

SERFF Tracking Number: UNAM-126165860 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 42489  
Company Tracking Number: CAN-FLYR-CL\_GN-0509  
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Product Name: Cancer Flyer  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Flyer SERFF Tr Num: UNAM-126165860 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 42489

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CAN-FLYR-CL\_GN-0509 State Status: Filed-Closed

Only

Filing Type: Form

Co Status:

Author: Holly Parenti

Date Submitted: 05/27/2009

Reviewer(s): Rosalind Minor

Disposition Date: 06/02/2009

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/02/2009

Deemer Date:

Filing Description:

Constitution Life Insurance Company NAIC# 62359

Advertising Submission-

Form(s)

CAN-FLYR-CL\_GN-0509

Cancer Flyer

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/02/2009

Corresponding Filing Tracking Number:

SERFF Tracking Number: UNAM-126165860 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 42489  
Company Tracking Number: CAN-FLYR-CL\_GN-0509  
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only  
Limited Benefit  
Product Name: Cancer Flyer  
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 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 800-538-1053 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 ad  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$25.00	05/27/2009	28113082

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Rosalind Minor Informational Purposes		06/02/2009	06/02/2009

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## Disposition

Disposition Date: 06/02/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Form	First Diagnosis Cancer Flyer	Accepted for Informational Purposes	Yes

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## Form Schedule

Lead Form Number: CAN-FLYR-CL\_GN-0509

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Accepted for Informational Purposes	CAN-FLYR-CL_GN-0509	Advertising	First Diagnosis Cancer Flyer	Initial			CAN-FLYR-CL_GN-0509.pdf

# First Diagnosis Cancer Insurance

**Cancer** will strike one out of three Americans and three out of four families.\*

Only 34% of the costs associated with cancer will be covered by medical insurance should cancer strike. How will you and your family cover the remaining 66% of the costs?

**Are you prepared?**

Our **First Diagnosis Cancer Insurance** has a lump-sum benefit ranging from **\$5,000** to **\$50,000**, in **\$5,000 increments**. The benefits are paid in addition to other healthcare coverage and are paid directly to the insured.

For more information,  
speak to your representative



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

Constitution Life Insurance Company (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 and life insurance. Policy Form Series CL-C1 (08). THIS IS A LIMITED BENEFIT POLICY. 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. It is 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.

This is a solicitation for insurance. A licensed agent may call.

Contact your agent for policy exclusions, limitations and rates.

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## Rate Information

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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Flesch Certification	<b>Review Status:</b>	Accepted for Informational Purposes	06/02/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	Accepted for Informational Purposes	06/02/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Health - Actuarial Justification	<b>Review Status:</b>	Accepted for Informational Purposes	06/02/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Outline of Coverage	<b>Review Status:</b>	Accepted for Informational Purposes	06/02/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				