

SERFF Tracking Number: UHLC-126339590 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43771
Company Tracking Number: WB25003ST (08/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: SHIP Marketing Website/WB25003ST (08/09)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126339590 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43771

Sub-TOI: MS05G.001 Plan A

Co Tr Num: WB25003ST (08/09) State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Michelle Ambach

Disposition Date: 11/18/2009

Date Submitted: 10/13/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SHIP Marketing Website

Status of Filing in Domicile: Pending

Project Number: WB25003ST (08/09)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 11/18/2009

Explanation for Other Group Market Type:

State Status Changed: 11/18/2009

Deemer Date:

Created By: Michelle Ambach

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number:

Filing Description:

RE: UnitedHealthcare Insurance Company

NAIC No: 0707-79413

AARP Medicare Supplement Plans Website Pages

Our File No: WB25003ST (08/09) et al

Dear Sir or Madam:

We enclose for your information and review, proof copies of an invitation to inquire website advertisement for use in

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connection with the AARP Medicare Supplement Insurance Plans. The website content being filed will eventually reside at the URL: www.AARPMedicarePlans.com. This advertisement is new and does not replace any material previously submitted to the Department.

This advertisement will be viewable as part of a website which includes information on a variety of Medicare insurance products offered by the family of UnitedHealth Group companies. The website content sought to be approved here is specific to the AARP Medicare Supplement Insurance Plans underwritten by UnitedHealthcare Insurance Company. The other products displayed on the website (Medicare Advantage and Prescription Drug plans) are subject to federal, rather than state, approval and have therefore been filed with CMS for review.

When a viewer clicks on the "view plans" tab of the Medicare Supplement Insurance Plan advertisement, WB25003ST (08/09), they will be directed to webpage WB25091 (09/09) to enter their zip code and view plans and pricing in their geographic area. It is our intent to include such information for residents of every state on the website itself and additional content will be filed for approval in the future. Until then, however, if such information is not able to be displayed here (because the relevant state-specific plan/rate page has not yet been filed or approved by your Department), the viewer will be automatically redirected to the AARP Health website, www.AARPHealthcare.com, approved on 7/8/08 file#WB.0000, in order to view the information.

Finally, we include for your information and review that portion of the website's Disclaimers page which relates to the AARP Medicare Supplement Insurance Plans - WB25007ST (08/09). The full Disclaimers page contains disclaimers regarding the federally approved plans in addition to the language submitted here.

We trust the enclosed materials are in order and look forward to your prompt acknowledgement of this filing. If you have any further questions, you can contact me at 215-902-8444. If you prefer, you may also send a facsimile to me at Fax: 215-902-8813 or send an email to Susan_J_Cipollo@uhc.com. Thank you for your assistance.

Sincerely,

Susan J. Cipollo
Director, Marketing Compliance

SJC:mca
Enclosures
LIST OF ENCLOSURES
MEDICARE SUPPLEMENT
MARKETING WEBSITE
2009

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WB25003ST (08/09)
 WB25091 (09/09)
 WB25007ST (08/09)

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450 Group Name: State ID Number:
 Hartford, CT 06115-0450 FEIN Number: 36-2739571
 (860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? No
 Fee Explanation: state required filing fee
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|---------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$75.00 | 10/13/2009 | 31240115 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Stephanie Fowler | 11/18/2009 | 11/18/2009 |

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Disposition

Disposition Date: 11/18/2009

Implementation Date:

Status: Filed

Comment:

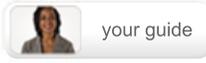
Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: WB25003ST (08/09)

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|-------------------------------|-------------|-------------|-----------|---------|----------------------|-------------|---|
| Filed 11/18/2009 T (08/09) | WB25003S | Advertising | WEB PAGE | Initial | | 45.000 | WB25003ST 08'09_MS - Our Plans v2.0.pdf |
| Filed 11/18/2009 (09/09) | WB25091 | Advertising | WEB PAGE | Initial | | 45.000 | WB25091 09'09_MS - Zip Code Entry Page v2.0.pdf |
| Filed 11/18/2009 T (08/09) | WB25007S | Advertising | WEB PAGE | Initial | | 45.000 | WB25007 08'09_MS - Disclaimer.pdf |



Need help? Let the interactive guide help you find a plan with the Medicare Plan Finder.

Our Plans

Find a plan that may best meet your health care needs.

Questions? Call UnitedHealthcare at **1-800-905-8780**

(TTY: 711)
Hours: 8 a.m. - 8 p.m. in your time zone, 7 days a week

Have a reference number? [Enter it here](#)

Medicare Advantage Plans

Offers all the benefits of Original Medicare and more.

May include prescription drug coverage.

You may be able to choose from multiple plan options.

[view plans ▶](#)

Prescription Drug Plans

Choose from three plans designed to help lower your drug costs.

Copay amounts are as little as <\$5>.

Two of our plans don't have an annual deductible.

[view plans ▶](#)

Medicare Supplement Insurance Plans

These plans allow you to go to any doctor or hospital in the United States that accepts Medicare patients.

AARP Medicare Supplement Insurance is not connected with or endorsed by the U.S. Government or the federal Medicare program.

WB25003ST (08/09)

[view plans ▶](#)

View plans & pricing

Find a plan in your area: [go ▶](#)

Example: 55105

Need help finding a ZIP code? [Look up a ZIP code](#)

New to Medicare

Medicare plans can be complicated. Learn how they work.

AARP® Medicare Supplement Insurance Plans

Insured by UnitedHealthcare Insurance Company*

Questions? Call toll free
1-866-408-5545

(TTY: 711)

Hours: 8 a.m. - 8 p.m. in your
time zone, 7 days a week

View plans & pricing

Find a plan in your area:

Enter your ZIP code

Example: 55105

go

Need help finding
a ZIP code?
[Look up a ZIP code](#)

*Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents); Policy Form Number GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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

Please note that each insurer has sole responsibility for its products.

Not connected with or endorsed by the United States government or the federal Medicare program.

WE25091 (09/09)

Disclaimers

MEDICARE SUPPLEMENT INSURANCE PLANS

Important disclosures

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AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents). Policy Form Number GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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

Please note that each insurer has sole responsibility for its own products.

AARP Medicare Supplement Insurance is not connected with or endorsed by the U.S Government or the Federal Medicare Program.

WB25007ST (08/09)

MEDICARE ADVANTAGE PLANS

The AARP® MedicareComplete® Plans are SecureHorizons® plans insured or covered by an affiliate of UnitedHealthcare. AARP MedicareComplete Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP for use of the AARP trademark. Amounts paid are used for the general purposes of AARP and its member. AARP is not the insurer. You do not need to be an AARP member to enroll.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

The AARP MedicareComplete benefit packages, plan premiums and copayments/ coinsurance may vary by county, and service areas are all subject to change annually at the Medicare Advantage contract renewal time with the Centers for Medicare and Medicaid Services (January 1). Availability of coverage beyond the end of the current year is not guaranteed.

Benefits, formulary, pharmacy, network premium, copayments/coinsurance may change on January 1 each year. Please [Contact](#) UnitedHealthcare for details.

AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

MEDICARE PRESCRIPTION DRUG PLANS

These Medicare prescription drug plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York for New York residents (together called "UnitedHealthcare"). AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP for use of the AARP trademark. Amounts paid are used for the general purposes of AARP and its members. AARP is not the insurer. UnitedHealthcare contracts with the Federal government as a Medicare approved Part D sponsor. All decisions about prescription drugs are between you and your physician or other health care provider.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Benefits, formulary, pharmacy, network premium, copayments/coinsurance may change on January 1 each year. Please [Contact](#) UnitedHealthcare for details.

All Medicare prescription drug plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare prescription drug plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare prescription drug coverage in your area.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

PREFERRED MAIL SERVICE PHARMACY

PDP Savings benefit (2010)

Savings apply until the total cost of your drugs (paid by UnitedHealthcare, you and others) reaches <\$2,830>. However, for members in AARP MedicareRx Saver (PDP), savings apply when the total cost of your drugs is between <\$310> and <\$2,830>.

PDP Savings benefit (2009)

Savings apply until the total cost of your drugs (paid by UnitedHealthcare, you and others) reaches <\$2,700>. However, for members in AARP MedicareRx Saver (PDP), savings apply when the total cost of your drugs is between <\$295> and <\$2,700>.

MAPD Savings benefit (2010)

Savings apply until the total cost of your drugs (paid by UnitedHealthcare, you and others) reaches <\$2,830>.

MAPD Savings benefit (2009)

Savings apply until the total cost of your drugs (paid by UnitedHealthcare, you and others) reaches <\$2,700>.

Trademarks for drugs listed herein are owned by third parties with whom AARP MedicareRx Plans and Prescription Solutions® has no affiliation.

You are not required to use the plan's Preferred Mail Service Pharmacy, through Prescription Solutions, to obtain a supply of your maintenance medications. You have the option of using Prescription Solutions, a retail extended day supply pharmacy or non-preferred mail service pharmacy in the network to obtain a supply of maintenance medications.

If you choose a retail extended day supply pharmacy or non-preferred mail service pharmacy, you may see out-of-pocket payment differences when compared to using the Preferred Mail Service Pharmacy. You should experience no out-of-pocket payment differences if choosing between a retail extended day supply pharmacy and a non-preferred mail service pharmacy. Please call UnitedHealthcare Customer Service, <24 hours a day, 7 days a week>, for up-to-date information on which pharmacies are in the network.

Your prescriptions should arrive about seven days after the completed order is received by Prescription Solutions. If Prescription Solutions needs to contact you or your prescribing physician to clarify information on your order or to request prescriptions from your physician, delivery may take longer. If you prefer rush delivery, medications can be shipped overnight for an additional charge.

Prescription Solutions will contact you if they anticipate there will be an extended delay in the delivery of your medications. If you need your medications immediately, Prescription Solutions can coordinate a refill with a local retail pharmacy. Standard delivery is no charge to U.S. addresses, including U.S. territories.

For copay amounts, drug coverage information or general plan questions, please call UnitedHealthcare Customer Service at <1-877-699-5710>, <24 hours a day, 7 days a week>, TTY <711>. You can also call the Customer Service number located on the back of your member ID card.