

SERFF Tracking Number: UNAM-127023265 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 47926
Company Tracking Number: CL-CANCER-PRES-L 1-11
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-127023265 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit

SERFF Status: Closed-Approved- Closed State Tr Num: 47926

Sub-TOI: H07I.002A Dread Disease - Cancer Only

Co Tr Num: CL-CANCER-PRES-L 1-11 State Status: Approved-Closed

Filing Type: Form

Author: Holly Parenti

Reviewer(s): Rosalind Minor

Date Submitted: 02/08/2011

Disposition Date: 02/21/2011

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: 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: 02/21/2011

State Status Changed: 02/21/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Constitution Life Insurance Company NAIC# 62359

Advertising Submission-

Form(s)

CL-CANCER-PRES-L 1-11

Cancer Insurance 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

SERFF Tracking Number: UNAM-127023265 State: Arkansas
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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] 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 (1 ad)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	02/08/2011	44492861

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/21/2011	02/21/2011

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Disposition

Disposition Date: 02/21/2011

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-CANCER-PRES-L 1-11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 02/21/2011	CL-CANCER-PRES-L 1-11	Advertising	Cancer Presentation	Initial			CL-CANCER-PRES-L 1-11.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

Cancer Risks

Your chances...

Of a house fire are **5 out of 1000***

Of having an auto accident are **41 out of 1000****

Of having cancer affect your family **750 out of 1000******

Your chances...

Motor vehicle accidents occur every **5 seconds ****

Residential fires occur every **76 seconds*****

A new cancer diagnosis occurs every **25 seconds******

*"Fire Loss in the U.S. 11/06", National Fire Protection Association, Fire Analysis and Research

**"Trends in Auto Injury Claims", Insurance Research Council (IRC), Oct. 2006 Edition

***"Fire Loss in the U.S. 2007", National Fire Protection Association, Fire Analysis and Research NFPA No. FLX07

****American Cancer Society Facts and Figures 2007.www.cancer.org.

Cancer Facts

What are your chances of getting cancer?

Cancer:

- Will strike one out of three Americans
- Will strike three out of four families
- Is the second leading cause of death in men
- 77% of all cancers are diagnosed in persons 55 and older

Surviving cancer

- 80% of the individuals diagnosed with cancer can be cured, but two things must occur:
 1. There must be early diagnosis
 2. There must be access to specialized treatment
- 66% will survive five or more years after diagnosis

Source: American Cancer Society Facts and Figures 2007, www.cancer.org, Statistical Research and Applications Branch, National Cancer Institute 2006, www.srab.cancer.gov/devan



Cancer Costs are on the Increase

- In 2006, the cost of treating cancer rose to \$206 billion
 - \$78.2 billion or 34% for direct medical costs.
 - \$17.9 billion for loss of productivity due to illness.
 - Leaving \$110 billion to be spent on indirect non-medical costs such as spousal care, lost income, travel expenses, hotel expenses, decreased productivity, meals, and loss of wages during treatment.
- Only 34% of the costs associated with cancer are usually covered by Medical Insurance.
- Costs of prescription drugs used to treat cancer rose 16% in 2006.

Source: American Cancer Society Facts and Figures 2007, www.cancer.org., Statistical Research and Applications Branch, National Cancer Institute 2006, www.srab.cancer.gov/devan

Depletion of Assets

62% of personal bankruptcy filings in the U.S. are attributed to medical expenses.

- 80% of those individuals filing bankruptcy had medical insurance.
- People without insurance paid an average of \$26,971 in out-of-pocket costs.
- Those with medical insurance still owed an average of almost \$18,000 in medical bills.

Source: “Medical Bankruptcy in the United States, 2007: Results of a National Study” (Clinical Research Study). The American Journal of Medicine: 2009.



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.

*Availability may vary by state

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. Issue ages for children's coverage may vary by state.

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.

First Diagnosis Insurance

- Our cancer policy is guaranteed renewable as long as you pay your premium
- Benefits are paid directly to you 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

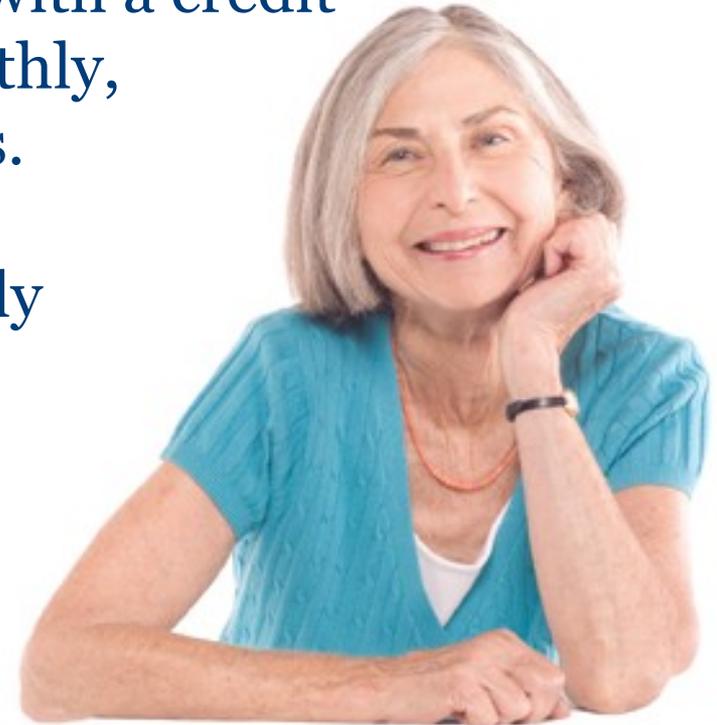
This policy provides benefits only upon the first diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancer). This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma, unless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

Policy Series CL-HI4 (o8)

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 nearly two million people with Medicare every day.* We are dedicated to working collaboratively with healthcare professionals in order to improve the health and well-being of our members. *2009 Annual Report; April 2010

www.UniversalAmerican.com

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Application	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Outline of Coverage	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			