

SERFF Tracking Number: UNAM-126984104 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 47703
Company Tracking Number: WWW.CANCERPLANS.COM
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: Cancer WebSite
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer WebSite

SERFF Tr Num: UNAM-126984104 State: Arkansas

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num: 47703

- Limited Benefit Closed

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: State Status: Approved-Closed

Only WWW.CANCERPLANS.COM

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 01/14/2011

Date Submitted: 01/14/2011

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:

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/14/2011

State Status Changed: 01/14/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Constitution Life Insurance Company

NAIC# 62359 FEIN#36-1824600

Advertising Submission-Cancer Insurance

Form(s)

www.cancerplans.com Cancer Website

Dear Sir or Madam:

SERFF Tracking Number: UNAM-126984104 State: Arkansas
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 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer WebSite
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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) AR, approved by your state on May 16, 2008.

The website is live, although currently the only states that are available for Constitution Life Insurance Company is the states already approved. I am attaching a pdf with copies of the Constitutional information on this website. It shows a Kentucky zipcode, but the information is the same for all states with the exception of the brochure. It will have the approved brochure for that state.

If additional information is needed, please contact me at 800-275-6667 ext. 4104522 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:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per ad
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	01/14/2011	43773747

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/14/2011	01/14/2011

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Disposition

Disposition Date: 01/14/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Cancer Plans Website	Approved-Closed	Yes

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Form Schedule

Lead Form Number: www.cancerplans.com

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/14/2011	www.cance rplans.com	Advertising	Cancer Plans Website	Initial			www.cancerpl ans.com- CLIC.pdf



1-888-55-CRITICAL

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You are here: [CancerPlans.com](#) Search Select a Policy

[Start Over](#) | [Refine your Search](#)

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Your Quote Reference Number is: **CP10034**
 To take action on a quote click **Apply** next to your preferred policy.

Cancer Policies in **42501 (SOMERSET, KY)**

Sort by **High**

Sex: **Female**, Tobacco: **Non-Smoker / Wrong?** Refine your Search

Provider	Policy Highlights	Coverage Amt	Estimated Premium
 (United American Insurance Company)	AM Best Rating: A+ as of 6/10 Conditions covered: 1 Policy Highlights	\$50,000 KY Brochure	\$135.00 Monthly Cost
 (United Teacher Associates Insurance Company)	AM Best Rating: B++ (Good) Conditions covered: 1 Policy Highlights	\$50,000 KY Brochure	\$122.50 Monthly Cost
 (Constitution Life Insurance Company)	AM Best Rating: B+ Conditions covered: 1 Policy Highlights	\$50,000 KY Brochure	\$102.88 Monthly Cost

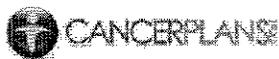
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Provider	Policy Highlights	Coverage Amt	Estimated Premium
 (United American Insurance Company)	AM Best Rating: A+ as of 6/10 Conditions covered: 1		\$135.00 Monthly Cost
 (United Teacher Associates Insurance Company)	AM Best Rating: B++ (Good) Conditions covered: 1		
 (Constitution Life Insurance Company)	AM Best Rating: B+ Conditions covered: 1		

A.M. Best Rating

Knowing an insurance company's financial rating will help you make more informed decisions when you're buying a policy because it gives you a good idea about the company's strength and stability. Financial ratings information for the companies listed on CancerPlans.com are published by A.M. Best Company. A.M. Best is an independent organization that evaluates all insurers against the same criteria and rates them accordingly.

'B++ (Good)' Rating - is fourth highest out of sixteen categories. Rating is based on the company's financial strength and ability to meet its obligations to policyholders. Not a recommendation of the company or its products.

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Cancer Policies in **42501 (SOMERSET, KY)**

Sort by **High**

Sex: **Female**, Tobacco: **Non-Smoker / Wrong?** Refine your Search

Provider	Policy Highlights	Coverage Amt	Estimated Premium
 (United American Insurance Company)	AM Best Rating: A+ as of 6/10 Conditions covered: 1 Policy Highlights	\$50,000 KY Brochure	\$135.00 Monthly Cost
 (United Teacher Associates Insurance Company)	AM Best Rating: B++ (Good) Conditions covered: 1	Policy	\$122.50
 (Constitution Life Insurance Company)	AM Best Rating: B+ Conditions covered: 1	Policy	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 Insurance covers only 1 condition (see below):
 This policy pays a one time lump-sum benefit in the event of the diagnosis of cancer. Skin cancers other than Melanoma are excluded in most states. In Michigan and Virginia skin cancer is covered. Please see the brochure for additional details.

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Compare Policies in 42501 (SOMERSET, KY)

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Coverage						
You are viewing	Policy Name	AM Best Rating	Benefits Covered	Issue Age Range	Waiting Period	Monthly Rate
	First Diagnosis Cancer Benefit Policy	B++ (Good)	1	20-99; (20-64) in CA	30 days	\$122.50 Apply
	Diagnosis of Cancer Insurance	B+	1	18-84	30 days	\$102.88 Apply
	Cash Benefit Cancer Plan	A+ as of 6/10	1	18-69; (18-64 California)	30 days	\$135.00 Apply

Cancer Policies in 42501 (SOMERSET, KY)

Sort by: High

Sex: Female, Tobacco: Non-Smoker / Wrong? Refine your Search

Disclaimer

These descriptions are for informational purposes only. Products and provisions described may not be available in all states. Specific provisions may vary by state. This website is designed as a

Provider	Policy Highlights	Coverage Amt	Estimated Premium
 (United American Insurance Company)	AM Best Rating: A+ as of 6/10 Conditions covered: 1 Policy Highlights	\$50,000	\$135.00 Monthly Cost
 (United Teacher Associates Insurance Company)	AM Best Rating: B++ (Good) Conditions covered: 1 Policy Highlights	\$50,000	\$122.50 Monthly Cost
 (Constitution Life Insurance Company)	AM Best Rating: B+ Conditions covered: 1 Policy Highlights	\$50,000	\$102.88 Monthly Cost

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Policy Overview

You are ~~Diagnosed with 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. 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 a Glance

[Start Over](#) | [Refine your Search](#)

Print Page Email quotes Chat with us live

- Lump-sum benefit ranging from \$5,000 to \$50,000, in \$5,000 increments.†

Your Quote Reference Number is: **CP10034**

To take action **Benefits are paid directly to the insured policy.**

Cancer Policies in 42501 (SOMERSET, KY)

Sort by **Highest**

- Benefits are paid in addition to other healthcare coverage.
- Spouse coverage is available at a discounted rate.

Sex: **Female**, Tobacco: **Non-Smoker / Wrong?** Refine your Search

• 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)†

		Coverage Amt		Estimated Premium
 (United American Insurance Company)	All Best Rating: A+ as of 6/10 Conditions covered: 1	\$50,000	 KY Brochure	\$135.00 Monthly Cost
 (United Teacher Associates Insurance Company)	All Best Rating: B++ (Good) Conditions covered: 1	\$50,000	 KY Brochure	\$122.50 Monthly Cost
 (Constitution Life Insurance Company)	All Best Rating: B+ Conditions covered: 1	\$50,000	 KY Brochure	\$102.88 Monthly Cost

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Policy Overview

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. 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 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 is 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.

THIS IS A LIMITED POLICY. These are highlights of coverage. Read your policy carefully for complete details.

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

†† Ages 0-20 in Louisiana; 0-24 in Indiana

††† Age 24 in Indiana; Age 26 in Georgia for dependent students

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.

* Skin cancers other than Melanoma are excluded in most states. In Michigan and Virginia skin cancer is covered. Please see the Brochure for details.

** In Georgia, the benefit ranges from \$5,000 to \$30,000 in \$5000 increments.

*** In Arizona and Michigan benefits will be paid for a cancer diagnosed after the effective date of the policy.

**** In Arizona and Georgia, within 31 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.

Disclosures

This is a solicitation for insurance. A licensed agent may contact you.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program

Policy form series CL-CI (08); in Oregon policy form CL-CI (08) OR

WISCONSIN: "Constitution Life Insurance Company, Lake Mary, FL. Specified or Rare Disease Limited Policy Series PL-C1 (08) WI. THIS IS A LIMITED BENEFIT POLICY. These policies are guaranteed renewable for life, but are subject to certain limitations and exclusions. This is an advertisement for insurance. Information will be delivered in person by a representative of Constitution Life Insurance Company."

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 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	01/14/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	01/14/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	01/14/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	01/14/2011
Bypass Reason:	N/A		
Comments:			