This Checklist Applies to the Following Types of Insurance (TOI):

* H16G Group Health - Major Medical - Sub TOI H16G.004 Short Term

Please refer to September 14, 2018 from Director Bruce R. Ramge, CPCU, CIE
<https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedical%2009142018.pdf>

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|  | **FILER: PLEASE TYPE IN THE SERFF FILING NUMBER AND EACH FORM NUMBER SUBMITTED FOR DOI APPROVAL IN THIS FILING, AND LIST THE TOI THAT APPLIES** |
|  | [SERFF filing number and form numbers here] | [TOI here] |
| **(DOI reviewer)****Check as completed** | **Review Requirements** | **Reference** | **Description** | **Page number, form name & number if separate document, or N/A** |
|  | **COVER PAGE** |
| 🞏 | Full Company name and address | [§ 44-350](https://nebraskalegislature.gov/laws/statutes.php?statute=44-350) | Advisable to include contact phone and email for questions. |  |
| 🞏 | Descriptive title | [§ 44-710.01(4)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.01&print=true) | A brief description of the type of coverage.  |  |
| 🞏 | One officers’ signature required on face page (or last page) | [§ 44-710.03(1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | Can be bracketed as variable for future replacement of officers. |  |
| 🞏 | Application and Premium | [§ 44-710.01(1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.01&print=true) | Entire money and other considerations expressed therein. |  |
| 🞏 | Effective Date | [§ 44-710.01(2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.01&print=true) | The time insurance takes effect and terminates. Include renewability information. |  |
| 🞏 | Form number | [§ 44-710.01(6)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.01&print=true) | Must be on all pages including cover, in the lower left corner to identify and distinguish form from all others used by company. Must match form number on SERFF Form Schedule tab and NE Filing Form List. |  |

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|  | **COVER PAGE DISCLOSURES** |
| 🞏 | FederalGovernment Notice 2 | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) |  |  |
| 🞏 | 10-day Free Look  | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf)[44-710.18](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.18) |  |  |
|  | **SCHEDULE PAGE****[may be submitted as a separate insert page]** |
| 🞏 | Complete Schedule of Benefits page with hypothetical variable data  | Industry norm | Include Covered Services, deductibles, co-pays, coinsurance, OOPM, limits, tiers, In-Network benefits, Out-of-Network benefits.  |  |
| 🞏 | Policy fees |  [44-354](https://nebraskalegislature.gov/laws/statutes.php?statute=44-354) | Disclose any fees in the policy schedule.  |  |
|  | **DEFINITIONS** |
| 🞏 | Policy and Statutory definitions, if any  | NE Filing Requirement | Include definitions for terms used in contract. |  |
| 🞏 | Eligibility, Dependents | [§ 44-761 (4)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-761&print=true)[44-7,103](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7,103&print=true) | May insure one adult as policyholder and one or more eligible members of family, including spouse, dep. children, or any children under a certain age not to exceed age 30. |  |
| 🞏 | Disabled Child | [§ 44-761 (4)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-761&print=true) | Reaching age limit shall not terminate child’s coverage if incapable of self-support due to mental or physical handicap. Furnish proof within 31 days of limiting age. |  |
| 🞏 | Newborn Baby | [44-710.19](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.19&print=true) | Covered from moment of birth. Automatic coverage first 31 days. |  |
| 🞏 | Adopted Child | [44-799](https://nebraskalegislature.gov/laws/statutes.php?statute=44-799&print=true) | Covered from date of placement and shall be the same as for other dependents. |  |
| 🞏 | Group Sickness and Accident | [44-760](https://nebraskalegislature.gov/laws/statutes.php?statute=44-760&print=true) | Issued to: a. Employer insuring employees for benefit of persons other than employer.b. Association or Union insuring members. c. Discretionary group must be approved by Director. |  |
|  | **STANDARD MANDATORY PROVISIONS** |
| 🞏 | Length of the contract | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) | The carrier shall display the duration of the contract. The policy may not exceed 364 days in length.  |  |
| 🞏 | Renewability  | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) | The policy may be renewed up to 36 months. The carrier must provide, in clear and unambiguous terms, the process for renewal of the policy by both the carrier and the insured, the length of time the carrier will allow renewal, the additional costs, if any, for renewal. The carrier shall additionally disclose, within the policy, any reasons that it may choose to not renew a policy. The carrier shall also disclose whether or not any additional underwriting will occur at the point of renewal and what the consequences of re-underwriting are in relation to the cost and coverage of the policy.  |  |
| 🞏 | Pre-Existing Conditions | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) | The carrier shall clearly define within the policy what constitutes a pre-existing condition. If the policy offers a waiver of pre-existing conditions, the policy must also contain a statement as to how the conditions are waived, length of the waiver and additional premium costs, if any, of the waiver.  |  |
| 🞏 | Renewability | [44-787](https://nebraskalegislature.gov/laws/statutes.php?statute=44-787) | Preempted by short-term limited duration insurance federal standards. See [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) |  |
| 🞏 | ACA Comparison chart | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) | The carrier shall provide a comparison between the benefits offered in the plan compared to the benefits required under an Affordable Care Act (ACA) individual market plan. If the plan provides benefits that are mandated under the ACA, but at a coverage level lower than the ACA coverage standard, the policy shall disclose an explanation of the limited level of benefit coverage in order to prevent consumer confusion.  |  |
| 🞏 | Provider Networks | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf) | The carrier must provide a disclosure of the plan’s provider network. The website and toll-free number shall be displayed prominently in the policy and in advertisements.  |  |
| 🞏 | Internal complaint other than adverse benefit determination | [§ 44-7308](https://www.nebraskalegislature.gov/laws/laws-index/chap44-full.html)(2) and (3) | Health carrier shall issue written decision within 15 working days, may extend another 15 working days if prevented from making a timely decision due to circumstances beyond the carrier’s control and if notice is provided to the covered person of the extension and reason for delay.Covered person does not have the right to attend or have a representative in attendance, but can submit written material. Carrier shall make these rights known to insured and provide the name, address, and telephone number of the person designated to coordinate the grievance within 3 working days after receiving a grievance.Requirements for written decision at § 44-7308(3). |  |
| 🞏 | Appeal procedure | [44-7310](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7310&print=true)[44-7311](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7311&print=true) | Standard internal review of adverse determination with written decision within 15 working days. Expedited review within 72 hours. Requirements for written decision at § 44-7308(3). |  |
| 🞏 | External Review | [Director Ramge Notice 9/14/18](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Short-TermDurationMedicalPlanFilingReqs.pdf)[44-1308](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1308&print=true)[44-1309](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1309&print=true)[44-1310](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1310&print=true)Title 210 [Chapter 87](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-87.pdf) | Complete internal review first. Request for external review made to DOI within 4 months after internal appeal decision. IRO assigned. Written decision within 45 days. |  |
|  | Electronic External Review  | [Director Ramge Notice 12/7/2020](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ImplementationPortalProcessingExternalReviews_0.pdf) | Please provide assurance incorporation of our notice of the external review portal is available and language adverse determination form is disclosed to the consumer.  |  |
| 🞏 | External review for denials based on experimental or investigational  | [44-1308](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1308&print=true) [44-1309](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1309&print=true)[44-1310](https://nebraskalegislature.gov/laws/statutes.php?statute=44-1310&print=true) Title 210 [Chapter 87](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-87.pdf) | See standards and deadlines for clinical reviewers’ opinions and IRO decisions at § 44-1310. |  |
| 🞏 | Coordination of Benefits | Title 210 Chapter 39 003.11(C)(i) | Individual and group plans are able to coordinate benefits – if no COB language in policy, plan will be primary. COB language in regulation.  |  |
| 🞏 | Summary of Benefits and Coverage (SBC) | NE Filing Requirement | SBC required for each Major Medical Plan. |  |
| 🞏 | Nebraska Mandated Benefits | [44-769 - 781](https://nebraskalegislature.gov/laws/statutes.php?statute=44-769&print=true)[44-784](https://nebraskalegislature.gov/laws/statutes.php?statute=44-784&print=true)[44-785](https://nebraskalegislature.gov/laws/statutes.php?statute=44-785&print=true)[44-786](https://nebraskalegislature.gov/laws/statutes.php?statute=44-786&print=true)[44-788](https://nebraskalegislature.gov/laws/statutes.php?statute=44-788&print=true)[44-789](https://nebraskalegislature.gov/laws/statutes.php?statute=44-789&print=true)[44-790](https://nebraskalegislature.gov/laws/statutes.php?statute=44-790&print=true)[44-796](https://nebraskalegislature.gov/laws/statutes.php?statute=44-796&print=true)[44-797](https://nebraskalegislature.gov/laws/statutes.php?statute=44-797&print=truehttps://nebraskalegislature.gov/laws/statutes.php?statute=44-797&print=true)[44-7,102](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7,102&print=true)44-5004 **(effective 1/1/2020)** | 🞏Alcoholism disclosure🞏Childhood immunization🞏Mammography🞏OB/GYN🞏Drug coverage cancer/AIDS🞏TMJ🞏Diabetes🞏Newborn hearing screening🞏Reconstructive breast surgery🞏Colorectal cancer screening ( 6 months or more). 🞏Hearing aids for under age 19 (does not apply to small group per 44-5003(1) |  |
| 🞏 | Autism Spectrum  | [44-7,106](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7,106&print=true) | Screening, diagnosis, and treatment of autism spectrum disorder in individuals under age 21. |  |
| 🞏 | Oral anticancer meds | [44-7,104](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7,104&print=true) | Cover oral anticancer meds no less favorable than intravenous or injected anticancer meds.  |  |
| 🞏 | Maternity Stay | PHSA 2725 (45 CFR 148.170) | May not restrict hospital stay to less than 48 hours for normal delivery or 96 hours for C-section. |  |
| 🞏 | Mental health coverage parity | [44-793](https://nebraskalegislature.gov/laws/statutes.php?statute=44-793) | Note that if coverage is provided, parity is required. |  |
| 🞏 | Mail order drugs | 44-513.02 | Mail order pharmacy cannot be mandatory. Same copay for prescriptions less than 180 days whether they are obtained through pharmacy or mail. N/A to long term maintenance drugs or HMO. |  |
| 🞏 | Synchronizing prescriptions | [§ 44-7,108](https://www.nebraskalegislature.gov/laws/statutes.php?statute=44-7,108) | Not required to be stated in policy, but policy cannot conflict. |  |
| 🞏 | Prescription Drug Manufacturer Coupons | [§ 156.130(h)](https://www.govinfo.gov/content/pkg/FR-2019-04-25/pdf/2019-08017.pdf) (pages 114-115 of 115) does not apply to short-term medical. | Insurers can exclude drug coupons from deductible and any maximum out-of-pocket limitation. |  |
| 🞏 | Information regarding cost, price, or copayment of a prescription drug; pharmacist or contracted pharmacy | [§ 71-2484](https://nebraskalegislature.gov/laws/statutes.php?statute=71-2484&print=true) | SBP and any description of pharmacy copays should include a statement where the pharmacy's price is lower than the stated copayment; the insured is only required to pay the pharmacy price. |  |
| 🞏 | Telehealth | [44-312](https://nebraskalegislature.gov/laws/statutes.php?statute=44-312&print=true),[44-7,107](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7,107) |  |  |
| 🞏 | Network Adequacy | [44-7105](https://nebraskalegislature.gov/laws/statutes.php?statute=44-7105) | For plans with a network: Reasonable access standards, travel time, number of specialists, current complete provider directory online and paper on request.If the carrier’s in-network hospital does not have an in-network ancillary provider, then the carrier has to reimburse the nonparticipating provider at UCR.  This requires a definition of UCR with a method to calculate UCR, not just “in an amount determined by the insurer. |  |
| 🞏 | Entire contract | [§ 44-761 (1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | Entire contract is the policy, application if attached, any enrollment forms, and any attached endorsements, riders, or amendments.  |  |
| 🞏 | Representations and not warranties | [§ 44-761 (1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-761&print=true) | All statements made by the Applicant, in the absence of fraud, are deemed representations and not warranties. No such statement shall avoid the contract or reduce benefits unless contained in a written application of which a copy is attached to the policy. |  |
| 🞏 | Furnish certificates | [44-761 (2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-761&print=true)  | A certificate shall be delivered to each employee or member of group. |  |
| 🞏 | Add new employees or members | [44-761 (3)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-761&print=true) | New employees or members may be added from time to time. |  |
| 🞏 | Notice of Claim | [§44-767](https://nebraskalegislature.gov/laws/statutes.php?statute=44-767); no less favorable[§ 44-710.03](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) [(5)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | 20 days after loss or as soon as reasonably possible |  |
| 🞏 | Proof of Loss | [§44-767](https://nebraskalegislature.gov/laws/statutes.php?statute=44-767); no less favorable[§ 44-710.03 (7)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | 90 days after loss or as soon as possible but no later than one year unless legally incapacitated. |  |
| 🞏 | Time of Payment of Claim | [§44-767](https://nebraskalegislature.gov/laws/statutes.php?statute=44-767); no less favorable[§ 44-710.03 (8)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | Immediately upon receipt of proof of loss. (Will accept within 30 days.) |  |
| 🞏 | Legal Actions | [§44-767](https://nebraskalegislature.gov/laws/statutes.php?statute=44-767); no less favorable[§ 44-710.03 (11)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | 60 days, 3 years |  |
| 🞏 | Surprise balance bills | Consolidated Appropriations Act, 2021; Neb. Rev. Stat. §§ 44-6834 to 44-6850 | Applies to emergency services, includes air ambulances but not ground ambulances, and applies to ancillary nonemergency services provided at an in-network facility by an out-of-network provider (for example, a radiologist, anesthesiologist, or pathologist). For purposes of plan review for large group, small group, and individual policies, a list of the services for which an insured will not be exposed to balance billing is sufficient, along with a statement that for these services, in-network cost sharing applies. **NDOI also requires that insurers include instructions to insureds that if they receive a bill for the listed services from any provider, they should immediately provide that bill to the insurer, with an email address and mailing address to submit those bills.**  |  |
|  | **OTHER** |
| 🞏 | Hold harmless | General Fairness Requirement. [§ 44-511](https://nebraskalegislature.gov/laws/statutes.php?statute=44-511) | Remove any “hold harmless” language from the application or policy when:Form language states that the company or producers are held harmless for any losses or liabilities. We will object to hold harmless language if the insured person could be harmed in any way. The company is responsible for its officers, employees and agents and cannot waive its liability. There must be a means of recourse to provide a safety net for the consumer. |  |
| 🞏 | No arbitration | [§ 25-2602.01](https://nebraskalegislature.gov/laws/statutes.php?statute=25-2602.01) | Nebraska does not allow arbitration in any insurance contracts. |  |
| 🞏 | Death of Insured – refund unearned premium (n/a group) | [§ 44-310](https://nebraskalegislature.gov/laws/statutes.php?statute=44-310&print=true) | In the event of the death of the insured, the insurer shall refund the unearned premium prorated to the month of the insured's death if the request has been made within one year after the insured's death. The refund of the premium and termination of the coverage shall be without prejudice to any claim originating prior to the date of the insured's death. |  |
| 🞏 | Subrogation | BCBS, Inc. v. Dailey, 733,687 N.W.2nd 689 (2004) | The insured must be fully compensated before the insurer may subrogate against its insured. |  |
| 🞏 | Exclusion for incarceration | Nebraska Filing Requirement | DOI allows exclusion for incarceration.  |  |
| 🞏 | Court Ordered  | Nebraska Filing Requirement | Exclusion for court ordered services allowed but must include exception for medically necessary services. |  |
| 🞏 | Unpaid premium | [§ 44-710.04 (7)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.04&print=true)  | Can deduct from claim. |  |
| **PRODUCT VARIATIONS** **These requirements only apply to certain products – see the left column for product types.** |
| 🞏 | Associations |  | Typically short-term products issued through an association are filed as group. Individual policies are permissible to be issued only to members of an association. The DOI requires copies of the association’s organizational document and by-laws as supporting documents. Regardless of situs state, must comply with Nebraska law. |  |
|  |  **APPLICATION****If previously approved provide the form number and the SERFF filing number.** |
| 🞏 | GINA- Prohibition on genetic information as condition of eligibility or premium rates | Federal Genetic Information Non-discrimination Act | Requests for genetic information or genetic testing are not allowed. |  |
| 🞏 | Application | [§ 44-761 (1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-710.03&print=true) | Part of entire contract. |  |
| 🞏 | Electronic application and delivery of documents or notices | [§ 44-315](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.nebraskalegislature.gov%2Flaws%2Fstatutes.php%3Fstatute%3D44-315&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=mJRZQE36Yra%2FkZRiYR%2FUSlrSELpAgaJQTRv%2BLRSr7OY%3D&reserved=0)[Federal ESIGN law, 15 U.S.C. 7001.](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fdic.gov%2Fregulations%2Fcompliance%2Fmanual%2F10%2Fx-3.1.pdf&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=Mz6vdcx5dR627Z7EBBDRNg%2B%2BX5uiaHZlR7X34tufrxM%3D&reserved=0)[(UETA), §§ 668.50(5) and (8), F.S.](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fdic.gov%2Fregulations%2Fcompliance%2Fmanual%2F10%2Fx-3.1.pdf&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=Mz6vdcx5dR627Z7EBBDRNg%2B%2BX5uiaHZlR7X34tufrxM%3D&reserved=0) | Consumer must affirmatively consent to electronic delivery and be given notice of option to withdraw consent.Describe safeguards used to protect private and confidential information. Must be in accord with Uniform Electronic Transaction Act.Recorded telephone conversations do not count as electronic signatures. |  |
| 🞏 | Authorization to Release Information | [§ 44-916](https://nebraskalegislature.gov/laws/statutes.php?statute=44-916&print=true)[§ 44-917(1)(e)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-916&print=true)[§ 44-917 (2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-917&print=true) | Signature valid for up to 24 months and must include the right to revoke. |  |
| 🞏 | Ambiguous questions | [§ 44-710](https://www.nebraskalegislature.gov/laws/statutes.php?statute=44-710&print=true) | Questions must be clear and specific. Ambiguous or open ended questions are not allowed. |  |
|  | **ENDORSEMENTS, RIDERS, OR AMENDMENTS****For additional forms submitted for approval, please list each here by form number. Each of these must comply with the requirements for officer signature, form number in the lower left corner of every page, descriptive title, company name, premium payment or fees (if applicable), and effective date (if not stated on schedule). Please complete the fields below as indicated.** |
| 🞏 | Title of document | Form number | Reference to SERFF filing for previous approval, if applicable | N/A if any of the listed requirements do not apply |
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|  | **SUPPORTING DOCUMENTS REQUIRED****Reference name of separate document in right column.** |
| 🞏 | Actuarial memorandum | NE Filing Requirement | Must be dated and signed by Actuary. Rates are required to be filed as a separate SERFF filing.  |  |
| 🞏 | Flesch /readability certification | [§ 44-3405](https://nebraskalegislature.gov/laws/statutes.php?statute=44-3405)NE Filing Requirement | Minimum score of 40.  |  |
| 🞏 | Redlined version  | NE Filing Requirement | If replacing existing previous version.  |  |
| 🞏 | Statement of variables (SOV) | NE Filing Requirement | Describe variables, ranges of numbers, minimums and maximums of bracketed material.  |  |
| 🞏 | NE Filing Form List | NE Filing Requirement | Use page 2 for additional forms. |  |
|  | **EXPLANATION FOR ANY ITEMS MARKED NOT APPLICABLE** |
| 🞏 | Please use this space provide an explanation for any checklist requirement marked “N/A” to avoid receiving an objection in SERFF. |
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**CERTIFICATION OF COMPLIANCE**

I, the undersigned authorized filer, hereby certify that this filing complies with applicable Nebraska statutes, regulations, Bulletins and guidelines, to the best of my knowledge. This filing contains no unusual or controversial content according to insurance industry norms. The forms included in this filing contain no unfair, unjust, inequitable, misleading or deceptive provisions or language. I am authorized to sign on behalf of the Company identified below.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Company

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Typed Name of Authorized Filer (Electronic Signature) Date