

SERFF Tracking Number: UNAM-126345520 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 43799  
Company Tracking Number: CL-HI4-BRO 08 AR  
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
Product Name: HI4 Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: HI4 Brochure

SERFF Tr Num: UNAM-126345520 State: Arkansas

TOI: H14I Individual Health - Hospital Indemnity SERFF Status: Closed-Approved-  
Closed State Tr Num: 43799

Sub-TOI: H14I.000 Health - Hospital Indemnity Co Tr Num: CL-HI4-BRO 08 AR State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 10/27/2009

Date Submitted: 10/15/2009

Disposition Status: Approved-

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: 10/27/2009

Explanation for Other Group Market Type:

State Status Changed: 10/27/2009

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

CL-HI4-BRO 08 OR Hospital Indemnity Insurance Brochure

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Hospital Indemnity Insurance forms, CL-HI4 (08) AR, approved by your state on April 16, 2009.

We certify that this form complies with the provisions of 19ss10B and all applicable requirements of the Department.

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We consider this advertisement a point of sale brochure for our Hospital Indemnity 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] 8531 [Ext]  
 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 Group Name: State ID Number:  
 Lake Mary, FL 32746 FEIN Number: 36-1824600  
 (407) 995-8000 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per ad (one ad)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$25.00	10/15/2009	31311954

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/27/2009	10/27/2009

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## Disposition

Disposition Date: 10/27/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Form</b>	Hospital Indemnity Brochure	Approved-Closed	Yes

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## Form Schedule

**Lead Form Number: CL-HI4-BRO 08 AR**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved- Closed 10/27/2009	CL-HI4- BRO 08 AR	Advertising	Hospital Indemnity Brochure	Initial			CL-HI4-BRO 08 AR.pdf



# Limited Benefit Hospital Indemnity Policy

*from Constitution Life Insurance Company,  
a member of the Universal American family of companies.*

# Hospital Confinement Indemnity Coverage from Constitution Life

## Because trips to the hospital are seldom anticipated

We plan and save for vacations. We plan and save to send our children to college. However, trips to the hospital are frequently unexpected and can take a burdensome toll on us financially.

That's why you should consider the Hospital Confinement Indemnity policy from Constitution Life Insurance Company. Because even though you may have traditional health insurance, hospital stays nearly always result in significant additional, unplanned expenses that are not covered by your regular health insurance.

With Hospital Confinement Indemnity, you receive a daily benefit of up to **\$600 per day**, available in **\$50 increments** (\$100 minimum in VA), for a maximum benefit period of 31 days of confinement. This can mean a maximum benefit paid to you of up to \$18,600 per hospital stay. The daily hospital confinement benefit restores after 60 consecutive days of not being hospitalized, so it will be there should you need it again. You may also elect to include your spouse and/or child(ren) on this valuable coverage.

Plus, you have the option to select from a menu of additional benefits, including a lump-sum hospital confinement rider, a durable medical equipment rider, an ambulance rider and the accidental death and dismemberment rider.

## Money when you need it most

When the need arises, your hospital confinement benefit will be paid directly to you. This money can be used to cover the additional expenses (transportation, lodging, housekeeping help, etc) that arise as a result of hospitalization. Payments for selected benefits (riders) can be used toward those designated expenses or whatever you choose.

Medical exams are not required. Insurability is based on your answers to the simple yes/no questions on the policy application. You can select the plan that best serves your needs and the needs of all who will be

covered on the policy. Choose your daily benefit level and the appropriate riders and then enjoy the peace of mind you can experience when you know you are prepared for the unexpected.



## At a Glance

- Pays a daily benefit of up to **\$600 per day** while hospitalized—available in **\$50 increments**—for up to 31 days. The benefit restores after 60 consecutive days of not being hospitalized
- Policy may be issued for individual, individual plus spouse, individual plus child(ren) or family coverage
- Issue ages 18-84 for individuals and spouse with children issue ages of 0-18 eligible for children coverage.
- The policy is guaranteed renewable for life and premiums will never increase due to age. Premiums may be changed if necessary, but only if the premiums are changed for all policyholders in the same rating class. Due to the fact that benefits are paid based on a pre-determined benefit amount, future rate increases due to medical price trends are not anticipated.

## Policy Details

- This policy pays a benefit of up to \$600 dollars per day (depending on benefit level selected) for up to 31 days when hospitalized due to a covered injury or sickness. Hospital confinement must be recommended by a physician.
- The policy may be written on an individual, individual plus spouse, individual plus child(ren), or family coverage. Benefit levels and riders selected will provide the same coverage for each insured, except that each child insured will receive 50% of the daily hospital benefit and 50% of the lump sum hospitalization benefit selected.
- Individuals and spouses age 18-84 and children ages 0-18 will be eligible for coverage. For individual and spouse or family coverage, rates will be based on the higher age of the spouses.
- The policy will be underwritten based on yes/no type questions on the application. Each proposed insured must be named and underwriting questions must be answered for each person.
- You may only receive benefits under one policy of this kind with this company.

*This is a brief summary of coverage. Please see the actual policy for complete details.*

## The following Optional Riders are available:

Lump Sum Hospital Confinement Rider pays up to \$1,000 in increments of \$250. This benefit also restores after 60 consecutive days of not being hospitalized. (Form Series CL-HIR(08))

Durable Medical Equipment Rider which pays 30% of the first \$1,000 of actual charges per calendar year for a wheelchair, walker, cane, or similar piece of equipment. (Form Series CL-DME(08))

Ambulance Rider pays up to \$200 per service, one time during any period of hospital confinement. (Form Series CL-AMB(08))

Accidental Death and Dismemberment Rider which pays up to \$10,000 in increments of \$5,000, for dismemberment or death due to an accident. (Form Series CL-ADD(08))

### Facts to consider\*:

- The average charge on a typical bill from a United States community hospital was \$22,300 in 2005.
- Hospital charges have risen an average of 8.9% per year since 1997.
- The average length of stay in a United States hospital was 4.6 days in 2005.

\*HCUP Facts and Figures: Statistics on hospital-based care in the United States, 2005



### Exclusions and Limitations

This policy provides coverage in the form of a fixed benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations contained in the Policy and Optional Riders. Coverage is not provided for any benefits other than the fixed indemnity for hospital confinement and any optional benefits selected at time of application. Coverage is not provided for basic hospital, basic medical-surgical, or major-medical expenses.

The Policy and optional Lump Sum, Durable Medical Equipment and Ambulance Riders will not cover a loss that: (1) starts within 12 months after the Effective Date; and (2) is caused by a Pre-Existing Condition. Additionally, the optional Accidental Death and Dismemberment Rider does not provide coverage for any sickness or disease.

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

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

**[www.constitutionlife.com](http://www.constitutionlife.com)**

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## **A Healthy Collaboration<sup>SM</sup>**

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration improves the health and well-being of over two million people with Medicare every day.

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  
HOSPITAL INDEMNITY ONLY Insurance Policy Series CL-HI4 (08) AR.

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-HI4 (08) AR  
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.  
A state licensed agent may contact you.

[www.UniversalAmerican.com](http://www.UniversalAmerican.com)

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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	10/27/2009
<b>Bypass Reason:</b>	N/A - This is an advertisement		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Application	Approved-Closed	10/27/2009
<b>Bypass Reason:</b>	N/A - This is an advertisement		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	10/27/2009
<b>Bypass Reason:</b>	N/A - This is an advertisement		
<b>Comments:</b>			
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	10/27/2009
<b>Bypass Reason:</b>	N/A - This is an advertisement		
<b>Comments:</b>			