

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