

SERFF Tracking Number: UNAM-127858340 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 50396
Company Tracking Number: CL-CAN-11-PRES-GN
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Presentation
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Presentation SERFF Tr Num: UNAM-127858340 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 50396

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CL-CAN-11-PRES-GN State Status: Approved-Closed

Filing Type: Form

Author: Holly Parenti

Date Submitted: 12/05/2011

Reviewer(s): Rosalind Minor

Disposition Date: 12/05/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/05/2011

State Status Changed: 12/05/2011

Created By: Holly Parenti

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Holly Parenti

Filing Description:

CL-CAN-11-PRES-GN Cancer Presentation

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

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 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: Cancer Presentation
 Project Name/Number: /

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@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 | 12/05/2011 | 54249755 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 12/05/2011 | 12/05/2011 |

SERFF Tracking Number: UNAM-127858340 *State:* Arkansas
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Project Name/Number: /

Disposition

Disposition Date: 12/05/2011

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 Presentation | Approved-Closed | Yes |

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Form Schedule

Lead Form Number: CL-CAN-11-PRES-GN

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-------------------------------|-------------------|-------------|---------------------|---------|----------------------|-------------|-----------------------|
| Approved-Closed 12/05/2011 | CL-CAN-11-PRES-GN | Advertising | Cancer Presentation | Initial | | | CL-CAN-11-PRES-GN.pdf |



First Diagnosis Cancer Insurance

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

Surviving the Financial Impact of Cancer

CL-CAN-11-PRES-GN



Cancer Risks

Your chances...

Of having a fire incident are: approximately 1 in 208*

Of having an auto accident are: approximately 1 in 24**

Of **developing cancer** in one's lifetime: approximately 1 out of 2
for men and 1 out of 3 for women***

*Fire Loss in the United States During 2009. National Fire Protection Association 2010. <http://www.nfpa.org/assets/files/PDF/OS.fireloss.pdf>

**Traffic Safety Facts 2008 Data. US Department of Transportation 2010. <http://www-nrd.nhtsa.dot.gov/Pubs/811368.pdf>

***Lifetime Probability of Developing and Dying from Cancer. American Cancer Society 2010.
<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026091.pdf>

Cancer Facts

What are the chances of getting cancer?

Cancer:

- The risk of being diagnosed with cancer increases with age
- 78% of all cancers are diagnosed in persons 55 and older
- Cancer is the second leading cause of death in the US
- More than 1,500 people die of cancer each day

Source: Cancer Facts and Figures 2010. Atlanta: American Cancer Society; 2010.
<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026238.pdf>



Cancer Facts

Surviving Cancer

Cancer:

- **The five-year relative survival rate is improving due to 2 key factors:**
 - Early diagnosis
 - Access to advancements in specialized treatment
- **68% will survive five years or more after diagnosis**

Source: Cancer Facts and Figures 2010. Atlanta: American Cancer Society; 2010.
<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026238.pdf>

Cancer Costs are on the Increase

- Cancer costs in 2010 rose to \$263.8 Billion*
 - \$102.8 Billion, or 39%, for direct medical costs
 - \$20.9 Billion for loss of productivity due to illness
 - Leaving \$140.1 Billion to be spent on indirect non-medical costs
- Many of the new tools and treatments for cancer are too expensive for medical insurance companies to offer**
- The costs associated with cancer are expected to rise 27% by the year 2020**

* Cancer Facts and Figures 2010. Atlanta: American Cancer Society; 2010.
<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026238.pdf>

** Cancer costs projected to reach at least \$158 billion in 2020. National Cancer Institute 2010.
<http://www.cancer.gov/newscenter/pressreleases/2011/CostCancer2020>

Depletion of Assets

- **More than 60% of personal bankruptcies filed in the US are attributed to unplanned medical costs***
 - Over 75% of those had major medical coverage
 - The average bankrupt person surveyed had spent \$17,749 on co-payments, deductibles and non-covered services if they had private insurance at one point
 - People with no insurance spent an average of \$26,971 for such out-of-pocket expenses



*American Journal of Medicine 2010. Medical Bankruptcy in the United States, 2007: Results of a National Study. 2009.
[http://www.amjmed.com/article/S0002-9343\(09\)00404-5/abstract](http://www.amjmed.com/article/S0002-9343(09)00404-5/abstract)

First Diagnosis Cancer Insurance

Why Buy Cancer Insurance?

Surviving cancer is more likely. However, cancer treatments are more expensive than ever. You can't always control whether or not you will get cancer, but you can be prepared for the financial impact of the disease and its treatment.

Solution: Transfer the Risk First Diagnosis Cancer Insurance.

- Designed to offer assistance with hospital bills many of which may not be covered by your primary medical insurance.
- Serves as a safety net by paying a lump sum benefit after the first diagnosis of internal cancer or malignant melanoma (excluding all other skin cancer, unless required by law).
- Provides a measure of financial certainty during one of the most uncertain periods you and your family may ever endure.

What To Do With The Money

You may use the benefits for:

- At-home recovery
- Physician's co-pays or excess charges
- Prescription costs
- Skilled nursing co-pays
- Pay insurance premiums
- Other unexpected or unplanned expenses





First Diagnosis Cancer Insurance

You may choose a benefit amount between \$5,000 and \$50,000 in increments of \$5,000.

Your spouse may be covered under an optional rider at a discounted rate.

A Child Rider for dependent children 0-18 is available at levels of \$5,000, \$10,000 or \$15,000 with coverage up to age 23*.

Benefits from the Constitution Life First Diagnosis Cancer policy are living benefits, available when you need them.

With less need to worry about expenses, you can focus your attention on other important things... such as getting well.

*Issue Ages for children's coverage may vary by state.



First Diagnosis Insurance

- Our cancer policy is guaranteed renewable as long as you pay your premium
- Benefits are paid directly to the policyholder in addition to other healthcare insurance you may have allowing you to maximize your coverage
- Use the benefits as you see fit

Exclusions and limitations

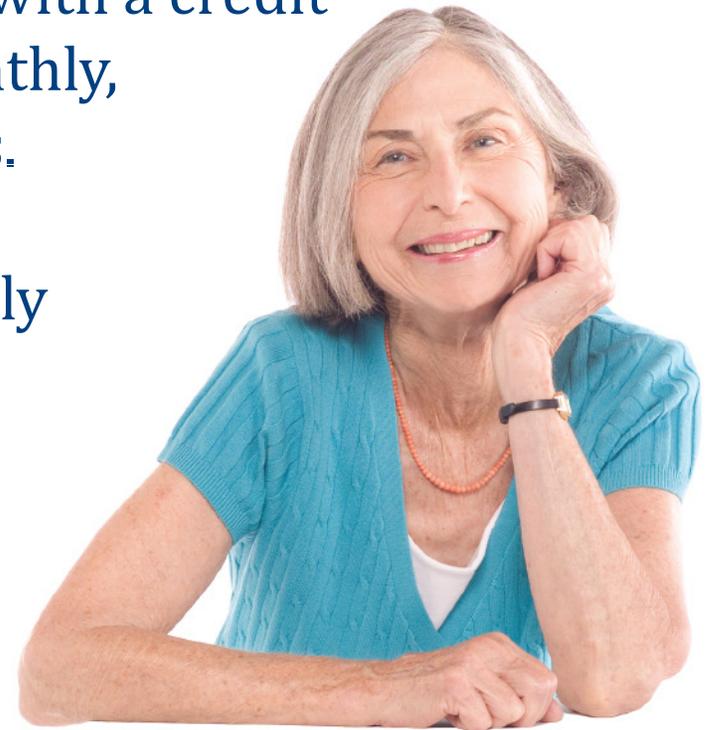
This policy provides benefits only upon the first diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancer). This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless required by state law.



Premium Payment Options

You may choose to pay your premium with a credit card or pre-authorized check on a monthly, quarterly, semi-annual, or annual basis.

You may also choose to be billed directly on a semi-annual or annual basis.



First Diagnosis Cancer Insurance

Just simple, effective coverage!

**This policy is not intended to take the place
of any comprehensive health coverage.
It is a supplemental product.**

THIS IS A LIMITED BENEFIT POLICY.



A Healthy Collaboration®

Policy Series CL-C1 (08)

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

Universal American (NYSE: UAM), through our family of healthcare companies, provides health benefits to people with Medicare. We are dedicated to working collaboratively with healthcare professionals in order to improve the health and well-being of our members.

www.UniversalAmericanInsurancePlans.com

www.UniversalAmerican.com

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------------|----------------------------------|---------------------|---------------------|
| Bypassed - Item: | Flesch Certification | Approved-Closed | 12/05/2011 |
| Bypass Reason: | N/A | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Application | Approved-Closed | 12/05/2011 |
| Bypass Reason: | N/A | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Health - Actuarial Justification | Approved-Closed | 12/05/2011 |
| Bypass Reason: | N/A | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Outline of Coverage | Approved-Closed | 12/05/2011 |
| Bypass Reason: | N/A | | |
| Comments: | | | |