

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
Company Tracking Number: CL-MP-11-DM-GN  
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
Product Name: Multi Product lead Card  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Multi Product lead Card SERFF Tr Num: UNAM-127821778 State: Arkansas

TOI: H14I Individual Health - Hospital Indemnity SERFF Status: Closed-Approved State Tr Num: 50264

Sub-TOI: H14I.000 Health - Hospital Indemnity Co Tr Num: CL-MP-11-DM-GN State Status: Approved-Closed

Filing Type: Form Reviewer(s): Donna Lambert

Author: Holly Parenti Disposition Date: 11/17/2011

Date Submitted: 11/15/2011 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date: 12/19/2011

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/17/2011

State Status Changed: 11/17/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

CL-MP-11-DM-GN Multi Insurance Product Lead Card

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material has been approved by your state on Cancer 5/16/08, Hospital Indemnity 4/16/09, Whole Life 10/8/08 and Dental on 8/17/09.

We certify that these forms comply with the provisions of 19ss10B and all applicable requirements of the Department.

We consider this advertisement an invitation to inquire for our Multi Product Insurances approved by your Department.

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

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
 Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
 Company Tracking Number: CL-MP-11-DM-GN  
 TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
 Product Name: Multi Product lead Card  
 Project Name/Number: /

## Company and Contact

### Filing Contact Information

Holly Parenti, hparenti@universalamerican.com  
 P.O. Box 958465 407-444-4522 [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 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 (1 ad)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	11/15/2011	53740625

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
Company Tracking Number: CL-MP-11-DM-GN  
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
Product Name: Multi Product lead Card  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	11/17/2011	11/17/2011

*SERFF Tracking Number:* UNAM-127821778      *State:* Arkansas  
*Filing Company:* Constitution Life Insurance Company      *State Tracking Number:* 50264  
*Company Tracking Number:* CL-MP-11-DM-GN  
*TOI:* H14I Individual Health - Hospital Indemnity      *Sub-TOI:* H14I.000 Health - Hospital Indemnity  
*Product Name:* Multi Product lead Card  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 11/17/2011

Implementation Date: 12/19/2011

Status: Approved

Comment: In future filings, please select the "Advertising" Filing Type for advertising pieces. Thank you.

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
 Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
 Company Tracking Number: CL-MP-11-DM-GN  
 TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
 Product Name: Multi Product lead Card  
 Project Name/Number: /

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved	Yes
<b>Supporting Document</b>	Application	Approved	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved	Yes
<b>Form</b>	Multi Product Lead Cards	Approved	Yes

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
 Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
 Company Tracking Number: CL-MP-11-DM-GN  
 TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
 Product Name: Multi Product lead Card  
 Project Name/Number: /

## Form Schedule

**Lead Form Number: CL-MP-11-DM-GN**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 11/17/2011	CL-MP-11- DM-GN	Advertising	Multi Product Lead Cards	Initial			CL-MP-11- DM-GN.pdf



# Have you had your Annual Insurance Checkup yet?

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



## Comprehensive Insurance Protection

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

### Are you protected for all your healthcare needs?\*

- **Cancer Insurance:** Offers you a lump sum benefit to help pay for the extra expenses you may incur following a cancer diagnosis.
- **Hospital Indemnity:** Helps you pay for hospital expenses so you can concentrate on getting well.
- **Senior Dental Insurance:** Simple, affordable, and easy to use benefits with the freedom to see any dentist you choose.
- **Whole Life Insurance:** Helps ease the financial burden incurred by your family by planning ahead.

Call today to schedule your Annual Insurance Checkup:

<<Agent Name>>  
<<Phone Number>>

\*Not all products available in all states

POSTAGE  
HERE

Life Policy Series CL-LDBWL 09, Limited Benefit Dental Policy Series CLDEN 09, CANCER ONLY Policy Series CL-C1 (08), Hospital Indemnity policy series CL-HI4 (08). This is a solicitation for insurance. You may be contacted by a licensed agent about policy limitations, exclusions and rates.

SERFF Tracking Number: UNAM-127821778 State: Arkansas  
 Filing Company: Constitution Life Insurance Company State Tracking Number: 50264  
 Company Tracking Number: CL-MP-11-DM-GN  
 TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity  
 Product Name: Multi Product lead Card  
 Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification	Approved	11/17/2011
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved	11/17/2011
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved	11/17/2011
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved	11/17/2011
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			