

SERFF Tracking Number: UHLC-125749598 State: Arkansas
 Filing Company: United HealthCare Insurance Company State Tracking Number: 39877
 Company Tracking Number: TV51 (7/08)
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: Medicare Supplement
 Project Name/Number: Infomercial /TV51 (7/08)

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-125749598 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39877

Standard Plans

Sub-TOI: MS05G.001 Plan A

Co Tr Num: TV51 (7/08)

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Michelle Ambach

Disposition Date: 09/09/2008

Date Submitted: 08/08/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Infomercial

Status of Filing in Domicile: Pending

Project Number: TV51 (7/08)

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 09/09/2008

State Status Changed: 09/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This advertising infomercial is an invitation to inquire. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on the attached television script. We would like to inform the Department that the component numbers will appear in the lower left had side of the first screen when the infomercial airs. We have enclosed the script for your information.

SERFF Tracking Number: UHLC-125749598 State: Arkansas
 Filing Company: United HealthCare Insurance Company State Tracking Number: 39877
 Company Tracking Number: TV51 (7/08)
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: Medicare Supplement
 Project Name/Number: Infomercial /TV51 (7/08)

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: STATE REQUIRED FILING FEE
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$25.00	08/08/2008	21853865

SERFF Tracking Number: UHLC-125749598 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 39877
Company Tracking Number: TV51 (7/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Infomercial /TV51 (7/08)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/09/2008	09/09/2008

SERFF Tracking Number: UHLC-125749598 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 39877
Company Tracking Number: TV51 (7/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Infomercial /TV51 (7/08)

Disposition

Disposition Date: 09/09/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-125749598 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 39877
Company Tracking Number: TV51 (7/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Infomercial /TV51 (7/08)

Item Type	Item Name	Item Status	Public Access
Form	TV SCRIPT	Filed	Yes

SERFF Tracking Number: UHLC-125749598 State: Arkansas
 Filing Company: United HealthCare Insurance Company State Tracking Number: 39877
 Company Tracking Number: TV51 (7/08)
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: Medicare Supplement
 Project Name/Number: Infomercial /TV51 (7/08)

Form Schedule

Lead Form Number: TV51 (7/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	TV51 (7/08)	Advertising	TV SCRIPT	Initial		45	TV51 (7-08)-AARP-UHC_Med Supp infomercial Script_Final 8-7-08.pdf

[Script]

CLIENT **AARP / United HealthCare**

PRODUCT **Medicare Supplement Insurance**

TITLE **Medicare At A Glance**

VERSION **V10b**

LENGTH **28.5-Minute**

DATE **8-4-08**

VIDEO	AUDIO
<p>FADE UP: Music and visuals</p> <p>SUPER: The following is a paid advertisement brought to you by United HealthCare Insurance Company.</p> <p>Logo graphic that says: AARP Health Medicare Supplement Insurance insured by United HealthCare Insurance Company <i>(Henceforth referred to as: UHC /AARP Lock-up Logo)</i></p> <p>LEGAL: 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.</p> <p>AARP Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.</p> <p>This is a solicitation of insurance. An agent may contact you.</p> <p>TV51 (7/08)</p>	<p>ANNCR (V.O.): This show is brought to you by the United HealthCare Insurance Company, the proud provider of AARP Medicare Supplement Insurance plans.</p>
<p>TITLE: Understanding Medicare Today</p>	<p>ANNCR (V.O.): Understanding Medicare Today</p>

[Script]

A.	<p>CUT TO: Full-screen shot of testimonial. SUPER: Michael & Susan, Phoenix, AZ</p> <p>SUPER: MEDICARE IS CONFUSING</p> <p>SUPER: (during first five testimonials): The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed.</p>	<p>Susan: Navigating through the Medicare system can be very difficult; it's confusing, unless you have somebody to give you guidance...</p>	
B.	<p>CUT TO: Full-screen shot of testimonial. SUPER: Darrel, Portland, OR</p> <p>SUPER: IF YOU'RE 65, YOU'RE MEDICARE ELIGIBLE</p>	<p>Darrel: ... frankly, when you turn 65 and you get inundated with information...</p>	
C.	<p>CUT TO: Full-screen shot of testimonial. SUPER: Donna, San Diego, CA</p> <p>SUPER: HAVE YOU DECIDED ON YOUR MEDICARE CHOICES?</p>	<p>Donna: Well, I would just say to get as much information as you can, you know, because everybody's situation is different.</p>	
D.	<p>CUT TO: Full-screen shot of testimonial. SUPER: Sandy, Ft. Lauderdale, FL</p> <p>SUPER: MEDICARE DOESN'T COVER EVERYTHING</p>	<p>Sandy: Well, it doesn't cover everything. Just to a certain point and there are so many costs after that...</p>	
	<p>SUPER: YOU MAY NEED MEDICARE SUPPLEMENT INSURANCE</p>	<p>...that you really have to have some kind of supplement to cover what they don't.</p>	
E	<p>CUT TO: Full-screen shot of testimonial. SUPER: Tommy, Portland, OR</p> <p>SUPER: YOUR HEALTH IS YOUR MOST VALUABLE INVESTMENT</p>	<p>Tommy: ...I personally think that health is the most important thing that a person can have, regardless of what else, and if you are going to talk about your health, my health, cost is not all that important.</p>	
1.	<p>FREEZE: YOUR HEALTH IS YOUR MOST VALUABLE INVESTMENT</p> <p>ZOOM OUT: Reverse zoom reveals that the</p>	<p>ANNCR (V.O.): If you're turning 65 soon, are Medicare-eligible, or you're already age 65 or over but haven't signed up for Medicare...</p>	

[Script]

	<p>preceding testimonials were playing on a monitor in a TV news magazine style set.</p> <p>SUPER: We have important information for you.</p>	<p>Or, even if you've already enrolled in a Medicare Supplement Plan...</p> <p><u>We have important information for you.</u></p>	
2.	<p>FLASH CUT: Of the information kit with "Medicare at a glance" booklet.</p>	<p>In the following program you'll discover how Medicare Supplement Insurance Plans...</p>	
3.	<p>CUT TO: Wide shot of a TV news magazine style set propped with a sofa, desk and a large flat-screen TV monitor. Our host (50+ male) walks in and takes his place next to the monitor. There is already a female co-host (30ish) seated on the sofa.</p> <p>LEGAL: AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.</p> <p>LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).</p> <p>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state/area.</p>	<p>...can help you keep your own doctors, select any specialist you prefer, and help pay the 20% of your medical expenses not covered by Medicare Part B.</p>	
4.	<p>CUT TO: Medium close shot of hostess. Monitor has freeze of the "Medicare at a glance" booklet.</p>	<p>Music comes down (to hostess) HE: Hello [insert hostess name.] (to camera) We're here today to shed some light on the comments you just heard from Medicare beneficiaries... to help you through the confusion about Medicare and the coverage options available once you turn 65.</p>	

[Script]

5.	<p>ZOOM IN TO: Full shot of monitor. Graphics resolve, followed by UHC /AARP Lock-up Logo</p>	<p>SHE: That’s right [insert host name.] Medicare is very complex. In fact, as one person just mentioned, it can be downright confusing. Working through all the available options can be overwhelming without any help.</p> <p>HE: I’ll be eligible myself in just a few years, and with the help of the good people behind AARP Medicare Supplement Insurance plans, I have familiarized myself with all the many choices available...</p>	
6.	<p>CUT TO: Medium wide shot of hostess.</p>	<p>SHE: And, my parents will be eligible for Medicare soon, so I wanted to help them through the process.</p> <p>Today, [insert host name] and I will be passing along everything we’ve learned about Medicare coverage, to you!</p>	
7.	<p>CUT TO: Medium shot of host and TV.</p> <p>SUPER: <i>“Medicare, the nation's largest health insurance program, covers over 40 million Americans.”</i></p> <p>– Centers for Medicare & Medicaid Services (http://www.cms.hhs.gov/DataCompendium/17_2007_Data_Compendium.asp#TopOfPage) Referenced 06/26/08</p>	<p>HE: Thanks to the Federal Medicare Program, tens of millions of Americans can get the health care they need. But it’s not automatic. You must sign up for it when you become eligible – typically when you turn 65. As [insert hostess name] just said, you have many choices.</p>	
8.	<p>CUT TO: B-roll of our locations around the country as the host continues in voice-over.</p> <p>SUPER: (titles appear as appropriate) Ft. Lauderdale Philadelphia Phoenix Portland</p>	<p>HE (V.O.): And, the decisions you make are important ones.</p> <p>Over the course of this program we’ll be visiting with Medicare recipients from all around the country – ordinary people just like you – who’ve already gone through this process on their own.</p>	

[Script]

	San Diego		
	Continued B-roll of our locations continues as the hostess chimes in with the voice-over narrative.	<p>SHE (V.O.): As you will see, people across the nation have similar concerns, needs and hopes.</p> <p>We'll do our best to clarify the most common misconceptions and introduce the choices available once <u>you</u> are Medicare eligible.</p>	
9.	<p>CUT TO: Medium wide shot of set showing that the hostess is sitting on the sofa. She is flipping through the "Medicare At A Glance" guide. She puts it down, gets up and walks away.</p>	<p>SHE: According to this guide, you shouldn't "wait 'til later" to make your decisions, as you may have fewer choices available to you if you wait. If you are approaching 65 soon, you should find out about Medicare now!</p>	
		<p>HE: So, your first decision is whether or not you want Medicare when you turn 65. Once you're eligible you must sign up, enrollment doesn't happen automatically.</p>	
10.	<p>CUT TO: Close-up of the cover of the "Medicare At A Glance" guide.</p>	<p>SHE (V.O.): ...Something I keep telling my parents.</p>	
		<p>HE (V.O.): That's good. Lets begin with an overview of Medicare basics and then we'll get the opinions from the man [SHE interrupting "And woman!"] on the street</p>	
11.	<p>CUT TO: Medium-wide shot of host and hostess now both flanking the TV. From here on she touches the screen to apparently initiate the on-screen graphics.</p> <p>This is a two line decision tree showing (on the left side) Part A with hospital icon, Part B with doctor icon + Part D with Rx icon + Medicare Supplement with star icon. And (on the right side) Part C with hospital icon and doctor icon + Part D with Rx icon.</p>	<p>HE (V.O.): Generally speaking, Medicare consists of four parts – Part A and Part B, plus Part D which is an optional prescription drug insurance plan, and...</p>	
12.	<p>CUT TO: Medium-close shot of hostess.</p>	<p>SHE: [Interrupting] You skipped Part C...</p>	

[Script]

		...A, B [pause] D... what happened to C?	
	ZOOM IN TO MONITOR SUPER: Support points with on-screen text. Close up of only the right side of decision tree from above	HE: As for Part C, I will get to that... it's also called Medicare Advantage. These plans are issued by private companies and offer the benefits of Medicare Parts A and B coverage.	
13.	CUT TO: Wide of hostess who gestures with quotes as she speaks. SUPER: Medicare supplement insurance could save you thousands in out-of-pocket costs – Juliette Cubanski, et al., "Medicare Chartbook", Third Edition, Summer 2005, < http://www.kff.org/medicare/7284.cfm >, (December 6, 2006), p. 32.	SHE: I guess that's where it gets "complicated." And that was a key concern for my parents, as it is for many others... While Medicare Part A and Part B are a great help, they do not cover everything.	
14.	CUT TO: Medium-close shot of host. LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.	HE: That's right. Part A was intended to help with hospital costs but can leave you with a deductible to pay. Part B has a deductible too, and then covers 80% of approved services like doctor visits and outpatient surgeries, leaving you to pay the other 20%.	
15.	GRAPHIC: Full-screen "cost sharing": (1) Deductibles – You pay. Plan Pays. With stacks of money icons (2) Co payments – Hospital icon, doctor icon, Rx icon (3) Cost sharing – bars showing 80% and 20%	HE (V.O.): That could cost you more than a thousand dollars out-of-pocket if you were hospitalized. If you can't afford that, or prefer more predictable out-of-pocket expenses, you'll probably want some additional coverage. And you have choices...	
16.	GRAPHICS: Two line decision tree showing (on the left side) Part A with hospital icon, Part B with doctor icon + Part D with Rx icon + Medicare Supplement with star icon. And (on the right side) Part C with hospital icon and doctor icon + Part D with Rx icon.	SHE (V.O.): If you choose the first path, Part A gives you help with hospital costs, Part B helps with physician care and outpatient care. HE (V.O.): After you enroll in Parts A	

[Script]

	<p>The left side is illuminated point-by-point while the right side fades into the background.</p> <p>Then the right side is illuminated and the left side fades back.</p>	<p>and B, you can add a Medicare Supplement Insurance plan. These plans cover many of the costs left not covered by Medicare Part A and B.</p> <p>SHE (V.O.): And, if you want to keep your current doctors, a Medicare Supplement plan may be the choice for you.</p>	
		<p>HE: Good point.</p>	
17.	<p>CUT TO: Medium shot of hostess and TV.</p> <p>ZOOM INTO: Full-screen shot of monitor. With “network” graphic: (1) Service Area – hospital icon (2) Network – doctor icon, Rx icon (3) Cost sharing – bars showing 80% and 20%</p>	<p>SHE: The other path, referred to as Part C, also called Medicare Advantage Plans, are typically structured like HMOs, approved by Medicare and run by private companies. Medicare Advantage plans may require you to stay in a network or restrict you to a list of preferred physicians.</p> <p>HE (V.O.): And Medicare Advantage plans, like Parts A and B, typically have co-payments, co-insurance and deductibles.</p>	
18.	<p>CUT TO: Medium-wide shot of host and hostess now both flanking the TV.</p>	<p>SHE: Let's back up a bit. Let's see if people around the country know the difference between Medicare Part A and Part B?</p>	
19.	<p>ZOOM INTO: Full-screen shot of monitor. SUPER: Helen, Portland, OR</p>	<p>Helen: I don't have any idea what the differences are.</p>	
20.	<p>CUT TO: Close-up of hostess.</p>	<p>SHE: Someone else?</p>	
21.	<p>CUT TO: Full-screen shot of monitor. SUPER: Michael, Ft. Lauderdale, FL</p>	<p>Michael: One covers doctors, the other covers hospital, but I'm not sure which is which. I think A is the hospitals and B is the doctors.</p>	
22.	<p>CUT TO: Medium close shot of host.</p>	<p>HE: That's right!</p>	

[Script]

	PAN TO: Medium close shot of hostess next to monitor.		
23.	<p>CUT TO: Full-screen shot of monitor. GRAPHICS: Appear and move in response to hostess screen touches of female hand.</p> <p>GRAPHICS: Small stethoscope icons representing the 80/20 split in costs</p>	<p>SHE (o.c.): Part A provides help with inpatient hospital costs. Part B helps with doctor's services and outpatient care.</p> <p>HE (o.c.): The key point is this: <u>People need to know Medicare Parts A and B alone don't cover everything.</u></p>	
24.	CUT TO: Close-up of host.	SHE: But aren't we getting ahead of our story again?	
25.	CUT TO: Medium-wide shot of host and hostess now both flanking the TV.	<p>HE: Yes, we should discuss who's even eligible for Medicare. SHE: Good point! Let the people speak...</p>	
26.	<p>ZOOM INTO: Full-screen shot of monitor. Marie appears in freeze frame. SUPER: Marie, Philadelphia, PA</p>	HE: Hello. Marie is it? Do you know the eligibility requirements for Medicare?	
	<p>UNFREEZE: Full-screen shot of Marie as she begins to speak. SUPER: Marie, Philadelphia, PA</p> <p>SFX: Screen goes blank. White noise.</p>	<p>Marie: Must be 65... HE (off camera): Are you eligible? Marie: Yes, I am. HE (o.c.): Do you have Part A and Part B Marie: Yes, yes. HE (o.c.): May I ask your age? Marie: I don't answer that question. Do I have to? HE (o.c.): Please... Marie: This is where our friendship ceases.</p>	
27.	CUT TO: Medium-wide shot of host and hostess now both flanking the TV.	SHE: NEVER ask a woman her age. (laughs)	
28.	<p>ZOOM INTO: Full-screen shot of monitor. Donna appears in freeze frame. SUPER: Donna, San Diego, CA</p>	HE: Hello. Donna, do you know what is required to be eligible for Medicare?	

[Script]

	<p>UNFREEZE: Full-screen shot of Donna as she begins to speak. SUPER: Donna, San Diego, CA</p>	<p>Donna: Well, you have to be 65. And, well, I guess you have to be a citizen. HE (o.c.): That’s part of it.</p>	
29.	<p>CUT TO: Medium shot of host and hostess now both flanking the TV. From here on she touches the screen to apparently initiate the changes in on-screen graphics. (1) You are 65 years old (2) You are a U.S. citizen (3) You or your spouse has paid Social Security for at least 10 years.</p>	<p>HE: You’re eligible to join Medicare when you are ONE, 65 years of age. TWO, are a U.S. Citizen or permanent resident, and THREE, you or your spouse has paid Social Security taxes for at least 10 years. Some people under 65 with certain disabilities are also eligible for Medicare.</p>	
30.	<p>CUT TO: Close-up of hostess. She holds up the guide.</p>	<p>SHE: According to this FREE guide – you can enroll up to three months before your sixty-fifth birthday and three months after. So, you have a seven-month window around your birthday.</p>	
31.	<p>CUT TO: Close-up of unfolded “Medicare at a glance” booklet she left behind.</p>	<p>SHE (o.c.): If you meet all the Federal eligibility requirements Part A is available to you at no cost and Part B requires a premium that is deducted from your social security check.</p>	
	<p>CUT TO: MINI Call To Action BELOW (cell 32, repeats again in cell 73 and 105)</p>		
32.	<p>ANIMATION: Booklet refolds itself closed. CUT TO: Close-up of full inquiry kit. SUPER: You don’t have to be an AARP member to: Get the free kit Compare rates But, you must be an AARP member to enroll. LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p>	<p>ANNCR (V.O.): Call now to find out more about AARP Medicare Supplement Insurance Plans. You will get a personalized rate quote and a complete information kit with the materials you need to help you make a smart, informed decision. If you’re turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today’s complex health care environment.</p>	

[Script]

This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.

Legal: Based on 2007 United HealthCare enrollment data
<<https://www.aarphealthcare.com/statistics>>

LEGAL: 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 Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.

LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.

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

SUPER:
Call Now 1-xxx-xxx-xxxx
TTY: 1-xxx-xxx-xxxx

As an AARP member you would be part of a group plan which means you will get group rates that are competitive. This means you'll join over 2.7 million AARP Medicare Supplement insurance plan holders who have turned to United HealthCare for their insurance needs.

You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!

[Script]

33.	CUT TO: Medium shot of hosts flanking TV. GRAPHICS: Full-screen display of the UHC /AARP Lock-up Logo.	HE: Okay, let's get back to where we left off... If you want additional coverage beyond Medicare Part A and Part B... Which path do you want to take?	
34.	CUT TO: Full-screen shot of monitor. SUPER: Michael, Ft. Lauderdale, FL Hosts speak from off-camera.	SHE (o.c.): Just to be clear, you must first enroll in both A and B before you can apply for any additional coverage, like a Medicare Supplement Plan. So we should review what these parts cover before we move on... HE (o.c.): Michael, you knew the difference between Part A and Part B, do you know the deductibles for them too?	
35.	CUT TO: Full-screen shot of monitor. SUPER: Michael, Ft. Lauderdale, FL Hosts speak from off-camera.	Michael: To tell you the truth I don't. No, I don't. SHE (o.c.): Let me clarify... Before Part A and Part B start paying a share of your hospital and physician costs, you must first pay your deductibles.	
36.	CUT TO: Medium-close shot of host and hostess flanking the TV. She touches the screen to apparently draw the facts matching these points. Comments are made off-camera (o.c.) so we can change later as needed.	HE (o.c.): In [2008], the deductibles were [\$1,024] for Part A and [\$135] for Part B. That means, a single night's stay in a hospital with only Medicare Part A coverage, could cost you over a thousand dollars. SHE: That's why many people add coverage... like the AARP Medicare Supplement Insurance plan, insured by United Health Care Insurance Company. A Medicare Supplement Plan limits your out-of-pocket costs and helps pay for some approved costs not paid by Medicare Parts A and B.	
37.	CUT TO: Close-up of hostess.	SHE: Medicare Supplement Insurance can	

[Script]

	<p>Legal: Juliette Cubanski, et al., Medicare Chartbook, Third Edition, Summer 2005, <http://www.kff.org/medicare/7284.cfm> (December 6, 2006) p.32.</p>	<p>help cover some or all of these expenses in Medicare Parts A and B that could cost you thousands of dollars.</p>	
38.	<p>CUT TO: Medium-close shot of host and hostess flanking the TV. She touches the screen to apparently draw facts matching these points</p>	<p>HE: Medicare was never intended to cover everything... And, relying only on Medicare could leave you with a lot of out-of-pocket expenses.</p>	
39.	<p>CUT TO: Full-screen shot of James, Portland, OR on the monitor fades up interrupting the host's monologue.</p>	<p>James: It covers 80%, it doesn't cover the full amount, so you either have to have your own health insurance or Medicare supplement insurance to cover the additional 20%.</p>	
	<p>SUPER: James, Portland, OR Host speaks from off-camera.</p>	<p>HE (o.c.): So in your opinion is supplement insurance a necessity?</p> <p>James: Oh, it is a good deal. I mean with health insurance costs somebody paying 80%, that's pretty good. But it doesn't cover 100%.</p>	
	<p>PAN TO: Medium-close shot of hosts flanking monitor.</p>	<p>HE: That means you are NOT covered for 20% of Part B expenses that could amount to thousand of dollars in out-of-pocket costs.</p> <p>SHE: But Medicare Parts A and B were clearly not designed to cover everything... That's why a Medicare Supplement plan is important.</p>	
40.	<p>CUT TO: Full-screen shot of Nancy and Corwin "Corkey" on the monitor. (On the signed releases he wrote Corwin, but in the video, he spells his name "Corkey")</p> <p>SUPER: Nancy & "Corkey", Phoenix, AZ</p>	<p>Corwin: It picks up where the other leaves off...</p>	

[Script]

41.	CUT TO: Close-up of hostess.	SHE: So in your opinion, it's worth the added expense?	
42.	CUT TO: Full-screen shot Nancy and Corwin	Corwin: Absolutely.	
43.	CUT TO: Medium close-up of host.	HE: And, Medicare Supplement Insurance Plans don't just cover your out-of-pocket costs. These plans also let you choose your own doctors, do not require referrals for specialists, and your benefits travel with you nationwide. SHE: And, when compared to Medicare alone, it provides you better protection against unexpected medical costs that can happen to any of us	
44.	CUT TO: Wide shot of whole set. Host walks to hostess and joins her. Super any disclaimer we require on the endorsement message.	SHE: ... there are other solutions and everyone needs to decide what best suits their situation...	
45.	CUT TO: Medium-close shot of host and hostess together on sofa now.	HE: United HealthCare offers Medicare Supplement Insurance plans that carry the AARP name... but as you said....	
46.	CUT TO: B-roll shots of senior couple enjoying themselves poolside or in a park. He is stretching and she is comfortably resting in a lounge chair.	HE (o.c.): ...the right decision for you depends upon your own needs and your individual budget..	
	CONTINUED B-ROLL footage: In close-up the woman sorts through a pile of books and brochures, selects one and begins to read.	Lillian (V.O.): Coming out of retirement and starting to research, again my background was with health benefits... ... it's not something you can just decide on a moment's notice.	
47.	CUT TO: Close-up of "Medicare at a glance" booklet.	Lillian (V.O.): There are a lot of comparisons and of course, all of the supplement insurance companies are very helpful, always willing to send a package or a brochure on their coverage.	

[Script]

48.	<p>CUT TO: Medium close-up of host.</p> <p>CUT TO: Full-screen shot of monitor just as Lillian speaks</p> <p>SUPER: Lillian, San Diego, CA</p>	<p>HE: Can you tell me what your plan is?</p> <p>Lillian: ...AARP, United HealthCare.</p>	
49.	<p>CUT TO: Wide shot of whole set. Host speaks to the monitor as he walks back toward it from the sofa.</p>	<p>Lillian (o.c.): I'm very well satisfied with it.</p>	
<p>CUT TO 2:00 MINUTE Call To Action (cells 50-55 repeat again in cells 85-89 and 120-125)</p>			
50.	<p>GRAPHIC INTRO: Mounting paperwork.</p> <p>SUPER: <i>"Health care spending continues to rise at the fastest rate in our history."</i></p> <p>– The National Coalition on Health Care <http://www.nchc.org/facts/cost.shtml> (June 26, 2008)</p> <p>LEGAL: 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.</p> <p>AARP Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>ANNCR (V.O.): Medicare is a great program that serves tens of millions of Americans. But it doesn't cover everything. And, the cost of health care has continued to rise in recent years. These things make Medicare Supplement Insurance more important than ever.</p>	

[Script]

51.	<p>CUT TO: Close-up of “Medicare at a glance” booklet.</p> <p>SUPER: This program is a paid advertisement brought to you by United HealthCare Insurance Company.</p> <p>LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).</p> <p>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.</p> <p>LEGAL: AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.</p>	<p>Finding the right coverage can be very challenging.</p> <p>Why not call for your free information kit and Medicare guide... And find out about the range of AARP Medicare Supplement Plans available to you from United HealthCare Insurance Company.</p>	
	<p>LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p> <p>This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Call today to find the right plan for your individual needs.</p>	
	<p>SUPER:</p> <ul style="list-style-type: none">• Keep Or Choose Your Doctor• No Referrals Required• Get Competitive Rates	<p>Is it important to you to choose your own doctor? Does the phrase “no referrals needed” sound good to you? Are you looking for competitive rates?</p>	
52.	<p>CUT TO: B-roll montage retirees enjoying life</p>	<p>Learn why these Medicare Supplement</p>	

[Script]

	<p>SUPER: <i>Over 2.7 million people have United Health Care Medicare Supplement Insurance</i> – Based on 2007 United HealthCare enrollment data <https://www.aarphealthcare.com/statistics></p> <p>Medicare supplement insurance could save you thousands in out-of-pocket costs – Juliette Cubanski, et al., Medicare Chartbook, Third Edition, Summer 2005, <http://www.kff.org/medicare/7284.cfm> (December 6, 2006) p.32.</p>	<p>Plans are the choice of millions of people who know and trust the AARP Medicare Supplement plans for their health care needs. AARP Medicare Supplement Plans, insured by United HealthCare Insurance Company help to cover some of the medical expenses not covered by Medicare alone. This could save you thousands of dollars in out-of-pocket expenses.</p> <p>And a Medicare Supplement Plan can even work hand-in-hand with any stand-alone Part D prescription drug plan.</p>	
	<p>SUPER:</p> <ul style="list-style-type: none">• Nationwide Coverage• Apply Year Round• Virtually No Claim Forms <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Are you looking for benefits that travel with you – nationwide? Do you want a plan that doesn't lock you in and lets you apply anytime, year-round? Prefer to do away with virtually all claim forms?</p>	
53.	<p>CUT TO: Customer Service Rep taking calls SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Call now to find out about AARP Medicare Supplement Insurance plans.</p>	
54.	<p>CUT TO: B-roll montage of retirees enjoying life SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health insurance environment.</p>	
55.	<p>CUT TO: Close-up of "Medicare at a glance" booklet. SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Be sure to ask for your free information kit. And then feel great about making your own smart, informed decision. You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!</p>	

[Script]

56.	<p>CTA Coda: Maintains the look of the CTA graphics with a frame around a full-screen shot.</p> <p>Full-screen shot of testimonial. SUPER: Tommy, Portland, OR SUPER: Experience may not be typical.</p>	<p>Tommy: I have for the past 18 years been on AARP and United Health Care. Eighteen years. I've had three major operations, numerous other ailments, and I've never paid a dime....</p> <p>...That's why I'm sitting here. Because I am thoroughly pleased with them.</p>	
57.	<p>CUT TO: Wide shot of the whole set. Host and hostess enter set.</p>	<p>HE: Before the break, we were discussing the limitations of Medicare coverage and the pros and cons of the various options to supplement Medicare Part A and Part B.</p>	
58.	<p>CUT TO: Medium shot of host and hostess together.</p>	<p>SHE: And we visited with a variety of people from all around the country who showed us how complex Medicare is for most of us, and other people whose knowledge helps us through this confusion. Information I can convey to my parents as they go through the process.</p> <p>HE: And I am not far off myself! Shall we meet a few more people?</p> <p>SHE: Yes, we should!</p>	
59.	<p>CUT TO: Medium-close shot of host and TV.</p>	<p>HE: Hi, Sandy. Can you tell us about your Medicare coverage...</p>	
	<p>ZOOM IN TO MONITOR</p>	<p>Sandy: I think I'm on Part A and B, but I have a supplement. HE (o.c.): Just to review what we have already covered, can you tell me the difference between A and B?</p>	
60.	<p>CUT TO: Full-screen shot of monitor. SUPER: Sandy, Ft. Lauderdale, FL</p>	<p>Sandy: It covers hospital, doctors, and the supplement covers what they don't.</p>	
61.	<p>CUT TO: Medium-close shot of host and hostess flanking the TV.</p>	<p>HE: Right. Part A helps pay for hospital costs and Part B covers about 80% of approved physician and outpatient costs.</p>	

[Script]

		<p>And you must enroll in both A and B before you can apply for any additional coverage...</p> <p>SHE: Are you are pretty happy with Medicare?</p>	
62.	<p>CUT TO: Full-screen shot of monitor. SUPER: Sandy, Ft. Lauderdale, FL</p>	<p>Sandy: No. If I was completely happy, I wouldn't have a supplement.</p>	
63.	<p>CUT TO: Medium-close shot of host and hostess flanking the TV.</p> <p>ZOOM IN TO: Full shot of monitor.</p>	<p>HE: It is important to remember that the Medicare program was never intended to pay for everything, and it serves many people very well. Perhaps we should explain in more detail some of the reasons people choose to add supplemental coverage...</p>	
64.	<p>CUT TO: Close up as she touches the screen to apparently initiate the appearance of copy points on screen.</p> <p>SUPER: Medicare Supplement Plans* pay for:</p> <ul style="list-style-type: none">• Part A Deductibles• Part B Deductibles• Co-Insurance Payments• Additional Hospital Days Beyond Part A <p>*Depending upon the plan selected</p>	<p>SHE (o.c.): Generally speaking, and depending upon the plan, a Medicare Supplement can help people avoid some or all of the costs that Part A and Part B don't cover...</p> <p>HE (o.c.): Things like deductibles, co-pays and excess provider charges, some preventive services, additional days in the hospital after you've used up your Part A benefits and other benefits depending on the plan...</p>	
65.	<p>CUT TO: Medium-close shot of hostess.</p> <p>PAN AND ZOOM TO: Full shot of monitor. Graphic representation grid of the 12 standardized A-L plans. Slow pan down.</p> <p>Disclaimer: The types of the standardized plans differ in Massachusetts, Minnesota and Wisconsin.</p>	<p>SHE: And, as I keep reminding my own parents, they'll have the freedom to see their own doctors because they don't have to worry about networks or referrals with a Medicare Supplement plan.</p> <p>There are many Medicare Supplement Insurance plans to choose from.</p> <p>Basically there are twelve standardized plans available designated by the letters A</p>	

[Script]

		<p>through L in most states.</p> <p>HE: These letters have no relationship to Medicare Part A, B, C and D.</p> <p>SHE: The A through L Medicare Supplement plans vary in how they fill the various holes in Medicare Part A and Part B coverage... letting you choose the plan that best covers your individual needs and budget.</p> <p>HE: These Medicare Supplement policies are not government benefits like Part A and Part B. They are insurance policies available from private companies like United HealthCare.</p> <p>SHE: And it's nice to know that United HealthCare offers a wide range of plans.</p>	
66.	<p>CUT TO: Medium-wide shot of host and hostess flanking the TV.</p> <p>SUPER ACROSS WHOLE FRAME: Not all plans are available in all states.</p> <p>Legal: Rates are subject to change. Any rate change will apply to all members of the same class insured under your plan who reside in your state.</p>	<p>HE: You are guaranteed the right to buy a Medicare Supplement plan during your open enrollment period – the six months following your 65th birthday and enrollment in Part B.</p> <p>SHE: Your policy can never be cancelled as long as you pay your premiums when they are due.</p> <p>HE: You can pick the plan that best suits you.</p> <p>SHE: Medicare Supplement Plans let you apply at any time with no closed periods. And you can drop or change your Medicare Supplement policy whenever you like.</p>	
67.	<p>CUT TO: Close up of hostess.</p>	<p>SHE: So with all these choices, you're probably wondering where to turn for advice. AARP is one suggestion- you can</p>	

[Script]

		call or go online to their website. They're a great source for information. And, putting their name on these plans impressed my parents...	
68.	CUT TO: Medium-close shot of host and TV.	HE: But, let's hear where a few other people have turned for help...	
69.	CUT TO: Wide shot of the whole set. Host and hostess walk back to monitor as we hear the speaker begin. SUPER: Sam, Philadelphia, PA	Sam (V.O.): I ahh, shopped all over. To be very honest with you.	
70.	CUT TO: Full-screen shot of monitor. SUPER: Donna, San Diego, CA	Donna: Well, I would just say to get as much information as you can, you know, because everybody's situation is different.	
71.	CUT TO: Full-screen shot of monitor. SUPER: Sam, Philadelphia, PA	Sam: ... Naturally, there are many different price ranges. You have to pick the one that suits you best. In terms of benefits and also the amount of money you want to spend.	
72.	CUT TO: Full-screen shot of monitor. SUPER: Ira and Adrian, Phoenix, AZ Host speaks from off camera.	Ira: We went through the Internet, we called different companies to find out what might be best, and we wound up with AARP because of its history... HE (o.c.): Was the AARP name important to you? Ira: Yes, and the fact that it was, I believe, underwritten by United HealthCare.	
	CUT TO: MINI Call To Action BELOW (repeats again in cell 105)		
73.	ANIMATION: Booklet refolds itself closed. CUT TO: Close-up of full inquiry kit. SUPER: You don't have to be an AARP member to: Get the free kit	ANNCR (V.O.): Call now to find out more about AARP Medicare Supplement Insurance Plans. You will get a personalized rate quote and a complete information kit with the materials you need to help you make a	

[Script]

Compare rates

But, you must be an AARP member to enroll.

LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.

This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.

Legal: Based on 2007 United HealthCare enrollment data
<<https://www.aarphealthcare.com/statistics>>

LEGAL: 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 Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.

LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.

smart, informed decision.

If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health care environment.

As an AARP member you would be part of a group plan which means you will get group rates that are competitive. This means you'll join over 2.7 million AARP Medicare Supplement insurance plan holders who have turned to United HealthCare for their insurance needs.

You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!

[Script]

	<p>LEGAL: AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>		
74.	<p>CUT TO: Medium-close shot of hostess at TV. GRAPHICS: Full-screen display of the UHC /AARP Lock-up Logo.</p>	<p>HE: Welcome back. Earlier in the show we explained that Part A helps pay for hospital costs and Part B covers about 80% of approved physician and outpatient costs.</p> <p>SHE: (interrupting) And you must enroll in both A and B before you can apply for any additional coverage... But, I think everyone is pretty clear about Medicare Part A and B at this point, but we have barely touched on Part C.</p>	
75.	<p>CUT TO: Close up as she touches the screen to apparently initiate the appearance of copy points on screen.</p> <p>SUPER: Medicare Advantage Plans</p> <ul style="list-style-type: none">• Most Limit You To A Service Network• Many Have Co-Insurance Payments• Premiums & Terms Can Change Yearly	<p>HE (o.c.): Medicare Part C plans are usually referred to as “Medicare Advantage” plans. While Congress added these plans to give Medicare participants more choices, Medicare Advantage plans are issued by private companies, and offer Part A and Part B coverage. These plans may have co-payments, and the terms of coverage and benefits can change from year to year.</p>	
76.	<p>CUT TO: Close up of hostess.</p>	<p>SHE: But one of the biggest differences is this: typically, many Medicare Advantage plans restrict you to a network where you are limited to the physicians in that “service area”... while Medicare Supplement plans allow you to keep your own doctor or choose any physician who accepts Medicare patients.</p>	

[Script]

		HE (o.c.): And you don't need a referral to see a specialist.	
77.	CUT TO: Full-screen shot of monitor. SUPER: John & DeAnne, Phoenix, AZ	DeAnne: I don't want to be told who can be your physician ...	
78.	CUT TO: Full-screen shot of monitor. SUPER: Arline, Ft. Lauderdale, FL	Arline: ...I want to go to the doctors I want to go to, not what this particular company wants me to. I wouldn't give that up.	
79.	CUT TO: Full-screen shot of monitor. SUPER: Martin, Philadelphia, PA	Martin: ...if my primary doctor tells me that I have to see so and so, well I'm not playing games. Why do I need a referral when my main doctor told me you've got to have this done or that done. So it's a pain.	
80.	CUT TO: Wide shot of whole set. Host walks to hostess and joins her.	HE: People generally seem to feel very strongly about choosing their own doctors and specialists.	
81.	CUT TO: Medium-close shot of host and hostess together on sofa now.	SHE: ...And, most Medicare Advantage plans have network restrictions that limit your choices. For example you might not be covered if you need to see a doctor for routine care while outside your service area or network... important to retirees who travel extensively.	
		HE: But even with network restrictions, Medicare Advantage plans may still be right for some people. It's important that everyone do his or her own homework. There is not one choice that is right for every person, situation or medical need.	
82.	CUT TO: B-roll shots of senior couple on the golf course.	Robert (V.O.): To me that's the most important, feature of the plan. That I have complete freedom. ...wherever I were to go, I've got, what I	

[Script]

		believe to be, complete coverage.	
	CONTINUED B-ROLL: More shots on the golf course.	Robert (V.O.): ...I've got a, plan which I think the price is right. And, ah, it doesn't have the limitations ...	
	CONTINUED B-ROLL: More shots on the golf course. Man takes a ball marker out of his pocket and spots it on the green on the word "pocket"	Robert (V.O.): It just, it's like a no-brainer. ... and I'm not concerned about, any additional payments, out of pocket.	
	CONTINUED B-ROLL: More shots on the golf course. Close-up of the ball rolling into the cup right on the word "drop"	Robert (V.O.): Well, the price is great compared to what I paid for individual coverage before I went on Medicare so, it was a nice drop.... ...It's not cheap. But I think it's well worth it.	
83.	CUT TO: Close-up shot of hostess on sofa.	SHE: But, you do get a competitive group rate if you go with a group plan, like the one offered by United HealthCare that carries the AARP name.	
84.	CUT TO: Full-screen shot of monitor. SUPER: Robert, Ft. Lauderdale, FL	Robert: ...I was satisfied that I was getting the right product.	
	CUT TO 2:00 MINUTE Call To Action (cells 85-89 repeat again in cells 120-125)		
85.	GRAPHIC INTRO: Mounting paperwork. SUPER: <i>"Health care spending continues to rise at the fastest rate in our history."</i> – The National Coalition on Health Care < http://www.nchc.org/facts/cost.shtml > (June 26, 2008)	ANNCR (V.O.): Medicare is a great program that serves tens of millions of Americans. But it doesn't cover everything. And, the cost of health care has continued to rise in recent years. These things make Medicare Supplement Insurance more important than ever.	

[Script]

LEGAL: 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 Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.

SUPER:

Call Now 1-xxx-xxx-xxxx

TTY: 1-xxx-xxx-xxxx

86.

CUT TO: Close-up of “Medicare at a glance” booklet.

SUPER: This program is a paid advertisement brought to United HealthCare Insurance Company.

LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.

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

Finding the right coverage can be very challenging.

Why not call for your free information kit and Medicare guide... And find out about the range of AARP Medicare Supplement Plans available to you from United HealthCare Insurance Company.

LEGAL: Call to receive complete information

Call today to find the right plan for your

[Script]

	<p>including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p> <p>This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>individual needs.</p>	
	<p>SUPER:</p> <ul style="list-style-type: none">• Keep Or Choose Your Doctor• No Referrals Required• Get Competitive Rates	<p>Is it important to you to choose your own doctor? Does the phrase “no referrals needed” sound good to you? Are you looking for competitive rates?</p>	
87.	<p>CUT TO: B-roll montage retirees enjoying life</p> <p>SUPER: <i>Over 2.7 million people have United Health Care Medicare Supplement Insurance</i> – Based on 2007 United HealthCare enrollment data < https://www.aarphealthcare.com/statistics></p> <p>Medicare supplement insurance could save you thousands in out-of-pocket costs – Juliette Cubanski, et al., Medicare Chartbook, Third Edition, Summer 2005, http://www.kff.org/medicare/7284.cfm (December 6, 2006) p.32.</p>	<p>Learn why these Medicare Supplement Plans are the choice of millions of people who know and trust the AARP Medicare Supplement plans for their health care needs. AARP Medicare Supplement Plans, insured by United HealthCare Insurance Company help to cover some of the medical expenses not covered by Medicare alone. This could save you thousands of dollars in out-of-pocket expenses.</p> <p>And a Medicare Supplement Plan can even work hand-in-hand with any stand-alone Part D prescription drug plan.</p>	
	<p>SUPER:</p> <ul style="list-style-type: none">• Nationwide Coverage• Apply Year Round• Virtually No Claim Forms	<p>Are you looking for benefits that travel with you – nationwide? Do you want a plan that doesn’t lock you in and lets you apply anytime, year-round? Prefer to do away with virtually all claim forms?</p>	

[Script]

	<p>CUT TO: Customer Service rep taking calls SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Call now to find out about AARP Medicare Supplement Insurance plans.</p>	
88.	<p>CUT TO: B-roll montage of retirees enjoying life SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health insurance environment.</p>	
89.	<p>CUT TO: Close-up of "Medicare at a glance" booklet. SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Be sure to ask for your free information kit. And then feel great about making your own smart, informed decision. You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!</p>	
90.	<p>CTA Coda: Maintains the look of the CTA graphics with a frame around a full-screen shot. Full-screen shot of testimonial. SUPER: John & DeAnne, Phoenix, AZ</p>	<p>DeAnne: Some friends and I did a lot of reading and I took the AARP booklet and made a decision, you know, which one's the best plan for me.</p>	
91.	<p>CUT TO: Wide shot of the whole set. Host and hostess enter set and walk as they talk back to the monitor.</p>	<p>HE: In the last segment, we started to discuss the differences between Medicare Supplement Insurance and Medicare Part C, also called Medicare Advantage plans. SHE: I think some people may still be confused about the names...</p>	
92.	<p>CUT TO: Medium shot of host and TV.</p>	<p>HE: Let's see...</p>	
	<p>ZOOM IN TO MONITOR SUPER: Susan, Portland, OR</p>	<p>Susan: ...Part C is the uh, or is it Part D is the drugs? I think it's, actually I'm not sure between C and D. One of them is a drug, covers drugs.</p>	
	<p>CUT TO: Close-up shot of hostess.</p>	<p>SHE: An AARP Medicare Supplement plan can be paired with Medicare Part D</p>	

[Script]

		prescription drug coverage, to give you more complete coverage.	
93.	CUT TO: Full-screen shot of monitor. SUPER: Jim & Margie, Portland, OR	Margie: I know what D is. Well, D is the government plan, I believe, for your drug coverage. Jim: I'm not familiar with C. Margie: I'm not really familiar with C either.	
94.	CUT TO: Full-screen shot of monitor. SUPER: Susan, Portland, OR	Susan: ...Oh yeah, I didn't actually realize it was called a certain letter of the thing...	
95.	CUT TO: Medium-wide shot of host and hostess now both flanking the TV.	HE: Medicare Supplement Plans are NOT "a letter thing" but can be purchased on top of Medicare to fill some of the costs not covered by Medicare Parts A and B. Part C is another name for Medicare Advantage plans. These plans are purchased from private companies and offer the benefits of Part A and B, along with additional coverage, and may include deductibles and co-pays of their own. SHE: And these two choices have distinct differences. For instance, the United HealthCare Insurance plan we've already mentioned is a Medicare Supplement plan.	
96.	CUT TO: Full-screen shot of monitor. SUPER: Richard, San Diego, CA Host speaks from off camera.	Richard: ... it covers every, or in most cases, anything that Medicare doesn't cover that would normally require a co-pay...	
97.	CUT TO: Close-up shot of hostess	SHE: Actually, Medicare Supplement plans don't cover everything but they can help cover most, or all, of your out-of-pocket expenses.	

[Script]

98.	<p>CUT TO: Full-screen shot of monitor. SUPER: Lillian, San Diego, CA</p> <p>Host speaks from off camera.</p>	<p>Lillian: Coverage between Medicare and the statement that you get for services rendered.</p> <p>HE (o.c.): Great Answer Lillian.</p>	
99.	<p>CUT TO: Close-up shot of hostess.</p>	<p>SHE: As you may recall from earlier in our show, Medicare Supplement Plans cover some of the out-of-pocket expenses if you have Part A and Part B only... such as coverage for deductibles and up to 20% co-pays for approved doctor's services.</p>	
100	<p>CUT TO: Full-screen shot of monitor. SUPER: Richard, Portland, OR</p>	<p>Richard: ... I need to look at both what I have as my own resources and my outlay in terms of spending, and the co-pays and all these kind of things, and then as well what the insurance will cover. And I want to get the best plan that is going to cover as much as possible. That is very critical to me. Because we are not rich.</p>	
101	<p>CUT TO: Wide shot of whole set. Host walks to hostess and joins her.</p>	<p>HE: Me neither! Generally speaking Medicare Supplement Plans offer you the assurance of monthly premiums and, depending on which plan you choose, some may cover the co-pays or co-insurance for every time you go to the doctor.</p>	
102	<p>CUT TO: Medium-close shot of host and hostess together on sofa now.</p>	<p>SHE: Because most Medicare Advantage plans charge co-pays for each doctor visit, these fees can really start to add up if you visit the doctor often. This is something that concerns my mom...</p>	
	<p>Host and hostess get up and walk back to the TV monitor as they speak.</p>	<p>HE: Depending on the Medicare Supplement plan chosen, this could</p>	

[Script]

	Selma appears on monitor.	significantly reduce your out-of-pocket costs from Medicare Part A and B. SHE: How do you feel about your plan?	
103	CUT TO: Full-screen shot of monitor. SUPER: Selma, Phoenix, AZ	Selma: Well I belong to an HMO...	
	CUT TO: Close-up of hostess	SHE (interrupting): And, how is that working out for you?	
	CUT TO: Full-screen shot of monitor. SUPER: Selma, Phoenix, AZ	Selma: Well, I belong to an HMO... (Dissolve) ...Every year they change the formula. This year I have no payment to see a physician but if I were to see a specialist, I believe its \$30 co-pay.	
104	CUT TO: Close-up of hostess.	SHE: Depending on the Medicare supplement plan chosen, you may be able to get help with some of the co-pays and co-insurance not paid by Medicare...	
	CUT TO: final MINI Call To Action BELOW		
105	ANIMATION: Booklet refolds itself closed. CUT TO: Close-up of full inquiry kit. SUPER: You don't have to be an AARP member to: Get the free kit Compare rates But, you must be an AARP member to enroll. LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.	ANNCR (V.O.): Call now to find out more about AARP Medicare Supplement Insurance Plans. You will get a personalized rate quote and a complete information kit with the materials you need to help you make a smart, informed decision. If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook.. It will help you navigate today's complex health care environment. As an AARP member you would be part	

[Script]

This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.

Legal: Based on 2007 United HealthCare enrollment data
<<https://www.aarphealthcare.com/statistics>>

LEGAL: 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 Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.

LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).

LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.

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

SUPER:
Call Now 1-xxx-xxx-xxxx
TTY: 1-xxx-xxx-xxxx

of a group plan which means you will get group rates that are competitive. This means you'll join over 2.7 million AARP Medicare Supplement insurance plan holders who have turned to United HealthCare for their insurance needs.

You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!

[Script]

106	<p>CUT TO: Close up of hostess.</p> <p>ZOOM OUT: To medium shot of hostess next to monitor.</p> <p>GRAPHICS: Full-screen display of the UHC /AARP Lock-up Logo.</p>	<p>SHE: Picking up where we left off... Another difference is Medicare Advantage plans usually restrict you to a service area or network. But, with a Medicare Supplement plan you aren't limited to a network. You can choose any physician you like who accepts Medicare patients and you do not need referrals for specialists.</p>	
		<p>Martin (o.c.): The referrals bother me because sometimes it's a necessity they set you up for an appointment and then you don't know if you need a referral –</p>	
107	<p>CUT TO: Full-screen shot of monitor.</p> <p>SUPER: Martin, Philadelphia, PA</p> <p>Host speaks from off camera.</p>	<p>Martin: ... You do need a referral—last minute you find out you do need it, so you have to go scrambling...</p>	
108	<p>CUT TO: Close-up shot of hostess.</p>	<p>SHE: With a Medicare Advantage plan, typically you are locked into a service area and limited to the physicians in your network much like you find in the typical HMO. So, when my parents visit they wouldn't be covered if they needed a specialist for a non-emergency service.</p>	
109	<p>CUT TO: Medium shot of hosts flanking TV.</p>	<p>HE: Can anyone describe an HMO?</p>	
110	<p>CUT TO: Full-screen shot of monitor.</p> <p>SUPER: Alison, San Diego, CA</p>	<p>Alison: An HMO is a Health Maintenance Organization where you have one physician who directs the care and you have contracts with certain hospitals and certain groups of physicians that you have to work within, you can't go off and choose.</p>	
111	<p>CUT TO: Medium shot of hosts flanking TV.</p>	<p>SHE: One type of Medicare Advantage plan is basically an HMO. You are generally limited to a service area and must select your doctors from within their</p>	

[Script]

		network.	
112	CUT TO: Full-screen shot of monitor. SUPER: Donna, San Diego, CA	Donna: Uh, well, my opinion of them is they intend to have too much control over who you see and when you are eligible... and you have to go to your primary and they have to okay it for you to go to another doctor, you know. So, I didn't want to go that route.	
113	CUT TO: Close-up shot of host.	SHE: There are other limitations that come with Medicare Advantage...	
114	CUT TO: Medium shot of hosts flanking TV.	HE: [interrupting]... Yes. You may not be covered for routine care when you travel outside that network.	
115	CUT TO: Medium-close shot of host and hostess together.	SHE: I want to clarify another important point: BOTH Medicare Advantage and Medicare Supplement plans cover you <u>in the event of an emergency</u> , but if you spend a lot of time traveling, or have a second home, you may not be covered for routine care with Medicare Advantage plans because of their network restrictions.	
116	CUT TO: Full-screen shot of monitor. SUPER: Joseph & Carole, Phoenix, AZ	Carole: ...but you know, you have to take some responsibility for yourself. You can't expect, you know, the HMO's to take care of you totally.	
117	CUT TO: Montage of B-roll shots of senior couple enjoying car camping in an RV park.	HE (V.O.): True. But as you can imagine, that "responsibility" may be restricting your vacations if you require frequent doctor visits. And when you are retired, travel is one of the things you don't want to restrict. Knowing my Medicare Supplement Plan Benefits will travel with me nationwide will certainly be important when I retire. SHE: To my parents, too. They are	

[Script]

		snowbirds. With a Medicare Supplement Plan they will be covered coast-to-coast if they get sick while traveling.	
118	CUT TO: Full-screen shot of monitor. SUPER: Joseph & Carole, Phoenix, AZ	Carole: We don't get sick. We're down here where we relax and do healthful things and stay well. And then we go home in the summer and get sick.	
119	CUT TO: Medium-close shot of host and hostess together.	HE: [Laughs] Waiting until you get home to get sick is not exactly an option for the average person. [laughs again] Many of us want coverage that travels with us wherever we go, nationwide.	
		SHE: And speaking of going, it is time for us to sign off [insert host name], thanks for joining us. HE: And we hope you have found this program has helped you better understand Medicare and your health insurance options.	
CUT TO 2:00 MINUTE Call To Action (final)			
120	GRAPHIC INTRO: Mounting paperwork. SUPER: <i>"Health care spending continues to rise at the fastest rate in our history."</i> – The National Coalition on Health Care < http://www.nchc.org/facts/cost.shtml > (June 26, 2008) LEGAL: 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.	ANNCR (V.O.): Medicare is a great program that serves tens of millions of Americans. But it doesn't cover everything. And, the cost of health care has continued to rise in recent years. These things make Medicare Supplement Insurance more important than ever.	

[Script]

	<p>AARP Health is a collection of health related products, services and insurance programs available to AARP members. Neither AARP nor its affiliate are the insurer and do not employ or endorse individual agents. AARP contracts with insurers to make coverage available to AARP members.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>		
121	<p>CUT TO: Close-up of “Medicare at a glance” booklet.</p> <p>SUPER: This program is a paid advertisement brought to United HealthCare Insurance Company.</p> <p>LEGAL: Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).</p> <p>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.</p> <p>LEGAL: AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.</p>	<p>Finding the right coverage can be very challenging.</p> <p>Why not call for your free information kit and Medicare guide... And find out about the range of AARP Medicare Supplement Plans available to you from United HealthCare Insurance Company.</p>	
	<p>LEGAL: Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p> <p>This is a group Medicare Supplement Plan and</p>	<p>Call today to find the right plan for your individual needs.</p>	

[Script]

	<p>you must be an AARP member to purchase this product.</p> <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>		
	<p>SUPER:</p> <ul style="list-style-type: none">• Keep Or Choose Your Doctor• No Referrals Required• Get Competitive Rates	<p>Is it important to you to choose your own doctor? Does the phrase “no referrals needed” sound good to you? Are you looking for competitive rates?</p>	
122	<p>CUT TO: B-roll montage retirees enjoying life</p> <p>SUPER: <i>Over 2.7 million people have United Health Care Medicare Supplement Insurance</i> – Based on 2007 United HealthCare enrollment data <https://www.aarphealthcare.com/statistics></p> <p>Medicare supplement insurance could save you thousands in out-of-pocket costs – Juliette Cubanski, et al., Medicare Chartbook, Third Edition, Summer 2005, http://www.kff.org/medicare/7284.cfm (December 6, 2006) p.32.</p>	<p>Learn why these Medicare Supplement Plans are the choice of millions of people who know and trust the AARP Medicare Supplement plans for their health care needs. AARP Medicare Supplement Plans, insured by United HealthCare Insurance Company help to cover some of the medical expenses not covered by Medicare alone. This could save you thousands of dollars in out-of-pocket expenses.</p>	
	<p>SUPER:</p> <ul style="list-style-type: none">• Nationwide Coverage• Apply Year Round• Virtually No Claim Forms <p>SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx</p>	<p>Are you looking for benefits that travel with you – nationwide? Do you want a plan that doesn’t lock you in and lets you apply anytime, year-round? Prefer to do away with virtually all claim forms?</p>	
	<p>CUT TO: Customer Service Rep taking calls</p>	<p>Call now to find out about AARP Medicare Supplement Insurance plans.</p>	
123	<p>CUT TO: B-roll montage of retirees enjoying life</p>	<p>If you’re turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you</p>	

[Script]

	SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx	navigate today's complex health insurance environment.	
124	CUT TO: Close-up of "Medicare at a glance" booklet. SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx	Be sure to ask for your free information kit. And then feel great about making your own smart, informed decision. You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!	
125	GRAPHIC INTRO: Mounting paperwork. SUPER: <i>"Health care spending continues to rise at the fastest rate in our history."</i> – The National Coalition on Health Care < http://www.nchc.org/facts/cost.shtml > (June 26, 2008) SUPER: Call Now 1-xxx-xxx-xxxx TTY: 1-xxx-xxx-xxxx	ANNCR (V.O.): Medicare is a great program that serves tens of millions of Americans. But it doesn't cover everything. And, the cost of health care has continued rise in recent years. These things make Medicare Supplement Insurance more important than ever.	
126	CTA Coda: Maintains the look of the CTA graphics with a frame around a full-screen shot. Full-screen shot of testimonial. SUPER: Tommy, Portland, OR	Tommy: ...I personally think that health is the most important thing that a person can have, regardless of what else, and if you are going to talk about your health, my health, cost is not all that important.	
127	CUT TO: Graphics UHC /AARP Lock-up Logo fills the entire screen TV51 (7/08)	Tommy (V.O.): Truthfully, I'm pleased to be here and tell anybody who wants to know how good United Health Care and AARP are.	
	SUPER: The preceding was a paid advertisement brought to you by United HealthCare Insurance Company.		

SERFF Tracking Number: UHLC-125749598 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 39877
Company Tracking Number: TV51 (7/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Infomercial /TV51 (7/08)

Rate Information

Rate data does NOT apply to filing.