

SERFF Tracking Number: UNAM-125970874 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 41225
Company Tracking Number: CL-CAN-BRO 09 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-125970874 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 41225

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CL-CAN-BRO 09 GN State Status: Filed-Closed

Only

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 01/12/2009

Date Submitted: 12/31/2008

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: 01/12/2009

Deemer Date:

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

Form(s)

CL-CAN-BRO 09 GN Cancer Insurance Brochure

Dear Sir or Madam:

SERFF Tracking Number: UNAM-125970874 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 41225
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 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Brochure
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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 May 16, 2008.

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 per advertisement - 1 ad
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Constitution Life Insurance Company \$25.00 12/31/2008 24782058

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	01/12/2009	01/12/2009

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Disposition

Disposition Date: 01/12/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Form	Cancer Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: CL-CAN-BRO 09 GN

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	CL-CAN-BRO 09 GN	Advertising	Cancer Brochure	Initial			CL-CAN-BRO 09 GN.pdf



First Diagnosis Cancer Insurance

from Constitution Life Insurance Company

A member of the Universal American family of companies.

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

First Diagnosis of 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.



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

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

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 a 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 diagnosis benefit under the terms of the policy.
- The policy pays a lump-sum benefit in the event of the 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 upon the 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.

**Source: American Cancer Society Facts and Figures 2007, www.cancer.org Statistical Research and Applications Branch, National Cancer Institute 2006. www.srab.cancer.gov/devcan*

***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.



Administrative Office
Senior Health Service Center
P.O. Box 13547
Pensacola, FL 32591-3547

Not available in all states

Policyholder Services & Claims:
1-800-789-6364

www.constitutionlife.com



A Healthy CollaborationSM

Universal American is a specialty life and health insurance company, with an emphasis on providing a broad array of health insurance products and services to the growing senior population.

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

Constitution Life Insurance Company, Lake Mary, Florida **CANCER ONLY** Insurance Policy Series PL-C1 (08). This policy is guaranteed renewable for life, but is subject to certain limitations and exclusions. This is an advertisement for insurance. Information will be delivered in person by a representative of the Constitution Life Insurance Company.

Policy Form Series CL-C1 (08)
**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.

THIS POLICY HAS LIMITATIONS AND EXCLUSIONS.
So it's important that you read your policy carefully.
An agent may contact you.

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	
Bypass Reason:	N/A	Filed-Closed	01/12/2009
Comments:			
Bypassed -Name:	Application	Review Status:	
Bypass Reason:	N/A	Filed-Closed	01/12/2009
Comments:			
Bypassed -Name:	Health - Actuarial Justification	Review Status:	
Bypass Reason:	N/A	Filed-Closed	01/12/2009
Comments:			
Bypassed -Name:	Outline of Coverage	Review Status:	
Bypass Reason:	N/A	Filed-Closed	01/12/2009
Comments:			