

SERFF Tracking Number: UHLC-125715848 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 39462
Company Tracking Number: LA19162 (6/07)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Pre-Approach/LA19162 (6/07)

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-125715848 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39462

Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19162 (6/07) State Status: Filed-Closed

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

Author: Michelle Ambach Disposition Date: 07/24/2008

Date Submitted: 06/30/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Pre-Approach

Project Number: LA19162 (6/07)

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/24/2008

State Status Changed: 07/24/2008

Corresponding Filing Tracking Number:

Filing Description:

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:

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

Members who enroll in the AARP Medicare Supplement Plans will be issued certificates with Certificate Form Nos. MSA 1959, et al, which were submitted to the Department on August 18, 2005 and approved on September 1, 2005.

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“The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as the statement “.....not connected with, or endorsed by, the U.S. Government or the federal Medicare program” can be found on BA8982 DIS AR (02/06) which was approved by the Department on 3/20/06 under file no: BA8982 DIS AR (02/06).

The enrollment applications to be used with this advertising were approved by the Department on 9/22/05 under file no: A10103UIMMST01 01A, et al.

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$375.00
 Retaliatory? No
 Fee Explanation: State required filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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United HealthCare Insurance Company \$375.00 06/30/2008 21136415

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/24/2008	07/24/2008

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	07/10/2008	07/10/2008	Cheryl Gomez	07/22/2008	07/22/2008

SERFF Tracking Number: UHLC-125715848 *State:* Arkansas
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Disposition

Disposition Date: 07/24/2008

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	Yes
Form	LETTER-1ST EFFORT	Filed	Yes
Form	BROCHURE-1ST EFFORT	Filed	Yes
Form	STUFFER-1ST EFFORT- FEATURES INSERT	Filed	Yes
Form	STUFFER-1ST EFFORT-QUICK REFERENCE GUIDE	Filed	Yes
Form	OUTSIDE ENVELOPE-1ST EFFORT	Filed	Yes
Form	LETTER-3RD EFFORT	Filed	Yes
Form	STUFFER-3RD EFFORT	Filed	Yes
Form	OUTSIDE ENVELOPE-3RD EFFORT	Filed	Yes
Form	LETTER-5TH EFFORT	Filed	Yes
Form	OUTSIDE ENVELOPE-5TH EFFORT	Filed	Yes
Form	LETTER-6TH EFFORT	Filed	Yes
Form	OUTSIDE ENVELOPE-6TH EFFORT	Filed	Yes
Form	BIRTHDAY CARD-7TH EFFORT	Filed	Yes
Form	INSURED LIFT NOTE-7TH EFFORT	Filed	Yes
Form	UNSURED LIFT NOTE-7TH EFFORT	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/10/2008
Submitted Date 07/10/2008
Respond By Date 08/11/2008

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing.

Objection 1

- INSURED LIFT NOTE-7TH EFFORT (Form)

Comment: Please add a disclosure stating that your product is not connected or endorsed by the U.S. Government or the Federal Medicare Program.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/22/2008
Submitted Date 07/22/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Objection Response.

Related Objection 1

Applies To:

- INSURED LIFT NOTE-7TH EFFORT (Form)

Comment:

Please add a disclosure stating that your product is not connected or endorsed by the U.S. Government or the Federal Medicare Program.

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Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Objection Response.

Related Objection 1

Applies To:

- INSURED LIFT NOTE-7TH EFFORT (Form)

Comment:

Please add a disclosure stating that your product is not connected or endorsed by the U.S. Government or the Federal Medicare Program.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response

Comment: Objection Response.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Michelle Ambach

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Form Schedule

Lead Form Number: LA19162 (6/07)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19162 (6/07)	Advertising	LETTER-1ST EFFORT	Initial		45	LA19162 (6-07).pdf
Filed	BA9856 (6/07)	Advertising	BROCHURE-1ST EFFORT	Initial		45	BA9856 (6-07).pdf
Filed	SA5030 (6/07)	Advertising	STUFFER-1ST EFFORT- FEATURES INSERT	Initial		45	SA5030 (6-07).pdf
Filed	SA5029 (6/07)	Advertising	STUFFER-1ST EFFORT-QUICK REFERENCE GUIDE	Initial		45	SA5029 (6-07).pdf
Filed	OA4253 (6/07)	Advertising	OUTSIDE ENVELOPE-1ST EFFORT	Initial		45	OA4253 (6-07).pdf
Filed	LA19163 (6/07)	Advertising	LETTER-3RD EFFORT	Initial		45	LA19163 (6-07).pdf
Filed	SA5031 (6/07)	Advertising	STUFFER-3RD EFFORT	Initial		45	SA5031 (6-07).pdf
Filed	OA4254 (6/07)	Advertising	OUTSIDE ENVELOPE-3RD EFFORT	Initial		45	OA4254 (6-07).pdf
Filed	LA19435 S (8/07)	Advertising	LETTER-5TH EFFORT	Initial		45	LA19435 S (8-07).pdf
Filed	OA4275 (8/07)	Advertising	OUTSIDE ENVELOPE-5TH EFFORT	Initial		45	OA4275 (8-07).pdf
Filed	LA19436 S (8/07)	Advertising	LETTER-6TH EFFORT	Initial		45	LA19436 S (8-07).pdf
Filed	OA4276 (8/07)	Advertising	OUTSIDE ENVELOPE-6TH EFFORT	Initial		45	OA4276 (8-07).pdf

1st Effort

[MSPALE000010B0ST: APPEARS IN ALL LETTER VERSIONS]

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(AARP Health ® logo)
Medicare Supplement Insurance
Insured by United HealthCare Insurance Company

Specially prepared for:

[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]

[MSPALE001010B0ST: APPEARS IN ALL LETTER VERSIONS (PRINTS IN RED)]

((upper right))

Choose your plan and *you're all set.*

1. Review your Medicare Supplement Kit.
2. Call [1-800-XXX-XXXX] with questions.
3. Complete and mail your Enrollment Form.
4. Relax, knowing your Medicare Supplement coverage is taken care of.

[MSPALE002010B0ST: APPEARS IN ALL LETTER VERSIONS]

Dear Sample A. Sample,
Thank you for requesting information that can help you make an informed decision about your future health care coverage. This Medicare Supplement Kit has everything you need to understand and enroll in one of the AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company. It's great that you're taking the initiative and exploring your options.

Understanding the basics begins here.

Medicare is a government plan created to help Americans 65 and older pay some of their health care costs. Generally, the month you turn 65, you become eligible for Medicare. As you may know, Medicare is designed to help you with medical and hospital expenses, not cover them completely. Because your

responsibility could be thousands of dollars,* Medicare supplement insurance is a smart way to help you pay some of those costs. You'll find more complete details in *Your Quick Reference Guide*.

((footnote must appear at the bottom of the same page))

*Juliette Cubanski, et al., *Medicare Chartbook*, Third Edition, Summer 2005, [<http://www.kff.org/medicare/7284.cfm>] (December 6, 2006) p. 32.

[MSPALE003010B0ST: APPEARS IN ALL LETTER VERSIONS]

Review the information you requested.

Your Medicare Supplement Kit has an introduction to Medicare, a description of options to help supplement your coverage, and everything you need to choose a Medicare supplement plan. Here's how to use the kit and understand how Medicare supplement insurance works, so you can complete your Enrollment Form:

- Start with *Your Quick Reference Guide*
- Review *Your Personalized Quote Booklet* for complete details, including:
 - *Your Personal Quotation*, with the benefits and monthly costs for plans you were interested in, or the most popular plans offered
 - *Cover Page-Rates*, with monthly payments for all plans available in your state
 - *Cover Pages*, which include plan benefits-at-a-glance
 - *Your Guide*, with eligibility, guaranteed acceptance, and exclusions information
 - *Outlines of Coverage*, with details for every plan available in your state
- Learn about AARP exclusive member services [in *Your Features Insert*]
- Complete and mail your Enrollment Form

[MSPALE004010B0ST: APPEARS IN ALL LETTER VERSIONS]

((lower right))

over, please

[MSPALE005010BDST: APPEARS IN DEFAULT LETTER VERSIONS]

Here's information on AARP Medicare Supplement [Plan X/PlansXXX]:

Get the plan that works for you. Most Medicare supplement plans provide basic benefits for Medicare Part A hospital co-insurance and Part B medical co-insurance, and offer varying levels of coverage. While some other health insurance carriers may offer only a few plans, there is a range of AARP Medicare Supplement Plans to choose from.

If these plans don't quite meet your needs or budget, remember that you have other plan options. See *Your Personalized Quote Booklet* for complete details for these and all other plans available in [State Name].

[MSPALE005010BTST: APPEARS IN TAILORED LETTER VERSIONS]

Here's the information you requested on AARP Medicare Supplement [Plan X/PlansXXX]:

Get the plan that works for you. Most Medicare supplement plans provide basic benefits for Medicare Part A hospital co-insurance and Part B medical co-insurance, and offer varying levels of coverage. While some other health insurance carriers may offer only a few plans, there is a range of AARP Medicare Supplement Plans to choose from.

If these plans don't quite meet your needs or budget, remember that you have other plan options. See *Your Personalized Quote Booklet* for complete details for these and all other plans available in [State Name].

[MSPALE0A6010B0ST]

- **Plan A.** This is the most economical plan and covers the basic benefits. So, your Medicare Parts A and B co-insurance will be covered.

[MSPALE0B6010B0ST]

- **Plan B.** This plan covers the basic benefits, plus your Medicare Part A in-hospital deductible.

[MSPALE0C6010B0ST]

- **Plan C.** This is the most popular plan and covers the basic benefits, as well as skilled nursing facility co-insurance, foreign travel emergency care, and your Medicare Parts A and B deductibles.

[MSPALE0D6010B0ST]

- **Plan D.** This plan covers the basic benefits, as well as skilled nursing facility co-insurance, your Medicare Part A in-hospital deductible, foreign travel emergency care, and at-home recovery care.

[*\[MSPA0E6010B0ST\]*](#)

- **Plan E.** This plan is an economical choice if you need coverage for preventive tests and services not covered by Medicare. It covers the basic benefits, as well as skilled nursing facility co-insurance, your Medicare Part A in-hospital deductible, foreign travel emergency care, and preventive care not covered by Medicare.

[*\[MSPA0F6010B0ST\]*](#)

- **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.

[*\[MSPA0G6010B0ST\]*](#)

- **Plan G.** This plan covers the basic benefits, as well as coverage for skilled facility nursing co-insurance, your Medicare Part A in-hospital deductible, 80% of your Medicare Part B excess charges, foreign travel emergency care, and at-home recovery care.

[*\[MSPA0H6010B0ST\]*](#)

- **Plan H.** This plan covers the basic benefits, as well as coverage for skilled nursing facility co-insurance, your Medicare Part A in-hospital deductible and foreign travel emergency care.

[*\[MSPA0I6010B0ST\]*](#)

- **Plan I.** This plan covers the basic benefits, as well as coverage for skilled nursing facility co-insurance, your Medicare Part A in-hospital deductible, 100% of your Medicare Part B excess charges, foreign travel emergency care and at-home recovery care.

[*\[MSPA0J6010B0ST\]*](#)

- **Plan J.** This is the most comprehensive plan available. It includes the basic benefits, plus coverage for skilled nursing facility co-insurance, your Medicare Parts A and B deductibles, 100% of your Medicare Part B excess charges,

foreign travel emergency care, at-home recovery care and preventive care not covered by Medicare.

[MSPA0K6010B0ST]

• **Plan K.** This plan covers 50% of the Part A deductible for days 1–60 in a hospital, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of: Part B co-insurance and skilled nursing facility co-insurance. Once you reach the out-of-pocket limit of **[\$X,XXX]**, the plan will then pay 100% of the Part A and B deductibles and co-insurance for the remainder of the year.

[MSPA0L6010B0ST]

• **Plan L.** This plan covers 75% of the Part A deductible for days 1–60 in a hospital, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of: Part B co-insurance and skilled nursing facility co-insurance. Once you reach the out-of-pocket limit of **[\$X,XXX]**, the plan will then pay 100% of the Part A and B deductibles and co-insurance for the remainder of the year.

[MSPA008010B0ST: APPEARS IN ALL LETTER VERSIONS]

Here's why you should send in your Enrollment Form today.

Be more prepared for future health care expenses. When you enroll in an AARP Medicare Supplement Plan before the end of the month you turn 65, you won't have any waiting period for pre-existing conditions. Otherwise, it could be as long as 6 months before you could be covered for health conditions you already have. As long as you enroll by the end of your 65th birth month, you'll immediately be eligible to have your claims considered for covered hospital stays or care.

Your Enrollment Form will be held and you will be contacted if additional information is needed. When you're within 3 months of your 65th birthday, your enrollment will be processed. Your Certificate of Insurance will be mailed to you, and your Medicare supplement coverage will begin on the first day of the month you turn 65.

[MSPA00901NB0ST: APPEARS IN NON-MEMBER LETTER VERSIONS]

Feel confident about making the right choice.

Join the millions of Americans** who have already chosen an AARP Medicare Supplement Insurance, Insured by United Healthcare Insurance Company, for their needs. To begin your enrollment, complete the enclosed AARP Membership

Form. Then, send it along with your AARP membership dues and your completed Enrollment Form.

((footnote must appear at the bottom of the same page))

**Based on [2007] internal company data. [<http://www.aarphealthcare.com/statistics>].

[MSPALE00901MB0ST: APPEARS IN INSURED MEMBER/UNINSURED MEMBER LETTER VERSIONS]

Feel confident about making the right choice.

Join the millions of Americans** who have already chosen an AARP Medicare Supplement Insurance, Insured by United Healthcare Insurance Company, for their needs. Since you are already an AARP member, you are ahead of the game.

((footnote must appear at the bottom of the same page for TX))

**Based on [2007] internal company data. [<http://www.aarphealthcare.com/statistics>].

[MSPALE010010B0ST: APPEARS IN ALL LETTER VERSIONS]

((lower right))

continued

[MSPALE011010B0ST: APPEARS IN ALL LETTER VERSIONS]

Consult a Personal Health Insurance advisor for guidance, [1-800-XXX-XXXX].

It's natural to have questions. So, as you read through the Medicare Supplement Kit, a good way to get answers is to call a Personal Health Insurance advisor who will help you and guide you to the plan that's best for you. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time. It will be a pleasure to service your health care needs.

Sincerely,
Jay Fleming, Licensed Agent
Member Services
AARP Health

[MSPA012010B0YS: APPEARS IN ALL LETTER VERSIONS THAT HAVE ONLINE ENROLLMENT]

P.S. The beauty of choosing your plan now is that you'll have that part of your health care all set, so please review *Your Personalized Quote Booklet*. To enroll, mail your Enrollment Form, call [1-800-XXX-XXXX], or visit online at [www.xxxxxxxx.com].

[MSPA012010B0NS: APPEARS IN ALL LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

P.S. The beauty of choosing your plan now is that you'll have that part of your health care all set, so please review *Your Personalized Quote Booklet*. To enroll, mail your Enrollment Form or call [1-800-XXX-XXXX].

[MSPA013010B0ST: APPEARS IN ALL LETTER VERSIONS]

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

AARP Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliates are the insurer. AARP contracts with insurers to make coverage available to AARP members. 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.

In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

Please see the enclosed Guide for a complete description of the eligibility requirements, exclusions and limitations.

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 us on the Web at www.aarphealthcare.com/guidetohealth.

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



Health

Medicare Supplement Insurance

insured by United HealthCare
Insurance Company

Insured by United HealthCare Insurance Company of New York for New York residents.



Make an ***informed choice*** about your future health care insurance coverage.

Put an AARP® Medicare Supplement Insurance Plan to work for you.

Prepared for:

Mr. Sample A. Sample

Your Personalized Quote Booklet

Your Features Insert.

There's **more** to look forward to.



Health

Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

Enjoy these extra features, at no extra cost to you.

Nurse HealthLine

Qualified 24-hour assistance. provided by OptumHealth. Call toll-free to speak directly with a caring registered nurse about your questions, anytime, day or night.

Prescription answers. Receive information on prescription drugs or over-the-counter medications.

Education. Learn about chronic health conditions, get self-care tips, or discuss treatment options.

Decision making. Get help to decide whether to see a doctor or seek emergency care.

Audio library. Listen to any of the Health Information Library's recorded messages on more than 1,100 health and wellness topics (available in both English and Spanish).

Bilingual resources. Speak with nurses in English or Spanish, or use translation assistance in over 140 languages.

Pharmacy Discounts

Discounts on prescriptions.

With pharmacy discounts, save money on any FDA-approved prescription medication at thousands of participating retail pharmacies nationwide. Or order your prescription drugs through the mail order service and get convenient home-delivery. If you already have prescription drug coverage, you can use the prescription discount card to receive savings on prescription drugs not covered by your plan. This is not a Medicare Part D plan.

Health Essentials catalog.

Request a free catalog, provided by Walgreens, filled with a huge selection of vitamins, supplements, over-the-counter medications, personal-care products and more.

Medical supply services.

Enjoy free home-delivery of Medicare Part B-reimbursed diabetes testing and respiratory supplies. You'll choose from a wide selection of quality products, plus Medicare Part B and supplemental insurance claims will be submitted for you. You'll also get reminder calls when it's time to reorder, so you'll never run out of supplies.

Vision Discounts

AARP® Vision Discounts, provided by EyeMed Vision Care (EyeMed), help participants save on every purchase and on routine eye exams.

The savings. Save 30% off the regular price of eyewear, including bifocals, trifocals, lens options, and frames.* Contact lens wearers save 10% on disposables and 20% on non-disposables, and receive \$10 off the price of a contact lens exam.

The services. You only pay \$40 for a routine eye exam for eyeglasses. As an AARP member, you also receive an Eye Health Exam Report that details the results of your exam. In addition, you receive a 90-day, 100%-satisfaction guarantee on every eyewear purchase.

The convenience. To benefit from the savings and service of this vision discount program, visit any participating LensCrafters, Sears Optical, JCPenney Optical, Target Optical, EYEXAM of California, and Pearle Vision locations, or one of thousands of independent Doctors of Optometry.** Simply show your AARP Health card to begin saving today!

To find a participating provider near you, call **[1-800-XXX-XXXX]** or visit **[www.xxxxxxx.com]** and search under Vision Discounts and/or Prescription Discounts.

Questions?

Call **[1-800-XXX-XXXX]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET, or visit **[www.xxxxxxx.com]**.

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.

*30% discount only available when a complete pair of glasses (frames, lenses, and lens options) is purchased in the same transaction. Items purchased separately will be discounted at 15% off the retail price.

**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 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.

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. Consult a health care professional with questions about your health care needs. 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. 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 recommendations for individuals. You are strongly encouraged to evaluate your needs before making decisions that impact your health.

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

Your Quick Reference Guide.
**Start by understanding
 how Medicare works.**



Health

Medicare Supplement Insurance
 insured by United HealthCare
 Insurance Company

Medicare was designed to help pay some of your health care costs, not cover them completely. The chart below explains how the different parts work, so you'll be prepared to make a choice that fits your needs.

<p>Original Medicare Part A Hospital Insurance</p>	<p>For most people, Part A comes with no monthly premium. It's designed to help cover inpatient hospital care, including skilled nursing facility stays (following a qualified hospital stay) and hospice care. You are responsible for deductibles and co-insurance.</p>
<p>Original Medicare Part B Medical Insurance</p>	<p>Part B helps cover doctor's visits and outpatient care. It also covers some other medical services not covered by Part A, such as some services of physical and occupational therapists. The premium is [\$93.50], and can be deducted directly from your Social Security benefits. You're responsible for the deductible paid each year and co-insurance.</p>
<p>Medicare Advantage Plans / Medicare Part C HMOs and PPOs for Hospital and Medical</p>	<p>Medicare Advantage Plans are health plan options, approved by Medicare and run by private companies. When you join a Medicare Advantage Plan, you are still in Medicare. These plans provide all of your Part A (hospital) and Part B (medical) coverage. Generally, you can only use doctors and hospitals in the plan network. Depending on the Medicare Advantage Plan you choose, prescription drug coverage (Part D) may or may not be included. Premiums vary by insurance provider. If you choose a Medicare Advantage Plan, you do not need a Medicare supplement plan.</p>
<p>Medicare Part D Prescription Drug Coverage</p>	<p>This insurance may help lower your prescription drug costs. Private insurance providers approved by Medicare offer these plans, and premiums may vary. There will be differences between plans, including what drugs are covered and which pharmacies you can use.</p>

For more information about Medicare, go to www.medicare.gov.

Medicare supplement insurance works to help pay some of the costs not covered by Medicare.

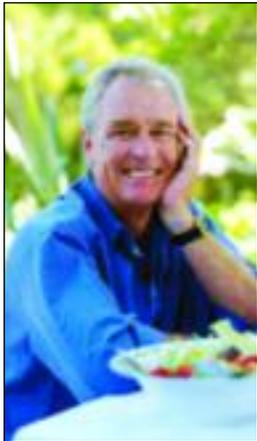
Medicare supplement insurance, also known as Medigap, is offered by private insurance companies. If you're enrolled in Medicare Parts A and B, a Medicare supplement plan can help you pay some of the costs that Parts A and B don't cover, such as co-insurance and deductibles. Medicare supplement plans are standardized, so plans are the same across insurance providers. Plans are identified by letters A through L, and providers who choose to offer Medicare supplement plans must make Plan A available, but don't have to offer all plans. Premiums vary by plan and provider, and coverage travels with you wherever you go in the U.S. Medicare supplement plans do not include Part D coverage for prescription drugs.

In some states, Medicare supplement plans may be available to persons eligible for Medicare by reason of disability. Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4). AARP Medicare Supplement Insurance Plans are insured by United HealthCare Insurance Company. AARP Health is a collection of health related products, services and insurance programs available through AARP. AARP and its affiliates are not the insurer. AARP contracts with insurers to make coverage available to AARP members. 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 purpose of AARP and its members. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before making decisions that impact your health. This is a solicitation of insurance. An agent may contact you.

Medicare supplement plans work with Original Medicare to help provide the flexibility you need. Also provided is some basic information about Medicare Advantage Plans.

	Original Medicare	Medicare Supplement Plans	Medicare Advantage Plans
Choice	Select your own doctors and hospitals.	Select your own doctors and hospitals.	You may be required to use network doctors and hospitals.
Access	See specialists without referrals.	See specialists without referrals.	You may need referrals and may be required to use network specialists.
Freedom	No network restrictions. Coverage wherever you travel in the U.S.	No network restrictions. Coverage wherever you travel in the U.S.	Network restrictions. Emergency care only for travel within the U.S.
Flexibility	Generally, you have a three-month opportunity each year to switch from Original Medicare to a Medicare Advantage Plan.	You can switch to another Medicare supplement plan at any time without penalty.	Generally, you have a three-month open enrollment period each year to switch to another Medicare Advantage Plan.
Cost	Annual premiums for Part B with deductibles, co-insurance, and co-pays.	Monthly premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly premiums, in addition to Part B, with deductibles, co-insurance, and co-pays.
Prescription Drug Coverage	No — consider purchasing a Part D plan.	No — consider purchasing a Part D plan.	May be included.

Look at an example of a Medicare supplement plan in action.



A man with Medicare Supplement Insurance Plan C had a 5-day inpatient hospital stay after having chest pains. The total amount billed for the hospital stay was [\$22,040].* Medicare paid all of the billed amount except for the [\$1,024] Part A deductible, which his Medicare Supplement Plan C paid in full.** The man also had outpatient charges, of which Medicare Part B approved [\$5,500]. Medicare paid 80% ([\$4,297.60]) after subtracting [\$128] for his Part B deductible. Since Plan C covered both the [\$128] deductible and the 20% co-insurance ([\$1,074.40]), he had no out-of-pocket expenses. **In total, his Medicare supplement plan saved him [\$2,191.20] in out-of-pocket costs.*****

*AHA Hospital Statistics ©2007 Health Forum, LLC, an affiliate of the American Hospital Association, page 169–195, Table 8.]

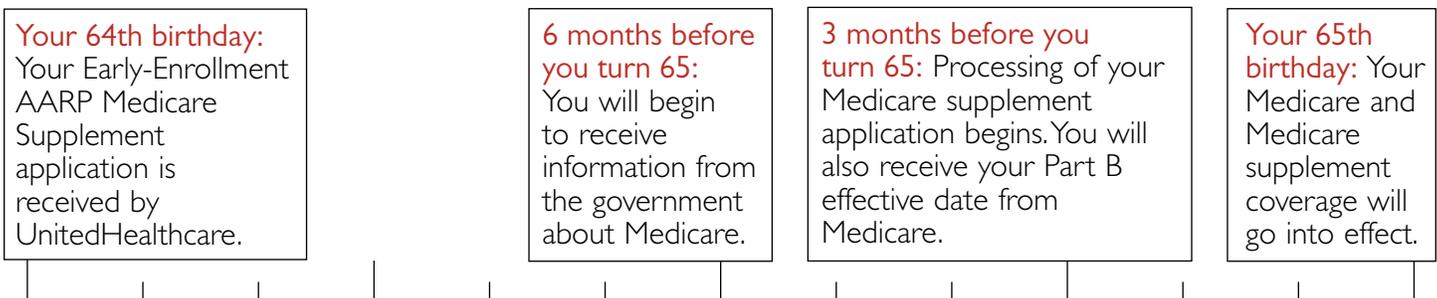
**The Part A deductible is due for the first inpatient hospital stay in a benefit period.

***Amount of savings does not reflect cost of plan.

Send in your AARP® Medicare Supplement Plan Enrollment Form today.

Everything you need to enroll is right here. For help, call a Personal Health Insurance advisor at **1-XXX-XXX-XXXX**.

Here's what to expect after you send in your Enrollment Form:





INSURED BY
United HealthCare
Insurance Company

PRSR
FIRST-CLASS MAIL
US POSTAGE PAID
AARP
HEALTH CARE
OPTIONS



Here's the Medicare Supplement Kit you requested.

You've taken the first step
toward a **healthy future.**

OA4253 (6/07)

Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York, for New York residents)
P.O. Box 1017, Montgomeryville, PA 18936-1017

3rd Effort

[MSPA000030B0ST: APPEARS IN ALL LETTER VERSIONS]

((upper left))

(AARP Health® logo)
Medicare Supplement Insurance
Insured by United HealthCare Insurance Company

Sample A. Sample

[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]

[MSPA001030B0ST: APPEARS IN ALL LETTER VERSIONS]

((Johnson Box Copy--upper right))

It's a good time to **plan** for
your future health insurance.

[MSPA002030B0ST: APPEARS IN ALL LETTER VERSIONS]

Dear Sample A. Sample,

You've done the right thing regarding your future health insurance. You requested information about AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company. Now it's time to act on what you've learned. The materials you recently received provide the information you need to choose an AARP Medicare Supplement Plan with confidence.

Test yourself with the quiz on the next page.

You know your future can be affected by the choices you make today. And the sooner you select a Medicare supplement plan, the sooner you can relax and know your plan is waiting for you. The quiz on the next page will help you see how much you know.

[MSPA003030B0ST: APPEARS IN ALL LETTER VERSIONS]

Have questions or need advice? Just call [1-800-XXX-XXXX].

It's natural to have questions, so please feel free to call a Personal Health Insurance advisor who can help guide you to the right plan that fits your needs. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

Sincerely,
Jay Fleming, Licensed Agent
Member Services
AARP Health

[MSPA00403MB0YS: APPEARS IN INSURED MEMBER/UNINSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

P.S. Already know which plan fits your needs? Enroll today — call [1-800-XXX-XXXX], complete the Enrollment Form (from the recent mailing), or visit [www.xxxxxxxx.com].

[MSPA00403NB0YS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

P.S. Already know which plan fits your needs? Enroll today — call [1-800-XXX-XXXX], complete the AARP Membership Form and Enrollment Form (from the recent mailing), or visit [www.xxxxxxxx.com].

[MSPA00403MB0NS: APPEARS IN UNINSURED MEMBER/INSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

P.S. Already know which plan fits your needs? Enroll today — call [1-800-XXX-XXXX] or complete the Enrollment Form (from the recent mailing).

[MSPA00403NB0NS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

P.S. Already know which plan fits your needs? Enroll today — call [1-800-XXX-XXXX] or complete the AARP Membership Form and Enrollment Form (from the recent mailing).

[MSPA006030B0ST: APPEARS IN ALL LETTER VERSIONS]

(((SideBar Copy--right side)))

Get the choice and value you want.

- Choose your own doctors and hospitals
- Save thousands in uncovered Medicare expenses*
- Enjoy competitive, stable rates for AARP members**
- Select from a range of plans and choose the one that works best for you
- See specialists without referrals

Join over **[2.7]** million members*** nationwide who rely on AARP Medicare Supplement Insurance.

[MSPA007030B0ST: APPEARS IN ALL LETTER VERSIONS]

*Juliette Cubanski, et al., *Medicare Chartbook*, Third Edition, Summer 2005, [<http://www.kff.org/medicare/7284.cfm>] (December 6, 2006) p. 32.

**AARP Medicare Supplement Plan rates have increased on average less than [6%] nationally in the past four years.

***[<http://www.aarphealthcare.com/statistics>].

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP nor its affiliates are the insurer. AARP contracts with insurers to make coverage available to AARP members. 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.

In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

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

Please see your previous package for information about the definitions, disclosures, eligibility, exclusions, and limitations.

Important Notice: You are entitled to receive the *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 us on the Web at www.aarphealthcare.com/guidetohealth.

3rd Effort

[MSPASE000030B0ST: APPEARS IN ALL LETTER VERSIONS]

See how much you've already ***learned***.

[MSPASE001030B0ST: APPEARS IN ALL LETTER VERSIONS]

1. Medicare supplement insurance is designed to help cover some of what Medicare doesn't already pay for, which could save me thousands of dollars.*

True False

[MSPASE002030B0ST: APPEARS IN ALL LETTER VERSIONS]

2. With a Medicare supplement insurance plan, I can pick any doctor or hospital I want.

True False

[MSPASE003030B0ST: APPEARS IN ALL LETTER VERSIONS]

3. A Medicare supplement insurance plan is guaranteed to be renewable.

True False

[MSPASE004030B0ST: APPEARS IN ALL LETTER VERSIONS]

4. With an AARP® Medicare Supplement Insurance Plan, I'll have a stable premium, which will help me stick to my budget.

True False

[MSPASE005030B0ST: APPEARS IN ALL LETTER VERSIONS]

5. Medicare supplement insurance travels with me wherever I go in the U.S., without network restrictions.

True False

[MSPASE006030B0ST: APPEARS IN ALL LETTER VERSIONS]

6. With Medicare supplement insurance, I can see a specialist without a referral.

True False

[MSPASE007030B0ST: APPEARS IN ALL LETTER VERSIONS]

7. Medicare Part A covers hospital costs and medical care such as doctor visits.

True False

[MSPASE008030B0ST: APPEARS IN ALL LETTER VERSIONS]

8. When I enroll in an AARP Medicare Supplement Plan before the end of the Month I turn 65, my covered claims will be considered after my plan effective date, even for pre-existing medical conditions.

True False

[MSPASE009030B0ST: APPEARS IN ALL LETTER VERSIONS]

9. I can be confident that my claim will be processed quickly.

True False

[MSPASE010030B0ST: APPEARS IN ALL LETTER VERSIONS]

10. To save money on prescription drugs, I can choose Medicare Part D and reduce my out-of-pocket costs.

True False

[MSPASE01103MB0YS: APPEARS IN INSURED MEMBER/UNINSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

How did you do?

Check your answers on the back. When you're ready to choose a plan, use the Enrollment Form you recently received or visit [www.xxxxxxxxxx.com]. If you need help selecting the plan that's right for you, call toll-free at [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

[MSPASE01103NB0YS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

How did you do?

Check your answers on the back. When you're ready to choose a plan, use the Enrollment Form and the AARP Membership Form you recently received or visit [www.xxxxxxxxxx.com]. If you need help selecting the plan that's right for you, call toll-free at [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

[MSPASE01103MB0NS: APPEARS IN INSURED MEMBER/UNINSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

How did you do?

Check your answers on the back. When you're ready to choose a plan, use the Enrollment Form you recently received. If you need help selecting the plan that's right for you, call toll-free at [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

[MSPASE01103NB0NS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

How did you do?

Check your answers on the back. When you're ready to choose a plan, use the Enrollment Form and the AARP Membership Form you recently received. If you need help selecting the plan that's right for you, call toll-free at [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

[MSPASE012030B0ST: APPEARS IN ALL LETTER VERSIONS]

((lower right))

(AARP Health® logo)
Medicare Supplement Insurance
Insured by United HealthCare Insurance Company

[MSPASE014030B0ST: APPEARS IN ALL LETTER VERSIONS]

((top of next page))

Here's where to check the facts.

1. **True.** Medicare only covers about 80% of Medicare Part B expenses. Without Medicare supplement insurance, the remaining 20% could cost you thousands* in out-of-pocket medical expenses.

[MSPASE015030B0ST: APPEARS IN ALL LETTER VERSIONS]

2. **True.** Unlike HMOs, with Medicare supplement plans you can choose any doctor or hospital you want, and you won't have to worry about network limitations.

[MSPASE016030B0ST: APPEARS IN ALL LETTER VERSIONS]

3. **True.** Your Medicare supplement plan is guaranteed to be 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.

[MSPASE017030B0ST: APPEARS IN ALL LETTER VERSIONS]

4. **True.** Your premium remains stable, giving you the ability to plan your budget with confidence. AARP Medicare Supplement Plan rates have increased on average less than [6%] nationally in the past four years.**

[MSPASE018030B0ST: APPEARS IN ALL LETTER VERSIONS]

5. **True.** Your Medicare supplement plan is valid wherever you go or move in the U.S., and certain plans provide emergency coverage when you're traveling outside the U.S.

[MSPASE019030B0ST: APPEARS IN ALL LETTER VERSIONS]

6. **True.** Medicare supplement insurance allows you to see specialists without referrals. What's more, with an AARP Medicare Supplement Plan, you'll have almost no claim forms to file with this coverage.

[MSPASE020030B0ST: APPEARS IN ALL LETTER VERSIONS]

7. **False.** Medicare Part A is hospital insurance and is designed to cover inpatient hospital care and services such as skilled nursing facility stays. For most people, there's no monthly premium. Medicare Part B helps cover doctor visits and outpatient care and there is a monthly premium.

[MSPASE021030B0ST: APPEARS IN ALL LETTER VERSIONS]

8. **True.** As with any standardized Medicare supplement plan, you can't be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older. If you enroll by the end of your 65th birth month, you'll receive a pre-existing conditions exclusion waiver. This means your claims for covered services starting on or after the date your plan goes into effect will be eligible for consideration, regardless of any prior health conditions you may have.

[MSPASE022030B0ST: APPEARS IN ALL LETTER VERSIONS]

9. **True.** Over [99.4%] of claims are processed within 10 days.**

[MSPASE023030B0ST: APPEARS IN ALL LETTER VERSIONS]

10. **True.** Medicare Part D insurance was developed to help lower your prescription drug costs.

[MSPASE024030B0ST: APPEARS IN ALL LETTER VERSIONS]

*Juliette Cubanski, et al., *Medicare Chartbook*, Third Edition, Summer 2005, [<http://www.kff.org/medicare/7284.cfm>], (December 6, 2006), p. 32.

**Based on [2007] internal company data. Source: [<http://www.aarphealthcare.com/statistics>].

AARP Medicare Supplement Insurance Plans, insured by **United HealthCare Insurance Company (United HealthCare Insurance Company** of New York, for New York residents.)

**In some states, plans may be available to persons eligible for Medicare by reason of disability. Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1. (G-36000-4)
This is a solicitation of insurance. An agent may contact you.**

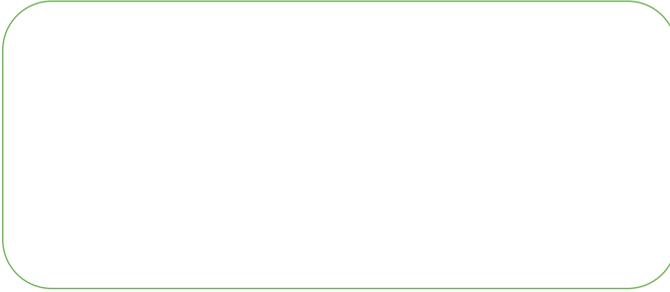
Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York, for New York residents)
P.O. Box 1017, Montgomeryville, PA 18936-1017



Health

Medicare Supplement Insurance
insured by **United HealthCare**
Insurance Company

PRESRT STD
U.S. POSTAGE PAID
AARP
HEALTH CARE OPTIONS



Your future deserves
attention **now.**

OA4254 (6/07)

5th Effort

[MSPALE000050B0AR: APPEARS IN ALL LETTER VERSIONS]

<Johnson Box>

“I’m **ready** to move forward with my future health coverage.”
Here’s how.

[MSPALE001050B0ST: APPEARS IN ALL LETTER VERSIONS]

Dear Sample A. Sample,
Your 65th birthday is a milestone — and it’s also an opportunity to plan for your future. Because you’ll be eligible for Medicare, choosing an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, is an important decision to make. If you act quickly, you’ll have this important supplemental coverage in place at the same time your Medicare coverage begins.

[MSPALE002050B0CO: APPEARS IN ALL LETTER VERSIONS]

And when you enroll before the end of the month you turn 65, you won’t have any waiting period for pre-existing conditions. You’ll be eligible right away to have your claims considered for covered care and hospital stays. Otherwise, it could be as long as six months before you could be covered for health conditions you already have.

[MSPALE003050B0ST: APPEARS IN ALL LETTER VERSIONS]

Any plan you choose lets you pick your own doctors and hospitals.

There’s a range of AARP Medicare supplement plans available, so you can get what works best for your needs. And with any plan, you’ll choose your own doctors and hospital, and see specialists without referrals. Also, remember that AARP Medicare Supplement Insurance Plans work with any Medicare Part D plans including AARP MedicareRx Plans.

If you need help, call a Personal Health Insurance advisor at [1-XXX-XXX-XXXX] for guidance. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern time. Make sure you see the *Outlines of Coverage* enclosed for complete plan details. And if your needs change over time, you can change your plan with a single call.

[MSPA004050B0ST: APPEARS IN ALL LETTER VERSIONS]

Take advantage of these extra features* and savings.

As an insured member, you'll be able to:

- Call the Nurse HealthLine to ask health-related questions at any hour.
- Get an additional 5% off your monthly premium when you and your spouse are on the same account.**
- Save up to \$24 a year per household when you sign up for automatic payment.

These are additional services, are not insurance programs and may be discontinued at any time.

(((footnote to appear at the bottom of the last page of letter)))

*Optum is the provider of the Nurse HealthLine. Optum nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. **This service is not an insurance program and may be discontinued at any time.** All decisions about health and wellness care are between you and your health care provider. Products or services that are reimbursable by Medicare are not available on a discounted or complimentary basis.

**Spouse discount does not apply if household member is enrolled in a Personal Health Insurance Plan.

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.

[MSPA00505MB0YS: APPEARS IN UNINSURED MEMBER/INSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

Join millions of satisfied Americans* who have AARP Medicare Supplement Insurance.**

Choose from the only Medicare supplement plans that carry the AARP name and then send in your completed AARP Medicare Supplement Enrollment Form. Or enroll online at [www.xxxxxxx.com].

(((footnote to appear at the bottom of the last page of letter)))

***[<http://www.aarphealthcare.com/statistics>.]

[MSPA00505MB0NS: APPEARS IN UNINSURED MEMBER/INSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

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(((footnote to appear at the bottom of the last page of letter)))

***[<http://www.aarphealthcare.com/statistics>].

[MSPA00505NB0ST: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

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Choose from the only Medicare supplement plans that carry the AARP name. To begin, complete the AARP Membership Form. Then send it along with your AARP membership dues and your completed AARP Medicare Supplement Enrollment Form. Or enroll online at [www.xxxxxxx.com].

(((footnote to appear at the bottom of the last page of letter)))

***[<http://www.aarphealthcare.com/statistics>].

[MSPA00505NB0NS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

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(((footnote to appear at the bottom of the last page of letter)))

***[<http://www.aarphealthcare.com/statistics>].

[MSPA006050B0ST: APPEARS IN ALL LETTER VERSIONS]

Sincerely,
Jay Fleming, Licensed Agent
Member Services
AARP Health

P.S. Enroll now and get coverage that helps pay some of the expenses that Medicare doesn't.

Questions? Help is waiting at [[1-XXX-XXX-XXXX](tel:1-XXX-XXX-XXXX)].

[MSPA007050B0ST: APPEARS IN ALL LETTER VERSIONS]

Please see the enclosed guide for a description of the eligibility requirements, definitions, exclusions, and limitations, including the preexisting conditions limitation.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

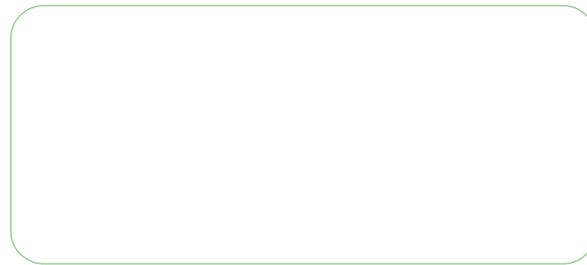
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In some states, plans may be available to persons eligible for Medicare by reason of disability. Not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4); Important Notice: You are 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 us on the Web at www.aarphealthcare.com/guidetohealth. **This is a solicitation of insurance. An agent may contact you.**

AARP | Health
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

PREST STD
U.S. POSTAGE PAID
AARP
HEALTH CARE OPTIONS



Choose your plan and you'll be set.
Enroll now for all the years to come.

AARP® Medicare Supplement Insurance Plans.

Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York, for New York residents)
P.O. Box 1017, Montgomeryville, PA 18936-1017

OA4275 (8/07)

6th Effort

[MSPA000060B0AR: APPEARS IN ALL LETTER VERSIONS]

<Johnson Box>

It 's time.

Enroll in an AARP Medicare Supplement Plan today.

[MSPA001060B0CO: APPEARS IN ALL LETTER VERSIONS]

Dear Sample A. Sample,

Please don't miss out on this very important opportunity. As long as you enroll in an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, before the end of the month you turn 65, you'll be eligible to receive benefits for covered services as soon as your plan goes into effect, regardless of any pre-existing medical condition. If you wait, it could be as long as six months before you could be covered for health conditions you already have. And coverage will begin at the same time that your Medicare coverage goes into effect.

[MSPA002060B0ST: APPEARS IN ALL LETTER VERSIONS]

Get flexibility you'll appreciate year after year.

Whichever plan you choose from the range available, you'll be able to:

- Choose your own doctors and hospitals
- See specialists without referrals
- Enjoy stable, competitive rates*

(((footnote to appear at the bottom of the last page of letter)))

*AARP Medicare Supplement Plan rates have increased on average less than [X%] nationally in the past 4 years.

[MSPA003060B0ST: APPEARS IN ALL LETTER VERSIONS]

Need help choosing a plan? Call [1-XXX-XXX-XXXX] now.

For guidance and answers to any questions, call a Personal Health Insurance advisor today. They'll help you choose the plan that's right for you. And if your needs change in the future — no problem — just call to change your plan. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.

LA19436 S (8/07)

[MSPA00406MB0YS: APPEARS IN UNINSURED MEMBER/INSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

Join millions of satisfied Americans who have AARP Medicare Supplement Insurance.**

An AARP Medicare Supplement plan can work for you too. To enroll, complete and send in your AARP Medicare Supplement Enrollment Form you received previously.

Don't wait another day.

For help, call [1-XXX-XXX-XXXX].

or visit online at [www.xxxxxx.com] for more information, or to enroll.

(((footnote to appear at the bottom of the last page of letter)))

**[<http://www.aarphealthcare.com/statistics>].

[MSPA00406MB0NS: APPEARS IN UNINSURED MEMBER/INSURED MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

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Don't wait another day.

For help, call [1-XXX-XXX-XXXX]

or visit online at [www.xxxxxx.com].

(((footnote to appear at the bottom of the last page of letter)))

**[<http://www.aarphealthcare.com/statistics>].

[MSPA00406NB0YS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS AVAILABLE]

Join millions of satisfied Americans who have AARP Medicare Supplement Insurance.**

An AARP Medicare Supplement plan can work for you too. To begin your enrollment, complete the AARP Membership Form from the materials you received previously. Then send it along with your AARP membership dues and your completed AARP Medicare Supplement Enrollment Form.

Don't wait another day.

For help, call [1-XXX-XXX-XXXX]

or visit online at **[www.xxxxxx.com]** for more information, or to enroll.

(((footnote to appear at the bottom of the last page of letter)))

**[http://www.aarphealthcare.com/statistics].

[MSPA00406NB0NS: APPEARS IN NON-MEMBER LETTER VERSIONS WHERE ONLINE ENROLLMENT IS NOT AVAILABLE]

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Don't wait another day.
For help, call **[1-XXX-XXX-XXXX]**
or visit online at **[www.xxxxxx.com]**.

(((footnote to appear at the bottom of the last page of letter)))

**[http://www.aarphealthcare.com/statistics].

[MSPA005060B0ST: APPEARS IN ALL LETTER VERSIONS]

Sincerely,
Jay Fleming, Licensed Agent
Member Services
AARP Health

[MSPA006060B0ST: APPEARS IN ALL LETTER VERSIONS]

Please see the guide you received previously for a description of the eligibility requirements, definitions, exclusions, and limitations, including the preexisting conditions limitation.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

AARP Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliates are the insurer. AARP contracts with insurers to make coverage available to AARP members. 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.

In some states, plans may be available to persons eligible for Medicare by reason of disability. Not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Form

No. GRP 79171 GPS-1 (G-36000-4); 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 us on the Web at www.aarphealthcare.com/guidetohealth.
This is a solicitation of insurance. An agent may contact you.

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1.25"
4.125"
3.375"

Mac Operator	Initial	Date	Production	Initial	Date
Mac QC		<input type="checkbox"/> Spellcheck	Art Buying		
Proofreader			Interactive		
Copywriter			Prepress (disk only)		
Art Director			Project Services Mgr.		
Creative Director			*Special Note(s):		
Account Executive					

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A special wish for you.

ARP | Health
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York for New York residents.)

CA1819 (12/07)

Happy Birthday

Here's to your 65th
and all the years ahead.

Welcome.

And congratulations.

You've made a smart choice for your future by enrolling in an AARP® Medicare Supplement Insurance Plan. Now you can look forward to the added coverage you deserve. Should you have any questions, please feel free to call [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.



Important disclosures on reverse

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.

SA5061 (12/07)

Insured by **United HealthCare Insurance Company** (United HealthCare Insurance Company of **New York** for New York residents).

Over the past several months, you've received information about AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company.

It's time to enroll and get the plan that fits your needs. For help enrolling simply call [1-800-XXX-XXXX]. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m., Eastern Time.



If you've already sent in your enrollment form — thanks! You'll be receiving more information shortly and you can disregard this reminder.

Important disclosures on reverse

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.

SA5062 (12/07)

These plans are endorsed by AARP, and United HealthCare Insurance Company pays a fee to AARP and AARP's 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. Call to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

Insured by United HealthCare Insurance Company, Fort Washington, PA (**United HealthCare Insurance Company of New York**, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No. GRP 79171 GPS-I (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

SERFF Tracking Number: UHLC-125715848 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 39462
Company Tracking Number: LA19162 (6/07)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Pre-Approach/LA19162 (6/07)

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Objection Response	Filed	07/24/2008
Comments:	Objection Response.		
Attachment:			
AR08-113.pdf			



UnitedHealth Group

UnitedHealth Group
P.O. Box 130 Montgomeryville PA 18936

July 22, 2008

Ms. Stephanie Fowler
Arkansas Department of Insurance

RE: United HealthCare Insurance Company
NAIC No.: 0707-79413
Form Number(s): LA19162 (6/07), et al
SERFF Tracking No.: UHLC-125715848
State Tracking No.: 39462

Dear Ms. Fowler:

Thank you for your correspondence dated July 22, 2008, sent via SERFF and relating to the above-captioned filing.

You requested that SA5061 (12/07) be revised to add the disclosure: "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program." Please note that SA5061 (12/07) is a card acknowledging enrollment in an AARP Medicare Supplement Insurance Plan. It is therefore a communication to an insured and not advertising. Since form SA5061 (12/07) is not an advertisement, we are not required to include advertising disclaimers.

With this additional information, we respectfully request the Department to reconsider this matter. Since SA5061 (12/07) is not a pre-sale advertising piece, the Department may wish to withdraw it from further consideration if the Department so desires.

We hope that the Department may now find this filing acceptable for use in the State of Arkansas. Please feel free to contact me if you have any questions or wish to discuss this matter further.

Sincerely,

A handwritten signature in cursive script that reads "Cheryl L. Gomez".

Cheryl L. Gomez
Manager, Regulatory Affairs - Advertising
Phone: 267-470-1523
Fax: 267-470-1906
E-mail: Cheryl_L_Gomez@uhc.com