

SERFF Tracking Number: UNAM-127295709 State: Arkansas  
Filing Company: Constitution Life Insurance Company State Tracking Number: 49150  
Company Tracking Number: CL-CAN-BRO-09-GN-R611  
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Product Name: CL-CAN-BRO-09-GN-R611  
Project Name/Number: /

## Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: CL-CAN-BRO-09-GN-R611 SERFF Tr Num: UNAM-127295709 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 49150

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: CL-CAN-BRO-09-GN-R611 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor  
Author: Holly Parenti Disposition Date: 06/30/2011  
Date Submitted: 06/28/2011 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: 06/30/2011

State Status Changed: 06/30/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

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, CL-C1 (08) AR, approved by your state on May 16, 2008.

We consider this advertisement a point of sale brochure for our Cancer Insurance approved by your Department.

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

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 Limited Benefit  
 Product Name: CL-CAN-BRO-09-GN-R611  
 Project Name/Number: /

## 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 | 06/28/2011     | 49176817      |

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## Correspondence Summary

### Dispositions

| Status          | Created By     | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 06/30/2011 | 06/30/2011     |

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## **Disposition**

Disposition Date: 06/30/2011

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>Form</b>                | Cancer Brochure                  | Approved-Closed             | Yes                  |

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## Form Schedule

**Lead Form Number: CL-CAN-BRO-09-GN-R611**

| Schedule Item                 | Form Number           | Form Type   | Form Name       | Action  | Action Specific Data | Readability | Attachment                |
|-------------------------------|-----------------------|-------------|-----------------|---------|----------------------|-------------|---------------------------|
| Approved-Closed<br>06/30/2011 | CL-CAN-BRO-09-GN-R611 | Advertising | Cancer Brochure | Initial |                      |             | CL-CAN-BRO-09-GN-R611.pdf |



# First Diagnosis Cancer Insurance

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

# 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 the first diagnosis of cancer, your medical expenses should be the least of your concerns.

Unfortunately, this is not always the case. Even if you are covered by a comprehensive health plan, a cancer diagnosis may lead to unexpected and exorbitant out-of-pocket costs. Some of these expenses may include:

- Deductibles, coinsurance, and co-payments
- Some prescription drugs
- Treatment provided by out-of-network providers
- Costs related to obtaining treatment (such as transportation, food and lodging)

## First 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.



### Surviving cancer?\*

80% of the individuals struck by cancer can be cured, but two things must occur:

- They must be diagnosed early
- There must be access to a specialized treatment

This year, 66% will survive five or more years after diagnosis, resulting in a financial responsibility to pay the costs incurred.



### Costs are on the increase\*

- Only 34% of the costs associated with cancer will be covered by medical insurance
- Cancer costs in 2006 rose to \$206 billion
  - \$78.2 Billion or 34% for direct medical costs
  - \$17.9 Billion for loss of productivity due to illness
  - \$110 Billion to be spent on indirect nonmedical costs ... Spousal care, lost income, travel expenses, hotel, lost productivity
- Prescription cancer drug costs rose 16% last year

## 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 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

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

## What are your chances of getting cancer?\*

- Cancer is the second leading cause of death in the U.S.
- About 78% of all cancers are diagnosed in people 55 and older
- Men have approximately a 1 in 2 chance of developing cancer in their lifetime and women have a 1 in 3 chance.

## This is where First Diagnosis Cancer Insurance comes in.

Following a diagnosis of cancer, the policy will pay you a lump-sum benefit that can be used however needed.\*\*

This benefit will be paid in addition to any other insurance you may have, allowing you to maximize your coverage. With less need to worry about expenses, you can focus your attention on other important things ... Such as your care and treatment.

### 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.

### 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.

*\* Source: American Cancer Society: Cancer Facts and Figures 2010., www.cancer.org Atlanta: American Cancer Society; 2010.*

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

*\*\*\* Skin cancers other than Melanoma are excluded.*

*This is a LIMITED POLICY. These are highlights of coverage. Read your policy carefully for complete details.*



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**Administrative Office**  
Senior Health Service Center  
P.O. Box 13547  
Pensacola, FL 32591-3547

**Policyholder Services & Claims:**  
**1-800-789-6364**

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**A Healthy Collaboration®**

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.

Constitution Life is a member of the Universal American family of companies. Constitution Life offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

Constitution Life Insurance Company, Lake Mary, Florida Insurance Policy Series CL-C1 (08). This policy is guaranteed renewable for life, but is subject to certain limitations and exclusions. This is an advertisement for insurance. Information will be delivered in person by a representative of the Constitution Life Insurance Company.

**THIS IS A LIMITED BENEFIT POLICY**

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL.

The Policy itself sets forth in detail the rights and obligations of both you and your insurance company.

**THIS POLICY HAS LIMITATIONS AND EXCLUSIONS.**

So it's important that you read your policy carefully. An agent may contact you.

[www.UniversalAmerican.com](http://www.UniversalAmerican.com)

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## Supporting Document Schedules

|                         |                                    | Item Status:    | Status Date: |
|-------------------------|------------------------------------|-----------------|--------------|
| <b>Bypassed - Item:</b> | Flesch Certification               | Approved-Closed | 06/30/2011   |
| <b>Bypass Reason:</b>   | N/A - this is for an advertisement |                 |              |
| <b>Comments:</b>        |                                    |                 |              |
| <b>Bypassed - Item:</b> | Application                        | Approved-Closed | 06/30/2011   |
| <b>Bypass Reason:</b>   | N/A - this is for an advertisement |                 |              |
| <b>Comments:</b>        |                                    |                 |              |
| <b>Bypassed - Item:</b> | Health - Actuarial Justification   | Approved-Closed | 06/30/2011   |
| <b>Bypass Reason:</b>   | N/A - this is for an advertisement |                 |              |
| <b>Comments:</b>        |                                    |                 |              |
| <b>Bypassed - Item:</b> | Outline of Coverage                | Approved-Closed | 06/30/2011   |
| <b>Bypass Reason:</b>   | N/A - this is for an advertisement |                 |              |
| <b>Comments:</b>        |                                    |                 |              |