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