



# Medicare Supplement Insurance

from Constitution Life

## AT A GLANCE

- ✓ Helps provide for expenses not covered under Medicare
- ✓ Choice of plans
- ✓ Guaranteed renewable for life\*
- ✓ Easy application
- ✓ Electronic claim processing
- ✓ Freedom to choose your own doctors and hospitals

\* Premium rates may be changed by class

## THE AFFORDABLE WAY TO SUPPLEMENT MEDICARE

Medicare, the government-sponsored program, helps seniors pay health care costs. But Medicare was never designed to cover every facet of a retiree's health care...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.

There's a way to offset these out-of-pocket costs. Many retirees have made Medicare Supplement insurance a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage.

Constitution Life Insurance Company's (Constitution Life) Medicare Supplement insurance pays many of the out-of-pocket costs you would otherwise need to pay yourself. Most plans cover all or part of Medicare's coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).

## QUESTIONS?

For more information, speak to your agent or call us toll-free at 1-800-789-6364 or visit [www.constitutionlife.com](http://www.constitutionlife.com).



Constitution Life is part of the Universal American Financial Corp. family of companies. Constitution Life offers a comprehensive portfolio of products to America's seniors, including supplemental health insurance, life insurance and asset accumulation products.

**A QUICK COMPARISON OF COVERAGE OPTIONS**

	Medicare Supplement	Medicare HMOs	Medicare SELECT
Restrictive physicians network?	No	Yes	No*
Restrictive hospital network?	No	Yes	Yes
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

\* In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.

**ADVANTAGES OF A CONSTITUTION LIFE MEDICARE SUPPLEMENT POLICY**

Features	What it means for you...
<b>No Restrictive Networks</b> .....	Visit any physician, specialist or hospital you wish; keep the health care providers you know and trust
<b>Flexible and Affordable</b> .....	Choose from a wide range of competitively-priced policies that best suit your budget and health care needs
<b>Simple Application Form</b> .....	Easy to apply
<b>Virtually No Paperwork</b> .....	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
<b>Guaranteed Renewable</b> .....	Constitution Life can never cancel your policy as long as you pay your premiums on time
<b>Personal Service</b> .....	Constitution Life policyholders receive the most courteous and friendly service available

Plan Selected:  A  B  C  D  E  F  G  High Deductible F Estimated amount of initial premium: \$\_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Your Constitution Life Agent \_\_\_\_\_ Phone Number \_\_\_\_\_

**WHY CONSTITUTION LIFE?**

Constitution Life is a leading provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America’s seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1929, Constitution Life is part of the Universal American Financial Corp. family of companies.

**Policy Form Series CMSA or CMSI  
Plans A, B, C, D, E, F, G, High Deductible F**

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. So it’s important that you *read your policy carefully!*

**Not connected with or endorsed by the U.S. government or the federal Medicare program.**

An insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or Constitution Life.

NOT ALL PLANS AVAILABLE IN ALL STATES.



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