

SERFF Tracking Number: UNAM-125578509 State: Arkansas  
Filing Company: American Pioneer Life Insurance Company State Tracking Number: 38522  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Med Supp/Select Brochure Informational Filing  
Project Name/Number: /

## Filing at a Glance

Company: American Pioneer Life Insurance Company

Product Name: Med Supp/Select Brochure SERFF Tr Num: UNAM-125578509 State: ArkansasLH  
Informational Filing

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38522  
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed  
Other

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler  
Author: Holly Parenti Disposition Date: 04/02/2008  
Date Submitted: 03/26/2008 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 04/02/2008  
State Status Changed: 04/02/2008 Deemer Date:  
Corresponding Filing Tracking Number:

Filing Description:

Informational Filing - Form(s):

American Pioneer Life Insurance Company NAIC#60763

AP-MS-BRO 06 AR Medicare Supplement Brochure

AP-SEL-BRO 06 AR Medicare Select Brochure

Constitution Life Insurance Company NAIC#62359

CL-MS-BRO 06 AR Medicare Supplement Brochure

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CL-SEL-BRO 06 AR Medicare Select Brochure  
The Pyramid Life Insurance Company NAIC#69701  
PY-MS-BRO 06 AR Medicare Supplement Brochure  
PY-SEL-BRO 06 AR Medicare Select Brochure

Dear Sir or Madam:

We submit the above form as an Information Filing. This form was previously approved in your state:

Brochure Policy

AP-MS-BRO 06 AR 2/22/06 12/27/05

AP-SEL-BRO 06 AR 2/22/06 11/27/05

CL-MS-BRO 06 AR 2/22/06 12/19/05

CL-SEL-BRO 06 AR 2/22/06 2/22/06

PY-MS-BRO 06 AR 2/28/06 12/29/05

PY-SEL-BRO 06 AR 2/28/06 12/29/05

The only changes to the brochure are:

- 1) We removed "Financial" from "Universal American Financial Corp."
- 2) We have added a revision date at the bottom of the front page, right hand corner.
- 3) The picture on the Medicare Supplement Brochure is different.
- 4) We deleted "Not all plans available in all states" from the second page.
- 5) We deleted "[ ] E, [ ] G and [ ] High Deductible F" from Plan Selected: and Plans, on the second page.
- 6) We deleted "AMSA or" from the second page.

If additional information is needed, please contact me at 800-538-1053 ext. 8531 or [hparenti@uafc.com](mailto:hparenti@uafc.com).

## Company and Contact

### Filing Contact Information

Holly Parenti,

[hparenti@uafc.com](mailto:hparenti@uafc.com)

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P.O. Box 958465 (407) 628-1776 [Phone]  
Lake Mary, FL 32795-8465

**Filing Company Information**

American Pioneer Life Insurance Company CoCode: 60763 State of Domicile: Florida  
1001 Heathrow Park Lane Group Code: 953 Company Type:  
Suite 5001  
Lake Mary, FL 32746 Group Name: State ID Number:  
(407) 995-8000 ext. [Phone] FEIN Number: 59-0935083  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$25.00 per advertisement x 2 ads  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Pioneer Life Insurance Company	\$50.00	03/26/2008	18986710

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/02/2008	04/02/2008

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## Disposition

Disposition Date: 04/02/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Medicare Supplement Brochure	Filed-Closed	Yes
<b>Form</b>	Medicare Select Brochure	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number:** AP-MS-BRO 06 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	AP-MS-BRO 06 AR	Advertising	Medicare Supplement Brochure	Initial			AP-MS-BRO 06 AR.pdf
Filed-Closed	AP-SEL-BRO 06 AR	Advertising	Medicare Select Brochure	Initial			AP-SEL-BRO 06 AR.pdf



# Medicare Supplement Insurance

from **American Pioneer**

## AT A GLANCE

- Helps provide for expenses not covered under Medicare
- Choice of plans
- Renewable for life\*
- Easy application
- Electronic claim processing
- Freedom to choose your own doctors and hospitals

\* Premium rates may be changed by class

## QUESTIONS?

For more information, speak to your agent or call us toll-free at 1-800-999-2224 or visit [www.americanpioneerlife.com](http://www.americanpioneerlife.com).

AP-MS-BRO 06 AR

## THE AFFORDABLE WAY TO SUPPLEMENT MEDICARE

Medicare, the government-sponsored program, helps seniors pay health care costs. But Medicare was never designed to cover every facet of a retiree's health care...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.

There's a way to offset these out-of-pocket costs. Many retirees have made Medicare Supplement insurance a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage.

American Pioneer Life Insurance Company's (American Pioneer) Medicare Supplement insurance pays many of the out-of-pocket costs you would otherwise need to pay yourself. Most plans cover all or part of Medicare's coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).



American Pioneer is part of the Universal American Corp. family of companies. American Pioneer offers a comprehensive portfolio of products to America's seniors, including supplemental health insurance, life insurance and asset accumulation products.

rev 3/08

**A QUICK COMPARISON OF COVERAGE OPTIONS**

	Medicare Supplement	Medicare HMOs	Medicare SELECT
Restrictive physicians network?	No	Yes	No*
Restrictive hospital network?	No	Yes	Yes
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

\* In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.

**ADVANTAGES OF AN AMERICAN PIONEER MEDICARE SUPPLEMENT POLICY**

Features	What it means for you...
<b>No Restrictive Networks</b> .....	Visit any physician, specialist or hospital you wish; keep the health care providers you know and trust
<b>Flexible and Affordable</b> .....	Choose from a wide range of competitively-priced policies that best suit your budget and health care needs
<b>Simple Application Form</b> .....	Easy to apply
<b>Virtually No Paperwork</b> .....	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
<b>Renewable</b> .....	American Pioneer can never cancel your policy as long as you pay your premiums on time
<b>Personal Service</b> .....	American Pioneer policyholders receive the most courteous and friendly service available

Plan Selected:  A  B  C  D  F ] Estimated amount of initial premium: \$ \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Your American Pioneer Agent \_\_\_\_\_ Phone Number \_\_\_\_\_

**WHY AMERICAN PIONEER?**

American Pioneer is a leading provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America’s seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1961, American Pioneer is part of the Universal American Corp. family of companies.

**Policy Form Series AMSI-S  
Plans [A, B, C, D, F]**

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it’s important that you *read your policy carefully!*

**Not connected with or endorsed by the U.S. government or the federal Medicare program.**

An insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or American Pioneer.



Administrative Office:  
Senior Health Service Center  
P.O. Box 13547  
Pensacola, FL 32591-3547  
**Policyholder Services & Claims: 1-800-999-2224**  
www.americanpioneerlife.com



# Medicare SELECT Insurance

from American Pioneer

## AT A GLANCE

- Helps provide for expenses not covered under Medicare
- Lower premiums than most Medicare Supplement policies
- Agree to use our network of hospitals
- Use your own physician
- Choice of plans
- Renewable for life\*
- Easy application
- Electronic claim processing

\* Premium rates may be changed by class

## THE AFFORDABLE WAY TO SUPPLEMENT MEDICARE

Medicare, the government-sponsored program, helps seniors pay health care costs. But Medicare was never designed to cover every facet of a retiree's health care...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.

There's a way to offset these out-of-pocket costs: American Pioneer Life Insurance Company's (American Pioneer) Medicare SELECT. Many retirees have made Medicare SELECT a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage, such as coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).

With American Pioneer's Medicare SELECT, your premiums are typically less than other Medicare Supplement policies. And you receive full hospital benefits as long as you use one of our network hospitals.

## QUESTIONS?

For more information, speak to your agent or call us toll-free at 1-800-999-2224 or visit [www.americanpioneerlife.com](http://www.americanpioneerlife.com).

AP-SEL-BRO 06 AR



American Pioneer is part of the Universal American Corp. family of companies. American Pioneer offers a comprehensive portfolio of products to America's seniors, including supplemental health insurance, life insurance and asset accumulation products.

rev 3/08

**A QUICK COMPARISON OF COVERAGE OPTIONS**

	Medicare SELECT	Medicare HMOs	Medicare Supplement
Restrictive physicians network?	No*	Yes	No
Restrictive hospital network?	Yes	Yes	No
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

\* In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.

**ADVANTAGES OF AN AMERICAN PIONEER MEDICARE SELECT POLICY**

Features	What it means for you...
<b>Medicare Part A Deductible Waived</b> . . . . .	Use one of our network hospitals, in any state, to receive full benefits for inpatient services**
<b>No Physician Network</b> . . . . .	Visit any physician or specialist you wish (physician must have admitting privileges to a network hospital for planned hospital confinement)
<b>Flexible and Affordable</b> . . . . .	Choose from a wide range of competitively-priced policies that best suit your budget and health care needs
<b>Simple Application Form</b> . . . . .	Easy to apply
<b>Virtually No Paperwork</b> . . . . .	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
<b>Personal Service</b> . . . . .	American Pioneer policyholders receive the most courteous and friendly service available
<b>Renewable</b> . . . . .	American Pioneer can never cancel your policy as long as you pay your premiums on time

\*\* If network hospital is not used, you may be responsible for the Part A deductible. See the Description of Benefits for full details.

Plan Selected: [  B  C  D  F ] Estimated amount of initial premium: \$ \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Your American Pioneer Agent \_\_\_\_\_ Phone Number \_\_\_\_\_

**WHY AMERICAN PIONEER?**

American Pioneer is a provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America’s seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1961, American Pioneer is part of the Universal American Corp. family of companies.

<p><b>Policy Form Series AMSI-S Plans [B, C, D, F]</b></p> <p>THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it’s important that you <i>read your policy carefully!</i></p> <p><b>Not connected with or endorsed by the U.S. government or the federal Medicare program.</b></p> <p>An insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or American Pioneer.</p>	 <p>Administrative Office: Senior Health Service Center P.O. Box 13547 Pensacola, FL 32591-3547 <b>Policyholder Services &amp; Claims: 1-800-999-2224</b> www.americanpioneerlife.com</p>
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