

SERFF Tracking Number: UHLC-125815323 State: Arkansas
 Filing Company: United HealthCare Insurance Company State Tracking Number: 40247
 Company Tracking Number: PMMBRT08
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: Medicare Supplement
 Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBRT08

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-125815323 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 40247

Sub-TOI: MS05G.001 Plan A Co Tr Num: PMMBRT08 State Status: Filed-Closed

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Michelle Ambach Disposition Date: 10/14/2008

Date Submitted: 09/15/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: PORTFOLIO MASTER BROCHURE

Project Number: PMMBRT08

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/14/2008

Deemer Date:

Filing Description:

We enclose for your information and review, proof copies of an invitation to inquire advertisement for use in connection with the AARP Medicare Supplement Insurance plans. This advertisement is new and replaces a previous filing, PMMBNOBRC08, approved by the Department on July 3, 2008, under Serff Tracking Number UHLC-125708075.

Please note that content specific to the AARP Medicare Supplement plans is located on Page 5 and disclosure information appears on Page 9. Since this brochure contains information on federally regulated products underwritten

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by United HealthCare and it's affiliates, this brochure has also been filed with CMS for approval.

We trust the enclosed forms are in order and look forward to your prompt acknowledgement of this filing. If you have any further questions, you can contact me at 267-470-1519. If you prefer, you may also send a facsimile to me at Fax: 267-470-1908 or send an email to Susan_J_Cipollo@uhc.com. Thank you for your assistance.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 601 Office Center Dr. (267) 470-1519 [Phone]
 Fort Washington, PA 19034 (267) 470-1906[FAX]

Filing Company Information

United HealthCare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Health
 PO Box 150450
 Hartford, CT 06115-0450 Group Name: State ID Number:
 (215) 653-8046 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: state required filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$25.00	09/15/2008	22498842

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/14/2008	10/14/2008

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Disposition

Disposition Date: 10/14/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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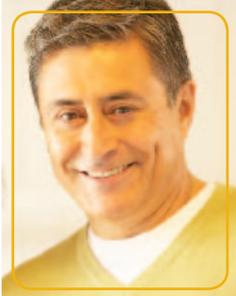
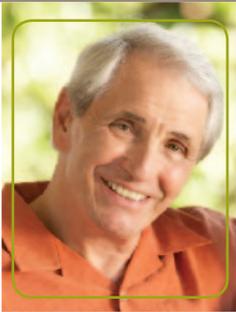
Item Type	Item Name	Item Status	Public Access
Form	Brochure	Filed	Yes

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Form Schedule

Lead Form Number: PMMBRT 08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMMBRT08	Advertising Brochure		Initial		45	PMMBRT08.pdf



Whatever your
Medicare needs,
we can help you
choose the solution
that's right for you.

Learn more about your Medicare choices.

When it comes to choosing your Medicare coverage, deciding on the right plan can sometimes seem difficult. The good news is that you can get help choosing a solution that's just right for you. And looking over this information will get you off to a good start.

For over 20 years, UnitedHealthcare and its affiliates have provided Medicare plans for people age 65 or older, as well as younger individuals with certain disabilities.

Today, UnitedHealthcare (insured by United HealthCare Insurance Company or PacifiCare Life and Health Insurance Company or PacifiCare Life Assurance Company) offers a wide range of plans for all types of needs and budgets. We also have the privilege of serving the one in five Medicare beneficiaries who are enrolled in one of our plans. These include AARP®-branded Medicare Plans, SecureHorizons® Plans, and Evercare® Plans.

Chances are there's a plan for you, no matter what your situation:

- You're just now eligible for Medicare, due to age or disability, and making your first plan decision
- You're reconsidering your current coverage
- You have some retiree coverage and need a Medicare prescription drug or medical plan to round out your coverage
- You're on Medicaid and eligible for Medicare

Want more information?

Call UnitedHealthcare at **1-800-893-0821 (TTY: 711), 8:00 a.m. to 8:00 p.m. in your time zone to speak with a knowledgeable, licensed insurance agent specializing in health care.**

What you need to decide.

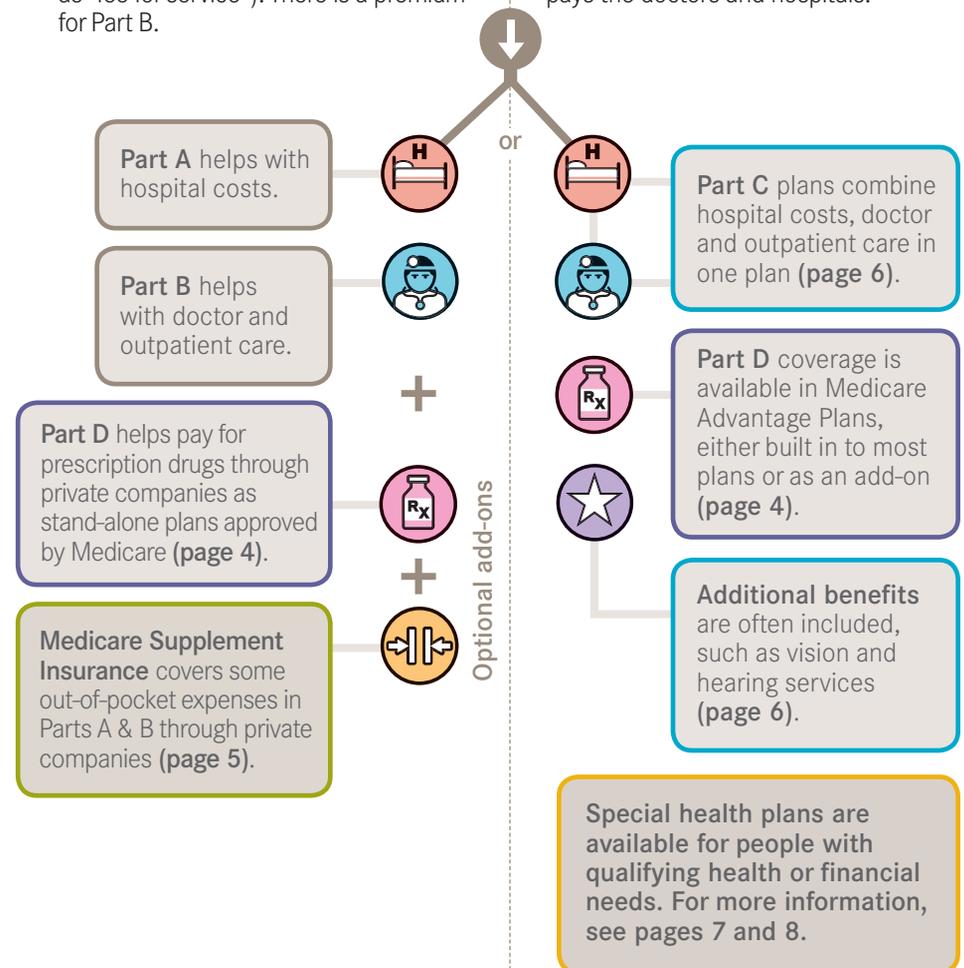
Your first decision, and probably your most important one, is whether you want Medicare (Parts A & B) directly from the government or Medicare Advantage (Part C) from a private insurance plan. Once you make this decision, you will have other things to consider. The chart below helps illustrate your choices.

Medicare Parts A & B

These are operated by the government and government subcontractors. Medicare pays a fee for your care directly to the doctors and hospitals you visit (known as "fee for service"). There is a premium for Part B.

Medicare Advantage (Part C)

These plans are operated by private companies approved by Medicare. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals.



“I’m looking for a plan that helps me pay for my prescription drugs.”



Have Medicare? If so, then you can get help paying for prescription drugs through a stand-alone **Medicare Prescription Drug Plan (Part D)**. These plans are only offered by insurance companies, including UnitedHealthcare, and are approved by Medicare. When choosing, keep in mind what drugs you take, what pharmacies you go to, and what plans are available in your area, because costs and the covered drugs can vary from plan to plan. (The government wants everyone to have some sort of drug coverage as soon as they are eligible, and there may be penalties on premiums for late enrollments.)

If any of the following describe you, you may want to consider a stand-alone Medicare Prescription Drug Plan (Part D):

- I am enrolled in Medicare Parts A & B
- I want to have insurance protection in case my drug needs change
- I have Medicare Supplemental Insurance and I want drug coverage

UnitedHealthcare offers the following national Medicare Prescription Drug Plans (Part D) that may meet your needs:



Another choice is to receive Part D drug coverage through some types of Medicare Advantage Plans (Part C on page 6).

“I want a plan that can help me pay for some of the medical costs Medicare doesn’t cover.”



While Medicare Parts A & B cover many of your health care expenses, you’re still responsible for some costs, e.g., up to 20% of the total costs not covered by Medicare Part B. To help pay for some of the expenses Medicare doesn’t cover, many people purchase a **Medicare Supplement Insurance Plan** from a private insurance company. The plan can give you the assurance of knowing some or all of your out-of-pocket costs are covered, which could save you money.

You may want to consider a Medicare Supplement Insurance Plan if any of these describe you:

- I want to know that I’m covered for some of the out-of-pocket expenses not paid by Medicare
- I like having the freedom of going to doctors, specialists, or hospitals of my choice, without referrals, as long as they accept Medicare
- I travel and want to be covered when I see doctors and visit hospitals at home and throughout the U.S.

UnitedHealthcare offers the following Medicare Supplement Insurance Plans that may meet your needs:



Not connected with or endorsed by the U.S. Government of the federal Medicare program.

“I’d like a single plan that helps me with my medical and drug costs – with a few extras like vision care thrown in.”



An alternative to receiving your Medicare Parts A & B from the government is to receive them through a private insurance plan called a **Medicare Advantage Plan (Part C)**.

These plans pay for doctor’s visits, hospital costs, and may include extra benefits like vision, hearing, dental, and/or health and wellness programs. In many cases, Medicare Advantage Plans include prescription drug coverage, too. Some plans allow you to visit any Medicare-eligible provider, while others have a network of doctors and hospitals.

A Medicare Advantage Plan may be the right choice for you if any of these fit your description:

- I like the idea of having low monthly premiums (some plans may even offer a \$0 monthly premium)
- I want one plan that provides a variety of health care services

Note: You must continue to pay your Part B premium and your Part A premium, if you have one.

UnitedHealthcare offers the following Medicare Advantage Plans (Part C) that may meet your needs:



“I want a plan that helps me manage my long-term illness.”



If you have a chronic illness such as diabetes or heart disease, you may benefit from a **Chronic Illness Special Needs Plan**. This is a type of Medicare Advantage Plan that focuses on offering members extra support to cope with complex health issues, including programs to help you stay healthier while lowering overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide your care.

If any of these apply to you, you may want to look into a Special Needs Plan:

- I have a specific long-term illness such as arthritis, asthma, CHF (Congestive Heart Failure), CVD (Cardiovascular Disease), COPD (Chronic Obstructive Pulmonary Disease), diabetes, hypertension, dementia, or ESRD (End-Stage Renal Disease)
- I live in a nursing home (we offer Special Needs Plans designed for nursing home residents)

UnitedHealthcare offers this Special Needs Plan that could be right for you:



I want a plan that works with Medicaid to help me get more benefits at no extra cost.



A limited income doesn't have to mean limited benefits. If you have Medicare Parts A & B and are eligible for state Medicaid benefits (or "dual-eligible"), you may benefit from a **Dual Special Needs Plan**.

This is a type of Medicare Advantage Plan that offers members extra benefits and services (including prescription drugs) to help them stay healthier, while lowering their overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide coordinated and more personalized care.

If any of these describe your situation, you may be eligible for a Dual Special Needs Plan:

- I'm single and my yearly income is less than \$15,000
- We're a couple and our combined yearly income is less than \$20,000

UnitedHealthcare offers the following Dual Special Needs Plans that may meet your needs:



UnitedHealth Rx™ Plans: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare, which contracts with the federal government as a PDP sponsor.

SecureHorizons® Medicare Supplement Insurance Plans: The SecureHorizons® Medicare Supplement Insurance Plans are **not connected to or endorsed by the U.S. Government or the federal Medicare program**. SecureHorizons® Medicare Supplement Insurance Plans are underwritten by **PacifiCare Life and Health Insurance Company or PacifiCare Life Assurance Company**, part of the UnitedHealthcare family of companies. In some states, plans may be available to persons eligible for Medicare by reason of disability. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

SecureHorizons® Medicare Advantage Plans and Evercare® Medicare Advantage Plans: Benefits may vary by county and plan. You must have Medicare Parts A and B, and must reside in the service area of the plan. These plans are offered by United Healthcare Insurance Company and its affiliated companies, Medicare Advantage Organizations with a Medicare contract. Limitations, co-payments, and co-insurance may apply.

AARP® MedicareRx Plans, AARP® Medicare Supplement Insurance Plans, and AARP® MedicareComplete® Plans/AARP® MedicareComplete® Rx Plans

- AARP® MedicareRx Plans: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare. AARP® MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP is not the insurer. UnitedHealthcare contracts with the federal government as a PDP sponsor.

AARP does not make prescription drug plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a prescription drug plan.

- AARP® Medicare Supplement Insurance Plans: AARP Health is a collection of health-related products, services, and insurance programs available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by **United HealthCare Insurance Company**, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

AARP | **Medicare Plans**
from **UnitedHealthcare**

Medicare Advantage Plans
Medicare Prescription Drug Plans
Medicare Supplement Plans



Medicare Advantage Plans
Medicare Supplement Plans



Special Needs Plans

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Rate Information

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