

SERFF Tracking Number: UHLC-126045670 State: Arkansas  
Filing Company: United HealthCare Insurance Company State Tracking Number: 41616  
Company Tracking Number: CA1850 (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/CA1850 (1/09)

## Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126045670 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - SERFF Status: Closed State Tr Num: 41616  
Standard Plans

Sub-TOI: MS05G.001 Plan A Co Tr Num: CA1850 (1/09) State Status: Filed-Closed

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

Author: Tammy Frederick 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: CA1850 (1/09)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/23/2009

Deemer Date:

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:

CA1850 (1/09)

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 Policy Form Number GRP79171 GPS-1 appears on the attached Ad in the Disclaimer paragraph.

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

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  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: State Mandated  
 Per Company: No

| COMPANY                             | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| United HealthCare Insurance Company | \$50.00 | 02/23/2009     | 25873121      |

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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: CA1850 (1/09)

| Review Status | Form Number   | Form Type   | Form Name           | Action  | Action Specific Data | Readability | Attachment                   |
|---------------|---------------|-------------|---------------------|---------|----------------------|-------------|------------------------------|
| Filed         | CA1850 (1/09) | Advertising | SELF MAILER         | Initial |                      |             | CA1850 (1-09)_NB NonBrkt.pdf |
| Filed         | MS399 (1/09)  | Advertising | BUSINESS REPLY CARD | Initial |                      |             | MS399 (1-09).pdf             |



Medicare Supplement Insurance  
insured by United HealthCare  
Insurance Company

**AARP** Health

Discover 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

Sample A. Sample  
123 Main Street  
Anytown, US 12345-6789

**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.  
CA1850 (1/09)

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

## An AARP Medicare Supplement Insurance Plan could be the right choice for you.

You may find that the coverage provided by Medicare parts A and B isn't enough. In fact, Medicare only covers about 80% of your Part B medical expenses, which could leave you with up to thousands of dollars in out-of-pocket costs.<sup>1</sup> Plus, Part A has a deductible of more than \$1,000. An AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, could help protect you against some of these costs — and it features competitive monthly premiums.



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 popular<sup>2</sup> 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.<sup>3</sup>

## A nationally recognized name.<sup>4</sup>

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.

**Medicare alone may not be enough.**

**Choose an AARP Medicare Supplement Insurance Plan.  
To find out more, call today.**

**1-800-523-5600**

**(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.

<sup>1</sup> 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.

<sup>2</sup> Based on 2008 internal company data. [www.aarphealthcare.com/statistics](http://www.aarphealthcare.com/statistics)

<sup>3</sup> 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.

<sup>4</sup> 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.**

<sup>1</sup> The Harris Poll®, December 11, 2008,  
Harris Interactive Inc. All rights reserved.

<sup>2</sup> 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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## **Rate Information**

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