



# Medicare Supplement Insurance

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

# What about the services Medicare doesn't cover?



Medicare is one of the U.S. government's most popular programs for seniors. But some healthcare costs actually fall into a gap *that Medicare doesn't cover*. After all, Medicare was never meant to cover every aspect of your health needs. So what do you do to cover these gaps, which are additional out-of-pocket expenses for you?

## That's where a *Medicare Supplement Insurance Policy* from Constitution Life<sup>1</sup> comes in.

### Fill in the gaps.

Our Medicare Supplement plans cover a number of your out-of-pocket costs, and most cover all or part of coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B) under Medicare.

### Choose a plan according to what YOU need.

Choose from our wide range of affordable Medicare Supplement plans. Select the one that best suits your budget and covers your healthcare needs. Base your decision on what you need medically and what you can afford to pay.

### Relax ... electronic claims payments eliminate paperwork.

All you do is present your Medicare Supplement ID card to your doctor or hospital, and we'll take care of the rest.

### Keep your doctor, your hospital and your specialist.

There are no networks in a Medicare Supplement plan. Any provider who accepts Medicare will take our Medicare Supplement plan. You get the freedom to choose your own doctors and hospitals. Visit specialists without a physician's referral.

### Enjoy additional savings with a ScriptSave<sup>®</sup> discount card.\*

Discounts on vision, hearing and prescription drugs as well as savings on daily living products and diabetes care and supplies are yours to enjoy through the ScriptSave<sup>®</sup> card. You get access to these discounts and savings by simply enrolling in a Medicare Supplement plan from Constitution Life.

**\*DISCOUNT ONLY—NOT INSURANCE.** Not a Medicare Part D card. See membership materials for details.

### Rest assured with plans that are guaranteed renewable for life.<sup>2</sup>

We can never cancel your policy as long as you pay your premiums on time.



# Why a Medicare Supplement Plan from Constitution Life?

- No restrictive physician or hospital networks
- No need for referrals
- Flexible and affordable plans
- Simple application process
- Virtually no claims forms to fill out
- Personal, friendly service whenever you need it
- Guaranteed renewable<sup>2</sup>
- ScriptSave® card for additional savings
- Experience the security of a *stable* policy from a *reliable* company

## Exclusions and limitations:

Pre-existing conditions are covered after the policy has been in force for 6 months. (May vary by state.)



<sup>1</sup>Constitution Life Insurance Company is a member of the Universal American family of companies.

<sup>2</sup>Premium rates may be changed by class or age.

## Select a Plan

Plan Selected \_\_\_\_\_ Estimated Amount of Initial Premium \$ \_\_\_\_\_

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

Your Constitution Life Agent \_\_\_\_\_

Agent Phone Number \_\_\_\_\_

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

**Policyholder Services & Claims:**  
**1-800-443-1565]**

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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.

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

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.

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

**Policy Form Series CMSA or CMSI**  
**[Plans A, F, G, N]**

NOT ALL PLANS AVAILABLE IN ALL STATES. THIS BROCHURE 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.**

This is a solicitation for insurance. An agent may contact you.  
For costs and complete details of the coverage, contact your insurance agent or Constitution Life.