

SERFF Tracking Number: UHLC-125698011 State: Arkansas  
Filing Company: United HealthCare Insurance Company State Tracking Number: 39328  
Company Tracking Number: AS662 (5/08)  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: Medicare Supplement  
Project Name/Number: ATM Ads/AS662 (5/08)

## Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-125698011 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39328

Sub-TOI: MS05G.001 Plan A Co Tr Num: AS662 (5/08) State Status: Filed-Closed

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

Author: Michelle Ambach Disposition Date: 07/03/2008

Date Submitted: 06/17/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: ATM Ads

Project Number: AS662 (5/08)

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/03/2008

State Status Changed: 07/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance "AARP Health Care Options". This advertising is new and does not replace any material previously approved by the Department.

These Invitations to Inquire will run in the November 2008 issue of AARP The Magazine. The Policy Form Number GRP79171 GPS-1 appears on the attached Ads in the Disclaimer paragraph.

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## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$25.00	06/17/2008	20936889

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/03/2008	07/03/2008

### 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	06/23/2008	06/23/2008	Cheryl Gomez	06/24/2008	06/24/2008

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## **Disposition**

Disposition Date: 07/03/2008

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	Objection Response	Filed	No
Form	PRINT AD	Filed	No
Form	PRINT AD	Filed	No
Form	PRINT AD	Filed	No
Form	PRINT AD	Filed	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/23/2008  
Submitted Date 06/23/2008  
Respond By Date 07/23/2008

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing.

### Objection 1

- PRINT AD (Form)

Comment: Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please add the word "Insurance" to the introductory paragraph of this form.

### Objection 2

- PRINT AD (Form)

Comment: Rule 41 Section 7 (B) (3) states "an advertisement shall not use the words "only" , "Just", "merely", "minimum", or similar words or phrases to describe the applicability of any exceptions and reductions..."

With that being said, please remove the word "only" from the introductory paragraph of this form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/24/2008  
Submitted Date 06/24/2008

Dear Stephanie Fowler,

### Comments:

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## Response 1

Comments: Objection Response.

### Related Objection 1

Applies To:

- PRINT AD (Form)

Comment:

Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please add the word "Insurance" to the introductory paragraph of this form.

### Related Objection 2

Applies To:

- PRINT AD (Form)

Comment:

Rule 41 Section 7 (B) (3) states "an advertisement shall not use the words "only" , "Just", "merely", minimum", or similar words or phrases to describe the applicability of any exceptions and reductions..."

With that being said, please remove the word "only" from the introductory paragraph of this form.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Michelle Ambach

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## Form Schedule

Lead Form Number: AS662 (5/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AS662 (5/08)	Advertising	PRINT AD	Initial		45	AS662 (5 08)-all states except FL DE.pdf
Filed	AS663 (5/08)	Advertising	PRINT AD	Initial		45	AS663 (5 08)-all states except FL DE.pdf
Filed	AS664 (5/08)	Advertising	PRINT AD	Initial		45	AS664 (5 08)-All states except FL DE.pdf
Filed	AS665 (5/08)	Advertising	PRINT AD	Initial		45	AS665 (5 08)-all states except FL DE.pdf



**Turning 65 is an important milestone in my life. Choosing the right Medicare Supplement plan is important, too.**

**An AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, can help pay some of the 20% of medical expenses not covered by Medicare Part B.**

- No network restrictions — see any doctor or go to any hospital that accepts Medicare.
- Medicare's [2008] initial hospital deductible is [\$1,024] and this is your responsibility to pay. With an AARP Medicare Supplement Insurance Plan, you could cover some of the expenses Medicare doesn't.
- Get the care you need, when you need it, from any doctor that accepts Medicare, wherever you are in the U.S.

**Call now to talk with a Customer Service Representative**

**and get a free information kit to help you decide which plan is right for you.**

**X-XXX-XXX-XXXX Code: XXX**

For TTY, call XXX-XXX-XXXX

These plans carry the AARP name and United HealthCare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members.

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

AARP Health is a collection of health-related products, services and insurance programs available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No. GRP79171GPS-1(G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. This is a solicitation of insurance. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.



**Medicare only covers 80%  
of Part B expenses. The other 20%  
is up to you.**

**An AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, can help pay some of the 20% of medical expenses not covered by Medicare Part B.**

- No network restrictions — see any doctor or go to any hospital that accepts Medicare.
- Medicare's [2008] initial hospital deductible is [\$1,024] and this is your responsibility to pay. With an AARP Medicare Supplement Insurance Plan, you could cover some of the expenses Medicare doesn't.
- Get the care you need, when you need it, from any doctor that accepts Medicare, wherever you are in the U.S.

**Call now to talk with a Customer Service Representative**

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**I went with a company that had a range of plans that I could choose from and they let me keep my doctor. Isn't it time you looked for coverage like this?**

### **Relax – you're not alone.**

- Keep your relationships with those medical professionals you know and depend on who accept Medicare.
- No network restrictions – see any doctor or go to any hospital that accepts Medicare.
- An AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, helps cover some of the 20% of out-of-pocket costs not covered by Medicare Part B.

### **Call now to talk with a Customer Service Representative**

**and get a free information kit to help you decide which plan is right for you.**

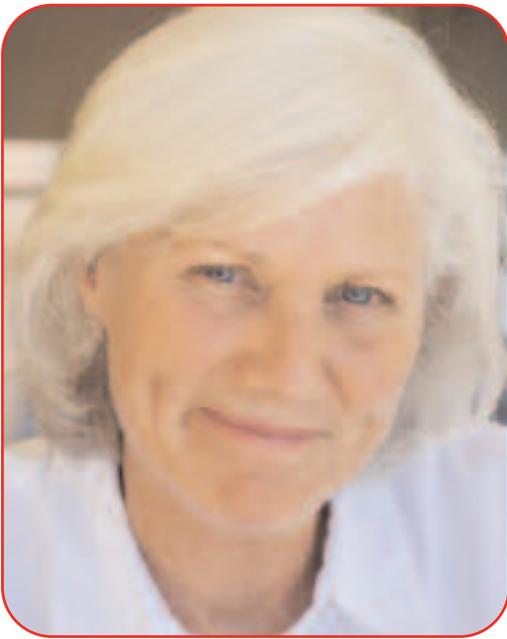
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**I thought when I enrolled in Medicare that all of my medical expenses would be covered... then I got a bill from the hospital.**

### **Learn more about AARP® Medicare Supplement Insurance Plans.**

- Keep your relationships with those medical professionals you know and depend on who accept Medicare.
- Get the care you need, when you need it, from any doctor that accepts Medicare, wherever you are in the U.S.
- An AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, helps cover some of the 20% of out-of-pocket costs not covered by Medicare Part B.

**Call now for a free AARP Medicare Supplement information kit.**

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## Supporting Document Schedules

<b>Satisfied -Name:</b>	Objection Response	<b>Review Status:</b>	
<b>Comments:</b>		Filed	07/03/2008
<b>Attachment:</b>			
AR08-067.doc			

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