Bulletin No. 16

CO-ORDINATION OF BENEFITS UNDER GROUP COVERAGES

November 27, 1973

Effective December 1, 1973

Please refer to the fifth paragraph of Subsection 2(c) of Section R26–03–48–02 of the above Rules and Regulations, which became effective September 1, 1971. This paragraph concerns group-type hospital indemnity benefits on a non-expense-incurred basis, and shall be changed as described below.

The first $40 per day of such benefits shall not be included in the term "Plan". Further, should such benefits be payable contractually at a specified multiple of the basic amount per day in the case of a specified special circumstance, such as necessary intensive care being provided in a hospital, then the dollar amount of such multiple of $40 per day shall not be included in the term "Plan". The amount of such hospital indemnity benefits, in excess of $40 per day or in excess of such multiple of $40 per day for a special circumstance, shall be included in the term "Plan".

Enquiries, in regard to co-ordination of benefits, should be directed to Mr. William R. Burns, Actuary of the Department.

J. O. WIGEN
Commissioner of Insurance