

SERFF Tracking Number: UNAM-127384503 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 49626
Company Tracking Number: CL-CAN-11-FLY-GN
TOI: H07I Individual Health - Specified Disease - Limited Benefit Sub-TOI: H07I.002A Dread Disease - Cancer Only
Product Name: Cancer Flyer
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Cancer Flyer

SERFF Tr Num: UNAM-127384503 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit
SERFF Status: Closed-Approved- Closed State Tr Num: 49626

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

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 08/29/2011

Date Submitted: 08/24/2011

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: 08/29/2011

State Status Changed: 08/29/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

CL-CAN-11-FLY-GN - Cancer Insurance Flyer

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 et al, approved by your state on May 16, 2008.

We consider this advertisement an invitation to inquire for our Cancer Insurance approved by your Department.

SERFF Tracking Number: UNAM-127384503 State: Arkansas
 Filing Company: Constitution Life Insurance Company State Tracking Number: 49626
 Company Tracking Number: CL-CAN-11-FLY-GN
 TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
 Product Name: Cancer Flyer
 Project Name/Number: /

If additional information is needed, please contact me at 800-275-6667 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	08/24/2011	50907254

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/29/2011	08/29/2011

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Disposition

Disposition Date: 08/29/2011

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 Flyer	Approved-Closed	Yes

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Form Schedule

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

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 08/29/2011	CL-CAN-11-FLY-GN	Advertising	Cancer Flyer	Initial			CL-CAN-11-FLY-GN.pdf

First Diagnosis Cancer Insurance

Cancer will strike approximately one out of every two men and one out of every three women in the U.S.*

Many of the new tools and treatments for cancer are too expensive for medical insurance companies to offer. How will you and your family cover the increasing costs?

Are you prepared?

Our **First Diagnosis Cancer Insurance** has a lump-sum benefit ranging from **\$5,000** to **\$50,000**, in **\$5,000 increments**. The benefits are paid in addition to other healthcare coverage and are paid directly to the insured.



**For more information,
speak to your representative**

<Agent Name>
<123 Anystreet Ave>
<Anytown, ST 12345>
<xxx-xxx-xxxx>
<or visit Web Address>

*Source: American Cancer Society. Cancer Facts and Figures 2010. Atlanta: American Cancer Society; 2010.

Constitution Life Insurance Company (Constitution Life) is part of the Universal American Corp. family of companies. Constitution Life offers a comprehensive portfolio of products to America's seniors, including supplemental health insurance and life insurance. Policy Form Series CL-C1 (08). **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. It is important that you read your policy carefully! Constitution Life is not connected with or endorsed by the U.S. government or the federal Medicare program. Maximum \$50,000 coverage in force for all companies combined.

This is a solicitation for insurance. A licensed agent may call.

Contact your agent for policy exclusions, limitations and rates.

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	08/29/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Application	Approved-Closed	08/29/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	08/29/2011
Bypass Reason:	N/A		
Comments:			
Bypassed - Item:	Outline of Coverage	Approved-Closed	08/29/2011
Bypass Reason:	N/A		
Comments:			