

SERFF Tracking Number: UNAM-126251117 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 43099  
Company Tracking Number: CL-ACUTE  
TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.001 Home Health Care  
Product Name: Acute Care Brochure  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Acute Care Brochure

SERFF Tr Num: UNAM-126251117 State: ArkansasLH

TOI: H13I Individual Health - Short Term Care

SERFF Status: Closed

State Tr Num: 43099

Sub-TOI: H13I.001 Home Health Care

Co Tr Num: CL-ACUTE

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 08/11/2009

Date Submitted: 08/03/2009

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:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/11/2009

Explanation for Other Group Market Type:

State Status Changed: 08/11/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We submit the above form for your review and approval. This advertising material will be used for our Acute Care Insurance forms, CL-AC (03) approved by your state on April 21, 2005.

We consider this advertisement a point of sale brochure for our Acute Care Insurance approved by your Department.

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

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## 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 per ad (1 ad)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$25.00	08/03/2009	29586786

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/11/2009	08/11/2009

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## Disposition

Disposition Date: 08/11/2009

Implementation Date:

Status: Approved-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>	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>	Acute Care Brochure	Approved-Closed	Yes

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## Form Schedule

**Lead Form Number:** CL-ACUTE GN

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	CL-ACUTE GN	Advertising	Acute Care Brochure	Initial			CL-ACUTE GN 072909.pdf



# Acute Care Insurance

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

# Acute Care Insurance

*Remaining in good health is vital to a long life. Unfortunately, an accident or sudden illness can strike without warning, leaving you unable to care for yourself and in need of assistance to return to your normal lifestyle. Acute Care provides you with benefits for short-term nursing facilities, assisted living facilities and home healthcare.*

In the past some surgical procedures were followed by lengthy recuperation in the hospital. Now, many of those same procedures are followed by just a few days of hospitalization or are performed on an outpatient basis without hospitalization. Acute Care is an insurance policy from Constitution Life that is designed to help cover the expenses associated with recovery care in a nursing home, assisted care facility or even your home.

Acute Care Insurance can be used to pick up where Medicare, Medicare Supplement, Major Medical Insurance, or your Medicare HMO coverage leave off, by providing benefits for up to a full year of recuperative care. Acute Care can also be an inexpensive way to provide benefits during the elimination period of your existing Long Term Care policy.

## At a Glance

- Covers the cost of assistance with eating, bathing, dressing, etc. when you need help due to an accident or sudden illness.
- Gives you choices of living arrangements. Home Health Care Rider available in many states.
- Maximum daily benefit of \$50 to \$250 per day.
- Benefit periods of 90, 180, 270 or 360/365 days (varies by state).
- Elimination periods of 0 days and 20 days.
- Inflation Protection Rider available in most states.



## Standard features

## What they mean...

<b>Maximum Daily Benefit of \$250</b> .....	You choose the coverage amount for the costs of assisted living care, adult congregate living, residential care, hospice or nursing facility care. Daily Benefit is available at \$50 - \$250, in \$10 increments.
<b>Benefit Period</b> .....	You choose how long your policy benefits will last: 90, 180, 270, or 360/365 days (varies by state).
<b>Elimination Period</b> .....	You choose 0 days or 20 days during which you are responsible for expenses incurred due to care received.
<b>Facility Benefits</b> .....	Policy pays for covered expenses in a nursing home, assisted care living facility, adult congregate facility or a residential care facility. Will pay up to 50% of the Daily Benefit for adult day care.
<b>Bed Reservation</b> .....	If you ever need to temporarily leave a facility for reasons such as a hospital stay or family emergency, this feature reserves your space at the facility by continuing to pay your room and board for up to 10 days per calendar year.
<b>Respite Care Benefit</b> .....	Provides for a short-term stay in a facility so your family member or other unpaid caregiver can be temporarily relieved of their caretaking duties; pays up to 50% of your Maximum Daily Benefit for up to 14 days per calendar year.

## Acute Care Insurance (cont'd)

**Hospice Care** ..... Should you have the need to stay in a hospice facility, this policy will cover the costs incurred for that stay, subject to the Maximum Daily Benefit amount and the Benefit Period.

**Eligibility** ..... Certain events or circumstances trigger eligibility of benefits.

**Activities of Daily Living** ..... You become eligible to receive benefits when you are unable to perform two (2) or more of the seven (7) Activities of Daily Living without human assistance or continual supervision. The Activities of Daily Living are the basic, day-to-day human functions and are comprised of the following: eating, bathing, dressing, ambulating, transferring, toileting, and continence.

**Cognitive Impairment** ..... You become eligible to receive benefits when you have a Cognitive Impairment. A Cognitive Impairment is confusion and/or disorientation resulting from a deterioration or loss of intellectual capacity that is not related to, or a result of, mental illness, but which can result from Alzheimer's Disease and other forms of Organic Brain Syndrome.

**Issue Ages** ..... Males and Females ages 40 through 75.

## Optional riders<sup>1</sup>

## What they mean...

**Home Healthcare Rider** ..... Allows you to receive care at home; pays up to 100%<sup>2</sup> of the Maximum Daily Benefit for home healthcare, including medical, rehabilitation, personal and social services. You become eligible to receive benefits when you are unable to perform one (1) or more of the seven (7) Activities of Daily Living, or when you have a Cognitive Impairment.

**Homemaker Care** ..... Unskilled Homemaker Care<sup>3</sup> benefit is included in the Home Healthcare Rider. The benefit pays up to 50% of the policy Maximum Daily Benefit, up to 10 calendar days per policy lifetime, during the 60 days following hospitalization or outpatient surgery. For each day you receive homemaker care in your home and meet the homemaker care conditions of eligibility, we will pay the lesser of

        1) 50% of the actual charge incurred; or  
        2) 50% of the Maximum Daily Benefit.

**Inflation Protection Rider** ..... A 5% simple inflation protection rider is available.

1 May not be available in all states.

2 Subject to the Early Notification of Claim provision.

3 Homemaker Care is assistance with the Instrumental Activities of Daily Living. The Instrumental Activities of Daily Living are the basic functional activities necessary for you to remain safely in your home and include the following: meal preparation, shopping/travel, light housekeeping, laundry, telephoning, handling money/bill paying, and medication management.

## Available Premium Discounts

### Discounts

### What they mean...

#### 10% Premium Discount for Married Couples Who Apply Together

When you and your spouse apply for a policy at the same time, both of your premiums will be discounted by 10%, regardless of whether both are approved.

## Underwriting

Underwriting is limited to a few medical questions and a telephone interview.

## Questions?

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

## Exclusions and Limitations

This policy provides coverage in the form of a fixed benefit and is subject to any limitations contained in the policy and optional riders. Pre-existing conditions listed on the application are covered if the care/services begin six (6), twelve (12) or twenty-four (24) months after the effective date shown in the policy schedule (varies by state).

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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.

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

**Policy Form Series CL-AC (03)**

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.

THIS IS A LIMITED POLICY.  
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

<b>Bypassed -Name:</b>	Flesch Certification	<b>Review Status:</b>	Approved-Closed	08/11/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	Approved-Closed	08/11/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Health - Actuarial Justification	<b>Review Status:</b>	Approved-Closed	08/11/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	Outline of Coverage	<b>Review Status:</b>	Approved-Closed	08/11/2009
<b>Bypass Reason:</b>	N/A			
<b>Comments:</b>				