

SERFF Tracking Number: UHLC-125834814 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 40386
Company Tracking Number: LA19039 AR (8/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: New Letter/LA19039 AR (08/08)

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-125834814 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 40386

Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19039 AR (8/08) State Status: Waiting Industry Response

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

Author: Bobbie Walton Disposition Date: 10/30/2008

Date Submitted: 09/26/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: New Letter

Project Number: LA19039 AR (08/08)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/30/2008

State Status Changed: 10/23/2008

Corresponding Filing Tracking Number:

Filing Description:

MEDICARE SUPPLEMENT ADVERTISING MATERIAL

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

Company and Contact

Filing Contact Information

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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
450 Columbus Boulevard
PO Box 150450
Hartford, CT 06115-0450
(215) 653-8046 ext. [Phone]

CoCode: 79413
Group Code: 707
Group Name:
FEIN Number: 36-2739571

State of Domicile: Connecticut
Company Type: Health
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 PER COMPONENT - 6 COMPONENTS = \$150
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$150.00	09/26/2008	22756410

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/30/2008	10/30/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/23/2008	10/23/2008	Bobbie Walton	10/29/2008	10/29/2008

SERFF Tracking Number: UHLC-125834814 *State:* Arkansas
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Disposition

Disposition Date: 10/30/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Response letter	Accepted for Informational Purposes	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form (revised)	LETTER	Filed	Yes
Form	LETTER		Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/23/2008
Submitted Date 10/23/2008
Respond By Date 11/24/2008

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing.

Objection 1

- LETTER (Form)

Comment: Page 5; MNNLLE08001000ST paragraph

Please direct me to the explanation for "You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.**".

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/29/2008
Submitted Date 10/29/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Please see the revised component and response letter.

Related Objection 1

Applies To:

- LETTER (Form)

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Comment:
 Page 5; MNNLLE08001000ST paragraph

Please direct me to the explanation for "You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.**".

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response letter
 Comment:

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
LETTER	LA19041 AR (8/08)		Advertising	Revised	LA19041 AR (8/08)	45	LA19041 AR_8- 08_.pdf
Previous Version							
LETTER	LA19041 AR (8/08)		Advertising	Initial		45	LA19041 AR_8- 08_.pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Bobbie Walton

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Form Schedule

Lead Form Number: LA19039 AR (8/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19039 AR (8/08)	Advertising	LETTER	Initial		45	LA19039 AR _8-08_.pdf
Filed	LA19040 AR (8/08)	Advertising	LETTER	Initial		45	LA19040 AR _8-08_.pdf
Filed	LA19041 AR (8/08)	Advertising	LETTER	Revised	Replaced Form #: LA19041 AR (8/08) Previous Filing #: LA19041 AR (8/08)	45	LA19041 AR _8-08_.pdf
Filed	LA19042 AR (8/08)	Advertising	LETTER	Initial		45	LA19042 AR _8-08_.pdf
Filed	LA19043 AR (8/08)	Advertising	LETTER	Initial		45	LA19043 AR _8-08_.pdf
Filed	LA19044 AR (8/08)	Advertising	LETTER	Initial		45	LA19044 AR _8-08_.pdf

[ALWAYS PASS]

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP
Medicare Supplement.±

[MNNLLEB10000B0ST: APPEARS IN ALL LETTER VERSIONS]

Plus, take advantage of your limited-time special birthday opportunity!

[MNNLLE020000E0ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than [competitor].^
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

*"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN*

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXXX].

[MNNLLEI2000000ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

LA19039 AR (8/08)

[MNNLLE2200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLLE3200000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLLE4200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

[MNNLLE5200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE6020000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

Footnote appears at end of letter in 10 pt font:

≈The number of plans available in [2008] verified at the insurer's web site and/or by telephone calls to the insurers.

MNNLLE0400100DST: APPEARS IN 1ST EFFORT LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],

Thank you for requesting information on an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplemental plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO A SPECIFIC PLAN]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plan [X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Plan [X] provides benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100MST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO MULTIPLE PLANS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plans [X/X/X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. AARP Medicare Supplement Plans [X/X/X] provide benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE040020B0ST: APPEARS IN 2ND EFFORT LETTER VERSIONS]

Dear [Sample A. Sample],

We recently sent you the information you requested regarding an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. However, we haven't received your enrollment form yet. Please mail it in today, if you haven't done so already, so you don't miss your special birthday opportunity.

[MNNLLE0500100DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

We're pleased to provide you with information on Plans A, C, and F, the most popular AARP Medicare Supplement Insurance Plans.

[MNNLLE0500100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS TAILORED TO SPECIFIC OR MULTIPLE PLANS]

Here's the information you requested on AARP Medicare Supplement Insurance [Plan/Plans X/X/X].

[MNNLLE06000000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07J00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

[MNNLLE07K00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan K: This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

[MNNLLE07L00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan L: This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX], the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

[MNNLLE090010B0AW: APPEARS IN ALL LETTER VERSIONS]

You can enroll in **any** plan listed on the *Outline of Medicare Supplement Coverage — Cover Page*, located in the enclosed booklet, that you are eligible for. As with all standardized Medicare supplement plans, you cannot be turned down for coverage for six months after turning age 65 and enrolling in Medicare Part B.

[MNNLLE09001000ST: APPEARS IN ALL LETTER VERSIONS]

Advantages of AARP Medicare Supplement Plans

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE001010B0ST: APPEARS IN ALL LETTER VERSIONS]

Special birthday offer: A waiver of the pre-existing conditions exclusion.

If you enroll by the last day of your 65th birth month, you'll receive a pre-existing conditions exclusion waiver. This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan goes into effect — regardless of any prior health conditions you may have.

[MNNLLE00111000ST: APPEARS IN ALL LETTER VERSIONS]

The only Medicare supplement plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

[MNNLLE00131000ST: APPEARS IN ALL LETTER VERSIONS]

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools

and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.

- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.** Receive an additional 5% discount if both you and your spouse enroll on a shared account.
- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

[MNNLLE00141000ST: APPEARS IN ALL LETTER VERSIONS]

Why choose an AARP Medicare Supplement plan over a Medicare Advantage Plan?

Medicare Supplement Insurance plans help you maintain control over your healthcare and your budget and allow you to enjoy the following:

- You choose your own hospitals, specialists or doctors without need for referrals or prior-approval for care of any kind.
- Ability to move or travel nationwide without worrying about leaving a network
- Less restrictions on the amount of time you need to spend in a hospital or rehabilitation facility.
- Added security... Medicare supplement plans are guaranteed renewable — you can never be cancelled because of your age, your health, or the number of claims you make as long as you pay your premiums when due and submit factually correct enrollment information.
- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

[MNNLLE00151000ST: APPEARS IN ALL LETTER VERSIONS]

Rate stability, and coverage wherever you go. The plans offer rate stability; in fact, rates have increased, on national average, [less than 5% in the past four years]. What's more, you can't be singled out for a rate increase; and your supplemental insurance coverage will travel with you, nationwide, or follow you if you move.

[MNNLLE00161000ST: APPEARS IN ALL LETTER VERSIONS]

Prescription drug benefits. While you can no longer purchase Medicare supplement plans that offer prescription drug benefits, there is a Medicare-approved prescription drug plan available: AARP MedicareRx Plan is insured by United HealthCare Insurance Company and contracts with the federal government. For more information, call <1-888-867-5564 (1-877-730-4192 TTY)> Monday-Friday, 8 a.m. to 8 p.m., EST or Saturday, 8 a.m. to 5 p.m., EST.

[MNNLLE001710B0ST: APPEARS IN ALL LETTER VERSIONS]

Enroll today! Simply fill out and return the enclosed enrollment form.

Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions and limitations.

[MNNLLE00180000ST: APPEARS IN ALL LETTER VERSIONS]

Important notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

[MNNLLE00191000ST: APPEARS IN ALL LETTER VERSIONS]

Questions? A Personal Health Insurance advisor has answers.

After you’ve looked through these materials, if you still have questions, just call **[1-8XX-XXX-XXX]**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[MNNLLE002010B0ST: APPEARS IN ALL LETTER VERSIONS]

P. S. Don’t miss out on your limited-time offer. Enroll now!

[MSNLLE00220000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLLE00230000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

± Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

[MNNLLE00240000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at bottom of same page in 10 pt font:

† 99.4% of claims processed within 10 days. Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

[MNNLLE00270000ST: APPEARS IN ALL LETTER VERSIONS]

Footnotes appear at end of letter in 10 pt font:

^ [[competitor legal name's](#)] number of plans available in [2008] verified at [[competitor web address](#)] and/or by telephone call to the carrier.

[MNNLLE00301000AR: APPEARS IN ALL LETTER VERSIONS]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay 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 does not make health plan

recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

[MNNLLE00310000ST: APPEARS IN ALL LETTER VERSIONS]

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit [www.aarphealth.com]
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

[ALWAYS PASS]

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLLE020000E0ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than [competitor].^
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

*"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN*

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXXX].

[MNNLLE12000000ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

[MNNLLE22000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

LA19040 AR (8/08)

[MNNLLE32000000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLLE42000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

[MNNLLE52000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE60200000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

Footnote appears at end of letter in 10 pt font:

≈The number of plans available in [2008] verified at the insurer's web site and/or by telephone calls to the insurers.

MNNLLE0400100DST: APPEARS IN 1ST EFFORT LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],

Thank you for requesting information on an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplemental plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO A SPECIFIC PLAN]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plan [X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Plan [X] provides benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100MST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO MULTIPLE PLANS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plans [X/X/X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. AARP Medicare Supplement Plans [X/X/X] provide benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE04002000ST: APPEARS IN 2ND EFFORT LETTER VERSIONS]

Dear [Sample A. Sample],

We recently sent you the information you requested regarding an AARP®

Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. However, we haven't received your application yet. Please mail it in today, if you haven't done so already, so that you don't miss out.

[MNNLLE0500100DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

We're pleased to provide you with information on Plans A, C, and F, the most popular AARP Medicare Supplement Insurance Plans.

[MNNLLE0500100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS TAILORED TO SPECIFIC OR MULTIPLE PLANS]

Here's the information you requested on AARP Medicare Supplement Insurance [Plan/Plans X/X/X].

[MNNLLE06000000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07J00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

[MNNLLE07K00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan K: This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

[MNNLLE07L00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan L: This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX], the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

[MNNLLE08001000ST: APPEARS IN ALL LETTER VERSIONS]

Of course, you can apply for **any** plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.** See the enclosed *Your Guide to AARP's Medicare Supplement Insurance Portfolio of Plans* for other important acceptance information. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX].

[MNNLLE09001000ST: APPEARS IN ALL LETTER VERSIONS]

Advantages of AARP Medicare Supplement Plans

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE00111000ST: APPEARS IN ALL LETTER VERSIONS]

The only Medicare supplement plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

[MNNLLE00131000ST: APPEARS IN ALL LETTER VERSIONS]

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.** Receive an additional 5% discount if both you and your spouse enroll on a shared account.
- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

[MNNLE00141000ST: APPEARS IN ALL LETTER VERSIONS]

Why choose an AARP Medicare Supplement plan over a Medicare Advantage Plan?

Medicare Supplement Insurance plans help you maintain control over your healthcare and your budget and allow you to enjoy the following:

- You choose your own hospitals, specialists or doctors without need for referrals or prior-approval for care of any kind.
- Ability to move or travel nationwide without worrying about leaving a network
- Less restrictions on the amount of time you need to spend in a hospital or rehabilitation facility.
- Added security... Medicare supplement plans are guaranteed renewable — you can never be cancelled because of your age, your health, or the number of claims you make as long as you pay your premiums when due and submit factually correct enrollment information.

- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

[MNNLLE00151000ST: APPEARS IN ALL LETTER VERSIONS]

Rate stability, and coverage wherever you go. The plans offer rate stability; in fact, rates have increased, on national average, [less than 5% in the past four years]. What's more, you can't be singled out for a rate increase; and your supplemental insurance coverage will travel with you, nationwide, or follow you if you move.

[MNNLLE00161000ST: APPEARS IN ALL LETTER VERSIONS]

Prescription drug benefits. While you can no longer purchase Medicare supplement plans that offer prescription drug benefits, there is a Medicare-approved prescription drug plan available: AARP MedicareRx Plan is insured by United HealthCare Insurance Company and contracts with the federal government. For more information, call <1-888-867-5564 (1-877-730-4192 TTY)> Monday-Friday, 8 a.m. to 8 p.m., EST or Saturday, 8 a.m. to 5 p.m., EST.

[MNNLLE00171000ST: APPEARS IN ALL LETTER VERSIONS]

Apply today! Simply fill out and return the enclosed application.

Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[MNNLLE00180000ST: APPEARS IN ALL LETTER VERSIONS]

Important notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

[MNNLLE00191000ST: APPEARS IN ALL LETTER VERSIONS]

Questions? A Personal Health Insurance advisor has answers.

After you've looked through these materials, if you still have questions, just call **[1-8XX-XXX-XXX]**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[MSNLLE00220000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLLE00230000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

± Based on internal [2007] company data. / [\[www.aarphealthcare.com/statistics\]](http://www.aarphealthcare.com/statistics)

[MNNLLE00240000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at bottom of same page in 10 pt font:

† 99.4% of claims processed within 10 days. Based on internal [2007] company data. / [\[www.aarphealthcare.com/statistics\]](http://www.aarphealthcare.com/statistics)

[MNNLLE00270000ST: APPEARS IN ALL LETTER VERSIONS]

Footnotes appear at end of letter in 10 pt font:

^ [competitor legal name's] number of plans available in [2008] verified at [competitor web address] and/or by telephone call to the carrier.

[MNNLLE002910E0ST: APPEARS IN ALL LETTER VERSIONS]

**See your Enrollment Application for the question you need to answer.

[MNNLLE00301000AR: APPEARS IN ALL LETTER VERSIONS]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay 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 does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

[MNNLLE00310000ST: APPEARS IN ALL LETTER VERSIONS]

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit www.aarphealth.com
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

[ALWAYS PASS]

Prepared for:

Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLE020000D0ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

((LINE))

*"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN*

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXX].

[MNNLE2200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLE32000000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLE42000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

LA19041 AR (8/08)

[MNNLLE52000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE60200000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

Footnote appears at end of letter in 10 pt font:

≈The number of plans available in [2008] verified at the insurer's web site and/or by telephone calls to the insurers.

MNNLLE0400100DST: APPEARS IN 1ST EFFORT LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],

Thank you for requesting information on an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplemental plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE0400100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS TAILORED TO A SPECIFIC PLAN]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plan [X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really

add up. Plan [X] provides benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100MST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO MULTIPLE PLANS]***

Dear [Sample A. Sample],
Thank you for requesting information on AARP® Medicare Supplement Insurance Plans [X/X/X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. AARP Medicare Supplement Plans [X/X/X] provide benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE04002000ST: APPEARS IN 2ND EFFORT LETTER VERSIONS]

Dear [Sample A. Sample],
We recently sent you the information you requested regarding an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. However, we haven't received your application yet. Please mail it in today, if you haven't done so already, so that you don't miss out.

***[MNNLLE0500100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO SPECIFIC OR MULTIPLE PLANS]***

Here's the information you requested on AARP Medicare Supplement Insurance [Plan/Plans X/X/X].

[MNNLLE0600000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility

co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07J00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

MNNLLE08001000ST: APPEARS IN ALL LETTER VERSIONS]

Of course, you can apply for **any** plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.** See the enclosed *Your Guide to AARP's Medicare Supplement Insurance Portfolio of Plans* for other important acceptance information. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX].

[MNNLLE09001000ST: APPEARS IN ALL LETTER VERSIONS]

Advantages of AARP Medicare Supplement Plans

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE00111000ST: APPEARS IN ALL LETTER VERSIONS]

The only Medicare supplement plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

[MNNLLE00131000ST: APPEARS IN ALL LETTER VERSIONS]

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-

care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.** Receive an additional 5% discount if both you and your spouse enroll on a shared account.
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- Ability to move or travel nationwide without worrying about leaving a network
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- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

[MNNLLE00151000ST: APPEARS IN ALL LETTER VERSIONS]

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[MNNLLE00161000ST: APPEARS IN ALL LETTER VERSIONS]

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[MNNLLE00171000ST: APPEARS IN ALL LETTER VERSIONS]

Apply today! Simply fill out and return the enclosed application. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[MNNLLE00180000ST: APPEARS IN ALL LETTER VERSIONS]

Important notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If

you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

[MNNLLE00191000ST: APPEARS IN ALL LETTER VERSIONS]

Questions? A Personal Health Insurance advisor has answers.

After you've looked through these materials, if you still have questions, just call **[1-8XX-XXX-XXX]**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[MSNLLE00220000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLLE00230000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

± Based on internal [2007] company data. / www.aarphealthcare.com/statistics

[MNNLLE00240000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at bottom of same page in 10 pt font:

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[MNNLLE002910E0ST: APPEARS IN ALL LETTER VERSIONS]

**See your Enrollment Application for the question you need to answer.

[MNNLLE00301000AR: APPEARS IN ALL LETTER VERSIONS]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay 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 does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

[MNNLLE00310000ST: APPEARS IN ALL LETTER VERSIONS]

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit [www.aarphealth.com]
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

[ALWAYS PASS]

Prepared for:

Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLLEB10000B0ST: APPEARS IN ALL LETTER VERSIONS]

Plus, take advantage of your limited-time special birthday opportunity!

[MNNLLE020000E0ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than [competitor].^
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

"Thank you for the excellent service provided. It is recognized and appreciated."

– Charles L., Millington, TN

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXXX].

[MNNLLE12000000ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

LA19042 AR (8/08)

[MNNLLE2200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLLE3200000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLLE4200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

[MNNLLE5200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE6020000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

Footnote appears at end of letter in 10 pt font:

≈The number of plans available in [2008] verified at the insurer's web site and/or by telephone calls to the insurers.

MNNLLE0400300DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],
Time is running out. Don't miss out on your chance to enroll in an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, and take advantage of your special birthday opportunity. Complete and send in your enrollment form today. You will not receive another notice reminding you of this offer.

[MNNLLE0500300DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

We're pleased to provide you with an overview of Plans A, C, and F, the most popular AARP Medicare Supplement Insurance Plans.

[MNNLLE06000000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07J00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

[MNNLLE07K00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan K: This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX] the plan will then pay 100% of the Part A and B co-insurance for the

remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

[MNNLLE07L00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan L: This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX], the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE001030B0ST: APPEARS IN ALL LETTER VERSIONS]

This is your final notice. Take advantage of the special birthday offer. If you enroll by the last day of your 65th birth month, you'll receive a pre-existing conditions exclusion waiver. This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan goes into effect — regardless of any prior health conditions you may have.

[MNNLLE00111000ST: APPEARS IN ALL LETTER VERSIONS]

The only Medicare Supplement Insurance Plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

Plus, you'll have access to many special discounts and services. Take a moment to read through the materials we originally sent you. It's all the information you need to choose the right plan for you. Then complete and return the enrollment form today. Please don't wait any longer. The right time to enroll is now.

[MNNLLE00180000ST: APPEARS IN ALL LETTER VERSIONS]

Important notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

[MNNLLE00191000ST: APPEARS IN ALL LETTER VERSIONS]

Questions? A Personal Health Insurance advisor has answers.

If you still have questions, just call **[1-8XX-XXX-XXX]**. We're available from Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., EST. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[MSNLLE00220000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLLE00230000ST: APPEARS IN ALL LETTER VERSIONS]

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Insured by United HealthCare Insurance Company

[ALWAYS PASS]

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLLE020000E0ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than [competitor].^
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

*"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN*

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXXX].

[MNNLLE12000000ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

[MNNLLE22000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

LA19043 AR (8/08)

[MNNLLE32000000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLLE42000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

[MNNLLE52000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE60200000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

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MNNLLE0400300DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],

Don't miss out on this opportunity to receive the supplemental health coverage provided by an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. Complete and send in your application today. You will not receive another notice reminding you of this opportunity.

[MNNLLE0500300DST: APPEARS IN ALL LETTER VERSIONS WITH DEFAULT PLAN OFFER]

We're pleased to provide you with an overview of Plans A, C, and F, the most popular AARP Medicare Supplement Insurance Plans.

[MNNLLE06000000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

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[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

[MNNLLE07K00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan K: This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

[MNNLLE07L00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan L: This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first

3 pints of blood each year. Once you reach the out-of-pocket limit of \$[X,XXX], the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE00103000ST: APPEARS IN ALL LETTER VERSIONS]

This is your final notice. Enroll today in the only Medicare supplement plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

Plus, you'll have access to many special discounts and services. Take a moment to read through the materials we originally sent you. It's all the information you need to choose the right plan for you. Then complete and return the application today. Please don't wait too long. The right time to enroll is now.

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Sincerely,

Jay Fleming
Vice President and Licensed Agent

[MSNLE0022000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLE0023000ST: APPEARS IN ALL LETTER VERSIONS]

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[MNNLE002910E0ST: APPEARS IN ALL LETTER VERSIONS]

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Insured by United HealthCare Insurance Company

[ALWAYS PASS]

Prepared for:

Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

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((LINE))

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– Charles L., Millington, TN

Enroll now.

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[MNNLLE06000000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[**Plan A:** This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[**Plan B:** In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[**Plan C:** This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

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[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

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Vice President and Licensed Agent

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[MNNLLE00310000ST: APPEARS IN ALL LETTER VERSIONS]

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Insured by United HealthCare Insurance Company

SERFF Tracking Number: UHLC-125834814 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 40386
Company Tracking Number: LA19039 AR (8/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: New Letter/LA19039 AR (08/08)

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-125834814 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 40386
Company Tracking Number: LA19039 AR (8/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: New Letter/LA19039 AR (08/08)

Supporting Document Schedules

Satisfied -Name: Response letter **Review Status:** Accepted for Informational 10/30/2008
Purposes

Comments:

Attachment:

08-298 AR ESRD question.pdf



UnitedHealth Group

P.O. Box 130
Montgomeryville PA 18936

October 29, 2008

Stephanie Fowler
Arkansas Insurance Department
VIA: SERFF

RE: United HealthCare Insurance Company
NAIC #: 0707-79413
Form #: LA 19039 AR (8/08) et al
SERFF #: UHLC-125834814

Dear Ms. Fowler:

This letter is in response to the Department's October 23, 2008 request for direction regarding the sentence "[y]ou cannot be turned down for coverage if you qualify, based on your answer to one quick health question **" within form number LA 19041 AR (8/08).

First, we would like to thank you for bringing this matter to our attention. The previously submitted form LA19041 AR (8/08) was missing the accompanying footnote to the double asterisk in the highlighted sentence. We have attached a corrected version for your review and approval. As you can see, the footnote reads as follows: "****See your Enrollment Application for the question you need to answer.**" This reference is to the following question contained on Enrollment Application A12505UIDUAR01 01A, previously approved by the Department effective 9/22/2005:

"Do you have end-stage renal disease, or are you currently receiving dialysis, or have you been diagnosed, within the past 90 days, with kidney disease that requires dialysis?"

Please contact our office if you have further questions or concerns.

Sincerely,

A handwritten signature in black ink, appearing to read "Judah Rosenstein".

Judah Rosenstein
Compliance Consultant
Phone: 267-470-1541
Email: judah_s_rosenstein@uhc.com

SERFF Tracking Number: UHLC-125834814 State: Arkansas
 Filing Company: United HealthCare Insurance Company State Tracking Number: 40386
 Company Tracking Number: LA19039 AR (8/08)
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: MEDICARE SUPPLEMENT
 Project Name/Number: New Letter/LA19039 AR (08/08)

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	LETTER	09/26/2008	LA19041 AR _8-08_.pdf

[ALWAYS PASS]

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[MNNLEA1000000ST: APPEARS IN ALL LETTER VERSIONS]

Find out why over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLE020000D0ST: APPEARS IN ALL LETTER VERSIONS]

- The only Medicare Supplement that carries the AARP name.

((LINE))

*"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN*

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXX].

[MNNLE2200000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.±

[MNNLE32000000ST: APPEARS IN ALL LETTER VERSIONS]

- Competitively priced plans to fit your needs and budget.

[MNNLE42000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [99.4%] of claims processed within 10 days.±

LA19041 AR (8/08)

[MNNLLE52000000ST: APPEARS IN ALL LETTER VERSIONS]

- Over [94%] Customer Satisfaction Rate.±

[MNNLLE60200000ST: APPEARS IN ALL LETTER VERSIONS]

- More plans to choose from than most competitors.≈

Footnote appears at end of letter in 10 pt font:

≈The number of plans available in [2008] verified at the insurer's web site and/or by telephone calls to the insurers.

[MNNLLE0400100DST: APPEARS IN 1ST EFFORT LETTER VERSIONS WITH DEFAULT PLAN OFFER]

Dear [Sample A. Sample],

Thank you for requesting information on an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplemental plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE0400100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS TAILORED TO A SPECIFIC PLAN]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Supplement Insurance Plan [X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really

add up. Plan [X] provides benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

***[MNNLLE0400100MST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO MULTIPLE PLANS]***

Dear [Sample A. Sample],
Thank you for requesting information on AARP® Medicare Supplement Insurance Plans [X/X/X], insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. AARP Medicare Supplement Plans [X/X/X] provide benefits to help with the 20% that Medicare doesn't pay, plus benefits for hospitalization and more.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

[MNNLLE04002000ST: APPEARS IN 2ND EFFORT LETTER VERSIONS]

Dear [Sample A. Sample],
We recently sent you the information you requested regarding an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. However, we haven't received your application yet. Please mail it in today, if you haven't done so already, so that you don't miss out.

***[MNNLLE0500100TST: APPEARS IN 1ST EFFORT LETTER VERSIONS
TAILORED TO SPECIFIC OR MULTIPLE PLANS]***

Here's the information you requested on AARP Medicare Supplement Insurance [Plan/Plans X/X/X].

[MNNLLE0600000ST: APPEARS IN ALL LETTER VERSIONS]

All of the plans offer basic benefits, including your Medicare Parts A and B co-insurance.

[MNNLLE07A00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan A: This is the most economical plan. It covers the basic benefits, including your Medicare Parts A and B co-insurance, and your first three pints of blood each year.]

[MNNLLE07B00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan B: In addition to the basic benefits, Plan B covers your Medicare Part A deductible.]

[MNNLLE07C00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan C: This is the most popular plan chosen by AARP members. In addition to the basic benefits, Plan C covers skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, and foreign travel emergency care.]

[MNNLLE07D00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan D: In addition to the basic benefits, Plan D covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07E00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan E: In addition to the basic benefits, Plan E covers skilled nursing facility co-insurance, your Medicare Part A deductible, foreign travel emergency care, and preventive care not covered by Medicare.]

[MNNLLE07F00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan F: This is a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, Plan F covers skilled nursing facility

co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles. It also offers you 100% of Medicare Part B excess charges.]

[MNNLLE07G00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan G: In addition to the basic benefits, Plan G covers skilled nursing facility co-insurance, your Medicare Part A deductible, 80% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07H00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan H: In addition to the basic benefits, Plan H covers skilled nursing facility co-insurance, your Medicare Part A deductible, and foreign travel emergency care.]

[MNNLLE07I00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan I: In addition to the basic benefits, Plan I covers skilled nursing facility co-insurance, your Medicare Part A deductible, 100% of Part B excess charges, foreign travel emergency care, and at-home recovery care.]

[MNNLLE07J00000ST: APPEARS IN ALL LETTER VERSIONS]

[Plan J: This is the most comprehensive plan available. In addition to the basic benefits, Plan J covers skilled nursing facility co-insurance, your Medicare Parts A and Part B deductibles, 100% of Part B excess charges, foreign travel emergency care, at-home recovery care, and preventive care not covered by Medicare.]

MNNLLE08001000ST: APPEARS IN ALL LETTER VERSIONS]

Of course, you can apply for **any** plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.** See the enclosed *Your Guide to AARP's Medicare Supplement Insurance Portfolio of Plans* for other important acceptance information. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX].

[MNNLLE09001000ST: APPEARS IN ALL LETTER VERSIONS]

Advantages of AARP Medicare Supplement Plans

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

[MNNLLE00100I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[MNNLLE00111000ST: APPEARS IN ALL LETTER VERSIONS]

The only Medicare supplement plans that carry the name you trust — AARP.

With a wide range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, you can find a plan that fits your needs and budget. You will also enjoy excellent customer service and quick claims handling. †

[MNNLLE00131000ST: APPEARS IN ALL LETTER VERSIONS]

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-

care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.** Receive an additional 5% discount if both you and your spouse enroll on a shared account.
- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

[MNNLE00141000ST: APPEARS IN ALL LETTER VERSIONS]

Why choose an AARP Medicare Supplement plan over a Medicare Advantage Plan?

Medicare Supplement Insurance plans help you maintain control over your healthcare and your budget and allow you to enjoy the following:

- You choose your own hospitals, specialists or doctors without need for referrals or prior-approval for care of any kind.
- Ability to move or travel nationwide without worrying about leaving a network
- Less restrictions on the amount of time you need to spend in a hospital or rehabilitation facility.
- Added security... Medicare supplement plans are guaranteed renewable — you can never be cancelled because of your age, your health, or the

- number of claims you make as long as you pay your premiums when due and submit factually correct enrollment information.
- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

[MNNLLE00151000ST: APPEARS IN ALL LETTER VERSIONS]

Rate stability, and coverage wherever you go. The plans offer rate stability; in fact, rates have increased, on national average, [less than 5% in the past four years]. What's more, you can't be singled out for a rate increase; and your supplemental insurance coverage will travel with you, nationwide, or follow you if you move.

[MNNLLE00161000ST: APPEARS IN ALL LETTER VERSIONS]

Prescription drug benefits. While you can no longer purchase Medicare supplement plans that offer prescription drug benefits, there is a Medicare-approved prescription drug plan available: AARP MedicareRx Plan is insured by United HealthCare Insurance Company and contracts with the federal government. For more information, call <1-888-867-5564 (1-877-730-4192 TTY)> Monday-Friday, 8 a.m. to 8 p.m., EST or Saturday, 8 a.m. to 5 p.m., EST.

[MNNLLE00171000ST: APPEARS IN ALL LETTER VERSIONS]

Apply today! Simply fill out and return the enclosed application. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[MNNLLE00180000ST: APPEARS IN ALL LETTER VERSIONS]

Important notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If

you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

[MNNLLE00191000ST: APPEARS IN ALL LETTER VERSIONS]

Questions? A Personal Health Insurance advisor has answers.

After you've looked through these materials, if you still have questions, just call **[1-8XX-XXX-XXX]**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[MSNLLE00220000ST: APPEARS IN ALL LETTER VERSIONS]

Please read all important legal disclaimers at the end of this letter.

[MNNLLE00230000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

± Based on internal [2007] company data. / www.aarphealthcare.com/statistics

[MNNLLE00240000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at bottom of same page in 10 pt font:

† 99.4% of claims processed within 10 days. Based on internal [2007] company data. / www.aarphealthcare.com/statistics

[MNNLLE00301000AR: APPEARS IN ALL LETTER VERSIONS]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay 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 does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

[MNNLLE00310000ST: APPEARS IN ALL LETTER VERSIONS]

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit [www.aarphealth.com]
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company