

SERFF Tracking Number: IASL-127171582 State: Arkansas  
Filing Company: Sterling Investors Life Insurance Company State Tracking Number: 48793  
Company Tracking Number: SI CAN ADV BRO  
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only  
Product Name: Sterling Investors Life Insurance Company Cancer Indemnity Advertising Brochure Filing  
Project Name/Number: /

## Filing at a Glance

Company: Sterling Investors Life Insurance Company

Product Name: Sterling Investors Life Insurance SERFF Tr Num: IASL-127171582 State: Arkansas

Company Cancer Indemnity Advertising

Brochure Filing

TOI: H071 Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 48793

Sub-TOI: H071.002A Dread Disease - Cancer Only Co Tr Num: SI CAN ADV BRO State Status: Approved-Closed

Filing Type: Form

Author: Jeffrey McGinn

Date Submitted: 05/17/2011

Reviewer(s): Rosalind Minor

Disposition Date: 06/02/2011

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested:

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: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/02/2011

State Status Changed: 06/02/2011

Created By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jeffrey McGinn

Filing Description:

STERLING INVESTORS LIFE INSURANCE COMPANY

NAIC NUMBER: 89184

FEIN NUMBER: 59-1838073

Cancer Indemnity Advertising Brochure Form Number SICANBRO 4-11 AR

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Insurance Administrative Solutions, L.L.C. has been authorized to file the above referenced advertising brochure on behalf of Sterling Investors Life Insurance Company. A letter of authorization is included with this filing. This is a new filing.

This advertising brochure will be used to market the Company's Cancer Indemnity product, which was approved by your Department on April 19, 2010 (AR File Number: 48404).

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com  
 8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
 Suite 200 727-584-5613 [FAX]  
 Largo, FL 33773-1502

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Sterling Investors Life Insurance Company	CoCode: 89184	State of Domicile: Georgia
210 East Second Avenue, Suite 105	Group Code:	Company Type: Life and Health
Rome, GA 30161	Group Name:	State ID Number:
(706) 235-8706 ext. [Phone]	FEIN Number: 59-1838073	

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Investors Life Insurance Company	\$50.00	05/17/2011	47670421

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/02/2011	06/02/2011

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## **Disposition**

Disposition Date: 06/02/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule 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>Supporting Document</b>	Third Party Authorization Letter	Approved-Closed	Yes
<b>Form</b>	Cancer Indemnity Advertising Brochure	Approved-Closed	Yes

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## Form Schedule

**Lead Form Number: SICANBRO 4-11 AR**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/02/2011	SICANBRO 4-11 AR	Advertising	Cancer Indemnity Advertising Brochure	Initial			SICANBRO 4-11 AR.pdf

# Cancer Care

Cancer Indemnity Limited Benefit Insurance Policy



No one wants to experience the unexpected diagnosis of cancer. Yet 50% of men and 33% of women will develop cancer in their lifetimes.\*

The unanswered questions and the burden of treatment can be devastating for patients and their families.

At Sterling Investors Life Insurance Company, we know we can't solve the emotional issues surrounding a cancer diagnosis, but we can do what we've always done: provide insurance benefits that help you in your time of need.

## Understanding Cancer \*

- The five-year relative survival rate for all cancers diagnosed between 1999 and 2005 is 68%.
- Lack of insurance and other barriers prevent many Americans from receiving optimal health care.
- The National Institute of Health estimates cost at \$263.8 billion.

\*<http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-026238.pdf>

Underwritten by Sterling Investors Life Insurance Company

STERLING<sup>TM</sup>  
STERLING INVESTORS LIFE INSURANCE COMPANY

Receiving a cancer diagnosis can be devastating and shocking news. Both you and your family have many important decisions to make, and one of the last things you need to be concerned with is having the finances available to pay for everything.

Sterling Investors Life Insurance Company understands that by having the cash you need, when you need it, can lessen the burden on you and your family. That's why we developed Cancer Care. Our policy pays cash to you - to help you and your family with unexpected expenses that occur.



### **Facts About the Finances\***

Most people (95%) report being covered by insurance during their cancer treatment. However, among those with insurance:

- Nearly one in four say their plan paid less than expected for a bill.
- One in eight say they were surprised to find out their plan wouldn't pay anything for a bill they thought was covered.
- One in ten reached the limit of what their insurance would pay for cancer.
- One in twelve were turned away or unable to get a specific type of treatment because of insurance issues

\*<http://www.kff.org/kaiserpolls/upload/7591.pdf>

Many people will go on to live happy, productive lives following a bout with cancer. Our goal at Sterling Life Investors Insurance Company is to provide you with cash benefits which cover a variety of treatments you may receive, and provide you with the certainty that we are there to help you, our policyholder!

## Cash Indemnity Benefits

Our plan pays a cash indemnity benefit for a wide range of services and treatment beginning with a lump sum benefit upon diagnosis. You may choose up to five units of coverage and we also provide 3 optional riders including Return of Premium.

- ✓ Cancer Lump Sum Benefit – Pays an indemnity benefit of \$1,000 per unit when a Covered Person is diagnosed as having Internal Cancer, even when cancer is not diagnosed until after death.
- ✓ Hospital Confinement Benefit – Pays the following daily indemnity benefit per unit for hospital confinement due to Cancer:

Days of Confinement	Benefit Amount
1 - 90	\$100
91 +	\$250

- ✓ Radiation and Chemotherapy Benefit – Pays the following benefits per unit for radiation and chemotherapy treatments that are prescribed for the treatment of Cancer and Associated Cancerous Condition:
  - Radiation received or Chemotherapy injected by Medical Personnel – \$100 per unit a day for each day a Covered Person receives treatment.
  - Self Administered Medications – \$100 per unit per filled prescription up to \$500 per calendar month.
  - Oral Chemotherapy – \$100 per unit per filled prescription up to \$500 per calendar month.
- ✓ Surgical Procedure Benefit – pays an indemnity benefit for inpatient or outpatient surgery performed (including breast reconstruction) on a Covered Person by a Physician that definitively diagnoses or treats Cancer. Benefit is based on a Surgery Schedule not to exceed \$2,000.
- ✓ Anesthesia Benefit – pays an indemnity benefit equal to 30% of the amount paid under the Surgical Procedure Benefit.
- ✓ Second and Third Surgical Opinion Benefit – pays an indemnity benefit of \$100 for a second surgical opinion, if surgery is recommended due to a positive diagnosis of Cancer. If the second opinion fails to confirm the need for surgery, pays for a third Physician's opinion.
- ✓ Breast Prosthesis Benefit (Surgical) – pays an indemnity benefit of \$1,500 for each surgically implanted breast prosthesis obtained within 3 years of cancer surgery.
- ✓ Non-Surgically implanted Breast Prosthesis Benefit – pays an indemnity benefit of \$500 for non-surgically implanted breast prosthesis devices, when required and prescribed by a Physician.

## Additional Benefits

- ✓ Home Health Care Benefit – pays an indemnity benefit of \$50 for each day a Covered Person receives home health care services up to the number of days benefits were received under the Hospital Confinement Benefit, limited to 10 visits for each hospital confinement and 30 visits per calendar year.
- ✓ Skilled Nursing Facility Benefit – pays an indemnity benefit of \$50 for each day a Covered Person is confined on Physician's orders to a Skilled Nursing or Extended Care Facility due to Cancer. Benefits are limited to the same number of days for which the Hospital Confinement Benefit was paid immediately preceding the Skilled Nursing Confinement. This benefit is limited to a 90 day lifetime maximum.
- ✓ Physical, Occupational and Speech Therapy Benefit – pays an indemnity benefit of \$25 for each day of physical, occupational or speech therapy a Covered Person receives as a result of Cancer. Therapy must be prescribed by a Physician and is subject to a \$500 lifetime maximum.
- ✓ Transportation Benefit – pays an indemnity benefit of \$350 per confinement for round trip travel by plane, train or bus fare for travel within the U.S. more than 100 miles one-way from your residence to receive definitive cancer treatments prescribed by the local Physician or to seek consultation for Cancer at a Comprehensive or Clinical Cancer Center as recognized by the National Cancer Institute. Limited to 4 benefits per calendar year.
- ✓ Attending Physician Benefit – pays an indemnity benefit of \$25 for each day the Covered Person uses the services of an attending Physician while confined as an inpatient in a Hospital as the direct result of Cancer.
- ✓ Private Duty Nurse Benefit – pays an indemnity benefit of \$50 per day if the Covered Person uses the full-time services of a Private Nurse while confined in a Hospital as the direct result of Cancer.
- ✓ Ambulance Benefit - pays an indemnity benefit of \$100 for ambulance transportation for each confinement to a hospital due to Cancer.
- ✓ Inpatient Hospice Care Benefit - pays an indemnity benefit of \$50 per day for inpatient hospice care as a direct result of Cancer when a Covered Person is diagnosed as Terminally Ill.
- ✓ Inpatient Drugs Benefit - pays an indemnity benefit of \$25 per day for drugs and medicines administered to the Covered Person as the direct result of Cancer while confined as an inpatient in a Hospital.
- ✓ Anti-Nausea Drug Benefit - pays an indemnity benefit of \$100 per calendar month for anti-nausea drugs that are prescribed while receiving Radiation or Chemotherapy for the treatment of Cancer.
- ✓ Blood and Plasma Benefit – pays indemnity benefit of \$50 for each unit of whole blood, plasma, red cells or platelets a Covered Person receives for the treatment of Internal Cancer.
- ✓ Rental or Purchase of Medical Equipment Benefit – Pays an indemnity benefit of \$500 per calendar year when the attending Physician prescribes a wheelchair, oxygen equipment, a respirator, braces, crutches, or a hospital bed to be used in the home as a result of Cancer.

# Optional Riders

## Return of Premium Upon Death Benefit\*

This rider provides for a return of premium benefit upon the Named Insured's death after the 10<sup>th</sup> policy anniversary. The actual amount of premium that will be returned, if any, will be equal to:

1. The sum of all premiums paid for the Policy, including premium paid for this Rider and any other benefit rider(s) attached to the policy, while this Rider is in force
2. Minus the sum of all benefits paid or then payable under the Policy, including benefits paid or then payable under any attached benefit riders while this policy was in force.

## Return of Premium Benefit\*

This rider provides a return of premium benefit if the policy terminates for any reason after the 10<sup>th</sup> policy anniversary. The actual amount of premium that will be returned, if any, will be equal to:

1. 80% of all premiums paid for this Policy while this Rider is in force, including premium paid for this Rider and any other benefit rider(s) attached to the Policy.
2. Minus the sum of all benefits paid or then payable under the Policy, including benefits paid or then payable under any attached benefit riders while this policy was in force.

\*Only one Return of Premium Rider may be selected; not available for issue ages over 79.

## Dread Disease Benefit

This rider pays a one time, lump-sum benefit of \$1000 per unit upon first occurrence for the positive diagnosis of one of the following diseases only:

- |  |                                  |
|--|----------------------------------|
| 1. Muscular Dystrophy                    | 11. Sickle Cell Anemia           |
| 2. Poliomyelitis                         | 12. Scarlet Fever                |
| 3. Multiple Sclerosis                    | 13. Undulant Fever               |
| 4. Encephalitis                          | 14. Rocky Mountain Spotted Fever |
| 5. Tetanus                               | 15. Smallpox                     |
| 6. Rabies                                | 16. Addison's Disease            |
| 7. Tuberculosis                          | 17. Hansen's disease             |
| 8. Osteomyelitis                         | 18. Tularemia                    |
| 9. Diphtheria                            | 19. Bubonic Plague               |
| 10. Epidemic Cerebrospinal<br>Meningitis | 20. Typhoid Fever                |

This rider also pays an indemnity benefit of \$100 per day per unit for each day confined in a hospital for one of the above listed diseases up to a maximum of 365 days. If Family coverage is applied for, all Covered Persons diagnosed with one of the above diseases will receive benefits upon proof of diagnosis from Your Physician.

## Limitations and Exclusions:

The Policy has a thirty (30) day waiting period and only provides benefits for loss due to Cancer and Definitive Cancer Treatment while this Policy is in force. Proof must be submitted to support each claim. Benefits are not payable for: 1. any other disease, sickness, incapacity, even if the disease or condition was caused, complicated or aggravated by Cancer or Cancer treatment; 2. pre-malignant conditions or conditions with malignant potential; 3. experimental treatment; 4. drugs, treatment or procedures received outside the United States; or 5. services rendered by a member of the Covered Person's Immediate Family.

The Policy is guaranteed renewable during Your lifetime. The Policy is guaranteed renewable for life as long as premiums are paid when due or within the grace period. We may change the established premium rate, but only if the rate is changed for all policies in the same premium class with the same policy form number in the state where the Policy was issued. For more information on benefits, exceptions and limitations, **PLEASE READ YOUR ACCOMPANYING OUTLINE OF COVERAGE.**

## Notice of Insurance Information Practices

Thank you for your application for insurance. We are glad to have the chance to participate in your insurance program. This notice tells you about the underwriting process. It also tells you how information is gathered to review your application.

To issue an insurance policy, we need to obtain information about you and any other persons proposed for insurance. Some of that information will come from you and some from other sources. We need this information to see if you qualify for insurance. When signed, the Authorization contained in the application will allow us to obtain this information and to share it with others when necessary. No unnecessary disclosures will be made. Information will be treated as confidential by us and by our Reinsurers. However, in some cases, information may have to be disclosed to others without your further consent.

You have the right to review and to correct this information, and you have the right to get a copy of any investigative consumer report which is made. If you want to know more about our underwriting practices and your rights, please write to the Underwriting Department, Sterling Investors Life Insurance Company, P.O. Box 10846, Clearwater, FL 33757-8846.

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### CONDITIONAL RECEIPT

Make check payable to Sterling Investors Life Insurance Company (Do not make payable to the Agent or leave payee blank).

Received from \_\_\_\_\_ this \_\_\_\_\_ day of 20\_\_, the sum of \$\_\_\_\_\_ being payment of the initial premium for the policy applied for on this date. The insurance applied for shall not take effect until the policy has been delivered to you and the first premium due has been paid in full. If there is any change in the health of the proposed insured after the date the insurance is applied for and prior to the issue of the policy, such information may be used Sterling Investors Life Insurance Company in deciding whether or not to issue the policy.

\_\_\_\_\_  
(Agent Signature)

\_\_\_\_\_  
(Agent Number)

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> Advertising Brochure filing only. <b>Comments:</b>	Approved-Closed	06/02/2011
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Advertising Brochure filing only. <b>Comments:</b>	Approved-Closed	06/02/2011
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> Advertising Brochure filing only. <b>Comments:</b>	Approved-Closed	06/02/2011
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> Advertising Brochure filing only. <b>Comments:</b>	Approved-Closed	06/02/2011
<b>Satisfied - Item:</b> Third Party Authorization Letter <b>Comments:</b> <b>Attachment:</b> 2011 01 SILIC IAS Authorization.pdf	Approved-Closed	06/02/2011

STERLING<sup>TM</sup>

## STERLING INVESTORS LIFE INSURANCE COMPANY

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210 E. Second Avenue  
Ste. 105  
Rome, Georgia 30161  
Tel (706) 235-8154  
Fax (866) 889-4054

January 12, 2011

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for Sterling Investors Life Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Sterling Investors Life Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments.

Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,



Elwood Whitacre  
Secretary and Treasurer