

SERFF Tracking Number: UHLC-126040838 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 41618
Company Tracking Number: CA1855 (1/09)/MS399 (1/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Co-Marketing Local Markets Mailer/CA1855 (1/09)/MS399 (1/09)

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126040838 State: ArkansasLH
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 41618

Sub-TOI: MS05G.001 Plan A Co Tr Num: CA1855 (1/09)/MS399 State Status: Filed-Closed (1/09)

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Author: Michelle Ambach Disposition Date: 02/23/2009
Date Submitted: 02/23/2009 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Co-Marketing Local Markets Mailer
Project Number: CA1855 (1/09)/MS399 (1/09)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/23/2009

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Group Market Type: Association
Explanation for Other Group Market Type:
State Status Changed: 02/23/2009
Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

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

The Business Reply Card that will be used with this advertising is also attached for the Department's review.

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Final production of the enclosed self mailer will show the component number on the bottom left hand corner of the first page when it is folded for mailing.

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: Life and 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: \$50.00
 Retaliatory? No
 Fee Explanation: state required filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$50.00	02/23/2009	25870911

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/23/2009	02/23/2009

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Disposition

Disposition Date: 02/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: CA1855 (1/09)/MS399 (1/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	CA1855 (1/09)	Advertising	SELF MAILER	Initial		45	CA1855 (1-09)_R2 NB.pdf
Filed	MS399 (1/09)	Advertising	BUSINESS REPLY CARD	Initial		45	MS399 (1-09).pdf

Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

AARP | Health

Consider the only Medicare
Supplement Insurance
endorsed by AARP.



**Have recent changes
left you without enough health
insurance coverage?**

AARP

Health

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

P.O. Box 1017
Montgomeryville, PA 18936-1017

PRSR STD
U.S. POSTAGE
PAID
HEALTHCARE
INSURANCE
COMPANY

<Recipient Name>
<Recipient Address>
<Recipient City>, <State> <Zip>

**Consider the only Medicare Supplement
Insurance Plan endorsed by AARP.**

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.
CA1855 (1/09)

**Consider the
only Medicare
Supplement
Insurance
Plan endorsed
by AARP.**

Not having enough insurance is unfortunate – fortunately, you have options.

Here's one to consider: an AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. Once you are enrolled in Medicare Parts A and B, a Medicare Supplement Insurance Plan can help pay some of the co-pays and deductibles Medicare doesn't. Plus, these plans are competitively priced and carry the AARP® name.

Whatever your healthcare needs, AARP Medicare Supplement Plans may be able to help.

Medicare Supplement plans offer benefits you can rely on. Get the only one that's endorsed by AARP.

Like all standardized plans, AARP Medicare Supplement Insurance Plans offer:

- Coverage for some or all of the out-of-pocket expenses not paid for by Medicare
- The freedom to choose your own doctor, specialist and hospital that accepts Medicare
- Benefits to help with copayments and deductibles when you see a doctor or go to the hospital

Plus, AARP Medicare Supplement Insurance Plans offer competitive pricing to fit your budget.

Some of the most popular¹ AARP Medicare Supplement Insurance Plans among AARP members are:

- **Plan A**, the most basic and competitively priced option
- **Plan C**, which covers Part A and Part B deductibles, as well as skilled nursing facility copayments
- **Plan F**, the most popular plan, which has the benefits of Plan C and covers the difference between doctors' charges and what Medicare approves.²

A nationally recognized name.⁴

It's nice to know that you can choose a plan that carries the AARP® name. Find out if one of them is right for you.



Consider a Medicare Supplement plan- it could help you save up to thousands in out of pocket expenses.³

To find out more about AARP Medicare Supplement Insurance, call today.

**1-XXX-XXX-XXXX
(TTY: 1-800-232-7773)**

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST



Health

Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

These plans carry the AARP name and United HealthCare Insurance Company pays a fee to AARP and its affiliates 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 through AARP. Neither AARP nor its affiliate is the insurer. AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. AARP contracts with insurers to make coverage available to AARP members. Insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No.GRP79171GPS-1(G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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

¹ Based on 2008 internal company data.
www.aarphealthcare.com/statistics

² Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plans F, G, I and J pay benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

³ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf (15 Jan, 2009) p. 63,65.

⁴ The Harris Poll®, December 11, 2008, Harris Interactive Inc. All rights reserved.

YES! I'd like to know more about AARP® Medicare Supplement Insurance Plans. Call 1-xxx-xxx-xxxx code xxx.

<Membership #>

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

Date of Birth Medicare (*Part B*) Effective Date

Phone

E-mail Address

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

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

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

MS399 (1/09)

**Consider the
only Medicare
Supplement
Insurance
Plan endorsed
by AARP.**

¹ The Harris Poll®, December 11, 2008,
Harris Interactive Inc. All rights reserved.

² Medicare Payment Advisory Commission
(MedPAC). A Data Book: Healthcare
spending and the Medicare Program,
June 2008. [http://www.medpac.gov/
documents/Jun08DataBook_Entire
report.pdf](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf) (15 Jan, 2009) p. 63,65.



Health

Medicare Supplement Insurance

insured by **United HealthCare
Insurance Company**



**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITED HEALTHCARE
INSURANCE COMPANY**

P.O. BOX 25601

LEHIGH VALLEY, PA 18003-9905



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