

SERFF Tracking Number: UNAM-125750373 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 39759  
Company Tracking Number: CL-CAN-BRO 08 GN  
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Product Name: Cancer Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Brochure SERFF Tr Num: UNAM-125750373 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 39759

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CL-CAN-BRO 08 GN State Status: Filed-Closed

Only

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 08/16/2008

Date Submitted: 07/28/2008

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:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/16/2008

State Status Changed: 08/16/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Constitution Life Insurance Company

NAIC# 62359 FEIN#36-1824600 Advertising Submission - Cancer Insurance

Form(s)

CL-CAN-BRO 08 GN Cancer Insurance Brochure

SERFF Tracking Number: UNAM-125750373 State: Arkansas  
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Company Tracking Number: CL-CAN-BRO 08 GN  
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only  
Product Name: Cancer Brochure  
Project Name/Number: /

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Cancer Insurance forms, CL C1 (08), approved by your state on 5/16/08.

We certify that these forms comply with the provisions of 19xx10B and all applicable requirements of the Department.

We consider this advertisement an invitation to inquire and will use it to obtain leads for our Cancer Insurance approved by your Department.

If additional information is needed, please contact me at 800-275-6667 ext. 8531 or hparenti@uafc.com

## Company and Contact

### Filing Contact Information

Holly Parenti, hparenti@uafc.com  
P.O. Box 958465 (407) 628-1776 [Phone]  
Lake Mary, FL 32795-8465

### Filing Company Information

Constitution Life Insurance Company CoCode: 62359 State of Domicile: Texas  
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: 36-1824600  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: \$25.00 per advertisement

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**Per Company:** No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$25.00	07/28/2008	21627792

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	08/16/2008	08/16/2008

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## **Disposition**

Disposition Date: 08/16/2008

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>Supporting Document</b>	Certification/Notice	Filed-Closed	Yes
<b>Supporting Document</b>	Application	Filed-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Filed-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Filed-Closed	Yes
<b>Form</b>	Cancer Brochure	Filed-Closed	Yes

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## Form Schedule

Lead Form Number: CL-CAN-BRO 08 GN

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	CL-CAN-BRO 08 GN	Advertising	Cancer Brochure	Initial			CL-CAN-BRO 08 GN.pdf



# First Diagnosis Cancer Insurance

from Constitution Life

## AT A GLANCE

- ✓ Lump-sum benefit ranging from \$5,000 to \$50,000, in \$5,000 increments
- ✓ Benefits are paid directly to the insured
- ✓ Benefits are paid in addition to other healthcare coverage
- ✓ Spouse coverage available at a discounted rate
- ✓ Issue ages 18-84 (Child Rider issue ages 0-18\*, with coverage up to age 23\*\* for dependent children; benefit levels of \$5,000, \$10,000 and \$15,000)
- ✓ Guaranteed renewable — the Company can never cancel your coverage as long as you pay your premium

\*Ages 0-20 in Louisiana; 0-24 in Indiana

\*\*Age 24 in Indiana

There are few things as devastating as a diagnosis of cancer. Once cancer strikes, the pursuit of care and treatment can dramatically alter your day-to-day activities, and may affect your emotional, physical, and financial well-being.

## AT THE FIRST DIAGNOSIS OF CANCER, YOUR MEDICAL EXPENSES SHOULD BE THE LEAST OF YOUR CONCERNS

Unfortunately, this is not always the case. Even if you are covered by a comprehensive health plan, a cancer diagnosis may lead to unexpected and exorbitant out-of-pocket costs. Some of these expenses may include:

- Deductibles, coinsurance, and co-payments
- Treatment provided by out-of-network providers
- Some prescription drugs
- Costs related to obtaining treatment (such as transportation, food and lodging)

**First Diagnosis Cancer insurance** is here to provide a measure of financial certainty during one of the most uncertain periods you and your family may ever endure.

## QUESTIONS?

For more information,  
speak to your Constitution Life agent.  
Call 1-800-789-6364 or visit  
[www.constitutionlife.com](http://www.constitutionlife.com).

CL-CAN-BRO 08 GN



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

## SURVIVING CANCER?\*

80% of the individuals struck by cancer can be cured, but two things must occur:

- They must be diagnosed early
- There must be access to a specialized treatment

This year, 66% will survive five or more years after diagnosis, resulting in a financial responsibility to pay the costs incurred.

## COSTS ARE ON THE INCREASE

- *Only 34% of the costs associated with cancer will be covered by medical insurance*
- Cancer costs in 2006 rose to \$206 billion
  - \$78.2 billion or 34% for direct medical costs
  - \$17.9 billion for loss of productivity due to illness
  - \$110 billion to be spent on indirect nonmedical costs ... spousal care, lost income, travel expenses, hotel, lost productivity
- *Prescription cancer drug costs rose 16% last year*

## WHAT ARE YOUR CHANCES OF GETTING CANCER?

- Cancer is the second leading cause of death in men
- 77% of all cancers are diagnosed in people 55 and older
- *Cancer will strike*



*One out of three Americans*



*Three out of four families*

### THIS IS WHERE FIRST DIAGNOSIS CANCER INSURANCE COMES IN

Following an initial diagnosis of cancer, the policy will pay you a lump-sum benefit that can be used however needed.\*\*

This benefit will be paid in addition to any other insurance you may have, allowing you to maximize your coverage. With less need to worry about expenses, you can focus your attention on other important things ... such as your care and treatment.

### DETAILS OF YOUR CONSTITUTION LIFE FIRST DIAGNOSIS CANCER POLICY

- Each covered person is limited to one First Diagnosis benefit under the terms of the policy.

*The benefit range:*  
**\$5,000 to \$50,000**

- The policy pays a lump-sum benefit in the event of the first diagnosis of cancer.\*\*\*  
The benefit ranges from \$5,000 to \$50,000, in increments of \$5,000.
- Benefits will be paid for a cancer first diagnosed more than 30 days after the effective date of the policy.
- Spouses may be covered under an optional Rider and must select the same benefit as the primary insured. However, spouses may elect to purchase a separate policy if they wish to have a different benefit. A Child's Rider is also offered with benefits of \$5,000, \$10,000 or \$15,000 for named dependent children.
- If the primary insured receives full benefits or dies, the spouse, if covered, (otherwise the eldest child covered) will become the primary insured and must pay a primary insured premium rate.
- In the event the primary insured and spouse are divorced, the divorced spouse will be issued a new policy without evidence of insurability if an application is made within 30 days of termination of the rider.

### EXCLUSIONS AND LIMITATIONS

This policy provides benefits only for First Diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancer). This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.

\*\*Cancer diagnosis must be confirmed. See Outline of Coverage for details.

\*\*\*Skin cancers other than Melanoma are excluded in most states.

This is a LIMITED POLICY. These are highlights of coverage. Read your policy carefully for complete details.

## WHY CONSTITUTION LIFE?

Constitution Life Insurance Company 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 1929, Constitution Life is part of the Universal American Corp. family of companies.



Constitution Life  
P.O. Box 958465  
Lake Mary, FL 32795-8465  
**1-800-789-6364**  
[www.constitutionlife.com](http://www.constitutionlife.com)

Name \_\_\_\_\_

Date \_\_\_\_\_

Your Constitution Life Agent \_\_\_\_\_

Phone Number \_\_\_\_\_

**Policy Form Series CL-C1 (08)** THIS POLICY PROVIDES A BENEFIT FOR CANCER ONLY. 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!* Constitution Life is not connected with or endorsed by the U.S. government or the federal Medicare program.

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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Certification/Notice	<b>Review Status:</b>	Filed-Closed	08/16/2008
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	Filed-Closed	08/16/2008
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Health - Actuarial Justification	<b>Review Status:</b>	Filed-Closed	08/16/2008
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Outline of Coverage	<b>Review Status:</b>	Filed-Closed	08/16/2008
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				