

SERFF Tracking Number: UHLC-126058807 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 41715
Company Tracking Number: LA19826 (6/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: T65 Age-In Test/LA19826 (6/09)

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126058807 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 41715

Sub-TOI: MS05G.001 Plan A

Co Tr Num: LA19826 (6/09)

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Bobbie Walton

Disposition Date: 03/09/2009

Date Submitted: 03/03/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: T65 Age-In Test

Status of Filing in Domicile: Not Filed

Project Number: LA19826 (6/09)

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: 03/09/2009

Explanation for Other Group Market Type:

State Status Changed: 03/09/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: UNITED HEALTHCARE INSURANCE COMPANY

AARP Medicare Supplement Advertising Material Filing

T65 Age-In Test

NAIC No: 0707-79413

Our File No: LA19826 (6/09) (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

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Dear Mr. Bradford:

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 new and does not replace any material previously submitted to the Department.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA8982 DIS AR (02/06) which was approved by your Department on March 20, 2006.

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

The attached list of enclosures indicates the contents of each package including the form number, and title of each item.

We trust the enclosed forms are in order and look forward to your prompt acknowledgment 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.

Sincerely,

Susan J. Cipollo
Director, Marketing Compliance

SJC:blw
Enclosures

ARKANSAS
LIST OF ENCLOSURES

SERFF Tracking Number: UHLC-126058807 State: Arkansas
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MEDICARE SUPPLEMENT

T65 AGE-IN TEST

2009

1ST EFFORT

LA19826 (6/09) LETTER
CA1844 (6/09) FOLDER
BA10018 (6/09) BROCHURE
OA4367 (6/09) OUTSIDE ENVELOPE

2ND EFFORT

CA1845 AR (6/09) SELF MAILER

3RD EFFORT

CA1846 (6/09) SELF MAILER

4TH EFFORT

LA19827 (6/09) LETTER
SA5198 (6/09) BUCKSLIP
BA10019 AR (6/09) BROCHURE
OA4368 (6/09) OUTSIDE ENVELOPE

BA8982 DIS AR (02/06) WRAP*

CV463 COVER PAGE**

FA528 – FA529, FA572 – FA581 OUTLINE OF COVERAGE***

A10103UIMMST01 02A, et al ENROLLMENT APPLICATIONS****

*THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 3/20/06 UNDER FILE NUMBER BA8982 DIS AR (02/06) AND YOUR DEPARTMENT FILE NUMBER 30566.

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**THESE COMPONENTS WERE APPROVED BY THE DEPARTMENT ON 9/1/05 UNDER FILE NUMBER MSA 1959.

*** THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 9/5/07 UNDER FILE NUMBER CV463.

**** THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 9/22/05 UNDER FILE NUMBER A10103UIMMST01 01A.

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

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: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 PER COMPONENT - 10 COMPONENTS = \$250.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$250.00	03/03/2009	26088007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/09/2009	03/09/2009

SERFF Tracking Number: UHLC-126058807 *State:* Arkansas
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Disposition

Disposition Date: 03/09/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	LETTER	Filed-Closed	Yes
Form	FOLDER	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	BUCKSLIP	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: LA19826 (6/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	LA19826 (6/09)	Advertising	LETTER	Initial		45	LA19826 609 1E Letter STD.pdf
Filed-Closed	CA1844 (6/09)	Advertising	FOLDER	Initial		45	CA1844 1E STD Folder.pdf
Filed-Closed	BA10018 (6/09)	Advertising	BROCHURE	Initial		45	BA10018 609 1E Brochure STD.pdf
Filed-Closed	OA4367 (6/09)	Advertising	OUTSIDE ENVELOPE	Initial		45	OA4367 609 OE 1E STD.pdf
Filed-Closed	CA1845 AR (6/09)	Advertising	SELF MAILER	Initial		45	CA1845 AR _609_ AR_CO_MO Filing Letter.pdf
Filed-Closed	CA1846 (6/09)	Advertising	SELF MAILER	Initial		45	CA1846 6_09 STD 3E.pdf
Filed-Closed	LA19827 (6/09)	Advertising	LETTER	Initial		45	LA19827 6_09 4E Letter STD.pdf
Filed-Closed	SA5198 (6/09)	Advertising	BUCKSLIP	Initial		45	SA5198 6_09 4E Buckslip STD.pdf
Filed-Closed	BA10019 AR (6/09)	Advertising	BROCHURE	Initial		45	BA10019 AR 609 4E Brochure AR_CO_KS_ ME_MO_NJ_

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Filed- Closed	OA4368 (6/09)	Advertising OUTSIDE ENVELOPE	Initial	45	PA.pdf OA4368 6_09 4E OA STD.pdf
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[COMPONENT CODE PRINTS BOTTOM LEFT]

((Logo preprinted on shell))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Johnson Box))

You'll have many health insurance options as you approach age 65. Start learning about some of them today.

((Addressing mechanism))

[James A. Sample
123 Any Street
Any Town, State 10001]

((Body Copy))

Dear [Sample A. Sample],

What is Destination: Discovery? It's a series of mailings designed to give you an understanding of Medicare and help you discover the health insurance options available to you. **Destination: Discovery** was created after hearing from many Americans who wanted an early start on planning their health care coverage. It's part of United HealthCare Insurance Company's commitment to giving those who will be eligible for Medicare (usually, that's at age 65) a clear idea of what choices are available—including AARP[®] Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company.

Each mailing you receive will help build a solid foundation from which you can further explore your Medicare options. Think of it as a journey that can help you decide on the coverage you may need as you turn 65.

A little planning goes a long way.

With all the information out there on Medicare, things can get confusing. This mailing gives you a head start. Inside you'll find a brochure that helps to explain:

- What Medicare is and how it works
- An overview of Medicare Part A through Part D and what they generally cover
- What Medicare supplement insurance is and how it works with Medicare
- Which steps you need to take to make sure you have the coverage you want at age 65

LA19826 (6/09)

Also included in this mailing you'll find a folder to keep the enclosed brochure and other **Destination: Discovery** mailings you'll be receiving in the coming months. In all, the information provided will give you the head start you need for the travels ahead.

Sincerely,

((Signature))

Jay Fleming
Vice President and Licensed Agent
Customer Service

((Box prints bottom right page 1))

Here are three ways to get help.

Speak with a helpful Representative.
Call [1-800-620-9047], Monday to Friday, 7 a.m.
to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't have to be an AARP member to call.

www.aarphealthcare.com
www.medicare.gov

((Footnotes appear at bottom of page 2))

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 made available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by United HealthCare Insurance Company, Horsham, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan. **This is a solicitation of insurance. An agent may contact you.** AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. Please call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll free, or find it on the web at www.aarphealthcare.com/Learn.

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Front Panel))

((Logo prints bottom right))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Call-out))

DESTINATION DISCOVERY

((Call-out))

ARRIVAL
PLAN FOR THE FUTURE

((Front Panel Inside—Left Panel Flap copy))

Destination Discovery. It's a series of helpful mailings created to help give you some information about what health care choices are available when you're eligible for Medicare, generally at age 65. You'll learn what Medicare and Medicare supplement insurance plans can do for your health insurance coverage needs.

((Inside: Left Panel copy—Disclaimer))

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Important Notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll free, or find it on the web at www.aarphealthcare.com/Learn.

CA1844 (6/09)

((Folder – Inside: right panel flap copy))

Here are three ways to get help.

Call **[1-800-620-9047]**,

Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't have to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Folder Back Cover))

((Logo prints center))

[AARPSM | *Health*

Medicare Supplement Insurance

insured by United HealthCare

Insurance Company]

((Box))

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Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

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www.aarphealthcare.com

www.medicare.gov

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Brochure Cover—page 1))

((Logo prints bottom right))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Cover Heading))

MEDICARE BASICS

((Subtitle))

Take a quick look ahead at some of your
upcoming health insurance coverage choices.

((Callout))

KNOW MORE ABOUT WHAT'S AHEAD

((Page 2))

((Headline))

The journey to Medicare

((Body Copy))

There is a lot to consider when preparing for Medicare. But as you approach 65, it's important to familiarize yourself with the information you need. After all, deciding on your Medicare coverage involves many crucial factors, from financial considerations to your health care needs, now and in the future.

BA10018 (6/09)

((Body Copy Continued))

Wondering where to start? Don't worry. United HealthCare Insurance Company is here to help:

- Helping to show you some of what Medicare does and does not cover
- Helping to outline some of your Medicare options
- Exploring the Medicare-related decisions that you may need to make before turning 65

((Callout))

ARRIVAL PLAN FOR THE FUTURE

((Page 3))

Over the following pages, you'll get a basic overview of Medicare, part by part. For more in-depth information, the government sends *Medicare & You*, the official handbook on Medicare, about six months before an individual's 65th birthday. You can also visit www.medicare.gov for more details.

So start planning today and you'll be on your way to making informed decisions when it's time to enroll in Medicare.

((Page 4))

((Headline))

Medicare is a federal health insurance program

((Body Copy))

It is for people age 65 and over, as well as the disabled. Since 1965, it has helped millions of Americans pay for the health care services they need — playing an important role in the lives of people 65 and over.

Turning 65 soon?

If you are 65, generally, you're eligible for Medicare if:

- You or your spouse have worked for at least 10 years in Medicare-covered employment and
- You're a U.S. citizen or permanent resident for at least five years

You can get Medicare Part A with no premiums if you meet the above and:

- You are eligible to receive benefits from Social Security or the Railroad

Retirement Board and haven't filed for them or already receive them

If you meet these eligibility requirements, you can enroll in Medicare as early as three months before turning 65.

Other ways you could be eligible for Medicare

Generally, if you are under 65, you're eligible for Medicare if:

- You're a U.S. citizen or permanent resident for at least five years and
- You have a disability or end-stage renal disease (ESRD) and meet certain requirements

You can get Medicare Part A with no premiums if you meet the above and:

- You have received Social Security or Railroad Retirement Board disability benefits for 24 months

Enrolling in Parts A & B

If you're not receiving Social Security when you turn 65 and want Medicare Parts A & B, you must sign up at your local Social Security office. You can do this as early as three months before turning 65. If you're receiving Social Security benefits at 65, you'll automatically be enrolled in Parts A & B. You can refuse Part B by contacting your local Social Security office.

((Page 5))

((Headline))

Medicare Decision Path

((Callout))

EXPLORE
YOUR
OPTIONS

((Body Copy))

Each year, thousands of Americans turning 65 make important choices about Medicare. Some take the time to heavily research their options, while for others it may be a last-minute decision. Either way, there's a lot to be informed on. Here's a look at some of the choices you could make in the next year to get the health coverage you need.

((Decision Tree))

Turn 64

STEP 1

Learn the Basics

Understand how Medicare coverage works and what it covers.

STEP 2

Decide if I want:

Medicare Parts A & B

Hospital (Part A) & medical (Part B) coverage through the government, both available when you're 65.

Medicare Advantage Plan (Part C)

Hospital and medical coverage through private insurance companies, available when you're 65.

STEP 3

Cover my Prescriptions

Part D helps pay for medications not covered by Medicare. Available through private insurance companies.

STEP 3

Cover my Prescriptions

Some Part C plans offer Part D drug coverage and some plans may have an extra cost or premium.

STEP 4

Explore my Supplemental Choices

Medicare supplement insurance pays some of the out-of-pocket costs Medicare doesn't.

STEP 4

Explore my Part C Choices

Different Medicare Advantage plans are available, such as PPO, HMO, and PFF.

STEP 5

Choose my Supplemental Plan

Review your options and make your decision.

STEP 5

Choose my Part C Plan

Review your options and make your decision.

((Page 6))

((Headline))

When you turn 65, Medicare Parts A & B are available from the government.

((Body Copy))

Hospital coverage (Part A)

It helps pay for inpatient care in a hospital or a nursing facility after a hospital stay, as well as some home health care and hospice care. Medicare works the same way throughout the U.S. with any provider that accepts it.

Medical coverage (Part B)

It helps pay for services like doctors visits, lab tests, and some diagnostic screenings not covered by hospital insurance. Various medical equipment and supplies are also covered. Dental, vision, hearing, and prescription drug benefits are not included.

Medicare pays:

- For each benefit period, all fees for covered inpatient hospital stay-related care except the Part A deductible and applicable co-insurance amounts

- About 80% of Part B covered doctor and outpatient medical expenses (after the annual deductible is met)

You pay:

- For each benefit period, the Part A deductible and applicable co-insurance amounts (2009 deductible: \$1,068)
- Usually a Part B premium
- About 20% of Part B medical expenses
- Part B co-pays, co-insurance, and deductibles (2009 deductible: \$135)

((Page 7))

((Headline))

Part C is Medicare Advantage. These plans are Medicare-approved, but offered by private insurers.

((Body Copy))

Medicare Advantage (Part C)

It's a single plan that covers the same hospital and medical services as Parts A & B. Some plans include Medicare prescription drug coverage (Part D), and may require an extra cost, and may offer extra benefits like vision, dental, hearing, and/or health & wellness programs.

Depending on the provider, different types of plans are offered, with premiums and benefits that vary by county. The most common types include:

- health maintenance organizations (HMO)
- preferred provider organizations (PPO)
- private fee-for-service organizations (PFFS)

Some plans have provider networks. This means you may have to see in-network doctors and/or hospitals to receive covered services. You may also need a referral to see a specialist.

Part C pays:

- Provider services based on fixed fees for covered services.

**[B080100A
INCLUDE: ALL STATES]**

You pay:

- Part B premium.
- Medicare Advantage premium (if your plan charges one)

- Co-payments for doctors visits (if your plan charges them)
- Deductibles (if your plan charges them)

((Page 8))

((Headline))

Part D helps pay for prescriptions, and works with supplemental coverage, with Part C, or on its own.

((Body Copy))

Prescription drug insurance (Part D)

If you have Medicare Parts A & B, this plan can be purchased separately to help pay for prescription drugs, including all medically necessary drugs. These plans are offered by Medicare-approved private insurers — costs and covered drugs vary from plan to plan. You can also get a Part D plan through some Medicare Advantage plans

Part D pays (in a single year):

- For covered prescriptions included on the formulary (a list of covered drugs)
- Varying shares of those covered prescription costs until you've spent [\$4,350]* out of pocket
- Most of the covered prescription costs after you've spent [\$4,350]*

You pay (in a single year):

- Monthly premiums.
- Varying shares of covered prescription costs (usually co-pays), until you spend a total of [\$2,700]*
- 100% of all prescription costs, after you've spent [\$2,701]* and up until you spend [\$4,350]*
- Low or zero co-pays or co-insurance for prescription drug costs, after you've spent [\$4,351]*

For more details and information on Part D, visit www.medicare.gov.

((Footnote prints bottom of page information is cited on))

*Out-of-pocket expenses based on [2009] data.

((Page 9))

((Headline))

Not all expenses are paid for by Medicare.

((Body Copy))

Part A can still leave you with hospital deductibles and co-insurance, and Part B only pays about 80% for covered medical services. However, there's a way to get help with some of the out-of-pocket expenses Medicare doesn't pay.

Medicare supplement insurance.

These are government-standardized plans that help to limit some of the out-of-pocket costs not paid by Medicare Parts A & B, while helping to give you some control over your health care with features such as choosing your own doctors that accept Medicare. Twelve standard plans are available, designated by letters A-L, each offering various benefits. These plans are available through private insurers.

Depending on your plan, Medicare supplement insurance pays:

- Part A co-insurance, and most plans pay the hospital deductible
- Up to 20% of the out-of-pocket costs not paid by Part B

You pay:

- Monthly premiums
- Limited out-of-pocket costs

You also get:

- To keep your own Medicare-accepting doctors
- Freedom to choose any doctor and hospital that accepts Medicare
- Coverage that follows you anywhere you travel in the U.S.

((Box))

Here are three ways to get help.

Call [1-800-620-9047], Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET
TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Page 10))

((Headline))

There's more to know and more to come.

((Body Copy))

Over the coming months, you'll be receiving additional information to help you with your Medicare choices. Along with the government provided *Medicare & You* handbook, you will be given valuable details on the benefits of an **AARP® Medicare Supplement Insurance Plan**, insured by United HealthCare Insurance Company.

This will be particularly helpful if you choose the "Medicare Parts A & B" route on the Medicare Decision Path (pg. 5).

Medicare Parts A & B

Hospital (Part A) & medical (Part B) coverage through the government, both available when you're 65.

STEP 3

Cover my Prescriptions

Part D helps pay for medications not covered by Medicare. Available through private insurance companies.

STEP 4

Explore my Supplemental Choices

Medicare supplement insurance pays some of the out-of-pocket costs Medicare doesn't.

STEP 5

Choose my Supplemental Plan

Review your options and make your decision.

((Subhead))

It all starts with the right foundation.

((Body Copy))

The Medicare supplement insurance products from United HealthCare Insurance Company were selected to carry the AARP name because of a shared commitment to meeting the needs of Americans over 50.**

After all, AARP has been helping those Americans for more than fifty years. One way it does that is by creating relationships with respected companies that offer the kind of services you need.**

((Footnote prints bottom of page information is cited on))

**www.aarp.org

((Box))

Here are three ways to get help.

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and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

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www.aarphealthcare.com

www.medicare.gov

((Callout))

CALL FOR HELPFUL INFORMATION

((Page 11))

((Disclaimer))

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 made available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by United HealthCare Insurance Company, Horsham, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No.

GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. Please call for complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

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((Page 12—Back Cover))

((Headline))

Medicare Points

((Subhead))

Ten things to keep in mind over the next year.

((Body Copy))

1. You can get Medicare through Parts A & B, or through Part C (Medicare Advantage).
2. Part A (hospital) and Part B (medical) coverage is available from the government and is standardized throughout the U.S.
3. Part C plans offer the same benefits of Parts A & B, but through private insurers.
4. Prescription drug coverage is available separately through Part D, or included in some Part C plans.
5. You will share the costs of Medicare, which can vary with Parts C and D.
6. Medicare alone may not cover all your expenses.
7. Medicare supplement insurance can help pay for some of what Medicare doesn't.
8. Compare your coverage needs and decide if Medicare alone will be enough.
9. Understand your Medicare eligibility and enrollment timing as you approach 65.
10. Call [1-800-620-9047], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

((Logo prints bottom))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

((Logo prints top left))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Postage prints top right))

Prsrt std
US Postage
Paid
UNITED HEALTHCARE

((Callouts))

START NOW

LEARN SOME OF THE BASICS

((Head))

DESTINATION DISCOVERY

((Subhead))

A Helpful Medicare Overview Inside.

((Flap Copy))

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

OA4367 (6/09)

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Outside panel 1))

((Logo prints top left))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Return address))

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

((Postage prints top right))

Prsrt std
US Postage
Paid
UNITED HEALTHCARE

((Addressing Mechanism))

[Mrs. Jane A. Sample
123 Anywhere Street
Any Town, State 10000]

((Callout))

Look into some of your upcoming Medicare health coverage options.

CA1845 AR (6/09)

((Outside panel 2))

((Callouts))

CHART YOUR COURSE
LEARN SOME OF THE BASICS

((Headline))

DESTINATION DISCOVERY

((Subhead))

Exploring your Medicare decisions.
See inside for details.

((Inside panel 1))

Get up to speed with your coverage options.
Here's a brief overview, based on the first mailing you
recently received.

Medicare is a federal health insurance program and has
several parts.

Medicare Part A, Hospital coverage

It helps pay for inpatient care in a hospital or a skilled nursing facility after a hospital stay, as well as some home health care and hospice care. Most people don't usually pay a premium for Part A.

Medicare Part B, Medical coverage

This part helps pay for doctors visits and many other medically necessary services and supplies that hospital insurance doesn't cover. Part B has a premium.

Medicare Advantage, Part C

Medicare Advantage plans combine doctor, hospital costs, outpatient care, and often Part D prescription drug coverage into one plan. These plans help pay a combination of co-insurance, co-payments, and deductibles to share the costs with you. The doctors and hospitals you go to are usually part of a network, though some plans allow you to go out of network for covered services, but you'll pay a higher cost.

Prescription drug plan, Part D

This stand-alone plan works with Medicare Parts A and B, some types of Part C plans, and Medicare supplement plans to help you save on your prescriptions.

Medicare Supplement Insurance

These standardized plans work with Medicare Parts A and B and help supplement what Medicare doesn't pay. You can choose one of these plans from a private insurance company to help supplement your Medicare coverage.

((Inside panel 2))

((Headline))

Ask yourself some important questions.

((Callout))

CONSIDER YOUR NEEDS

Chances are you have questions and are talking to your family and friends about Medicare supplement insurance. Look at the questions below. If these things are important to you, Medicare supplement insurance could be right for you.

Yes No

- Do I want to choose my own doctors and hospitals as long as they accept Medicare?
- Do I want the freedom to see a specialist without a referral?
- Do I want help paying the Medicare Part A hospital deductible?
- Do I want help with the 20% of Medicare Part B expenses that Medicare doesn't cover?
- Do I want coverage that travels with me in the U.S.?

If you answered "yes" to most or all of these questions, Medicare Parts A & B combined with Medicare supplement insurance could be a good way to go.

((Inside panel 3))

((Headline))

Medicare Supplement Insurance Decision Path.

((Subhead))

Find a plan that fits your needs while it pays some of the out-of-pocket costs Medicare doesn't pay.

((Callout))

CHOOSE YOUR PATH

((Chart))

Choose Medicare

Hospital (Part A) and medical (Part B) coverage, both available when you're 65.

Explore My Supplemental Choices

Look over the plans available to find the benefits and rates you want.

Find the right benefits

While lowering out-of-pocket costs and allowing you to keep your doctor who accepts Medicare, some plans also offer benefits for covered foreign travel emergency care, at-home recovery costs, and more.

Look for the right price

Plan pricing and extra services differ between insurance providers. Compare them to find the rates that fit your needs.

Choose My Supplemental Plan

Review your options and make your decision.

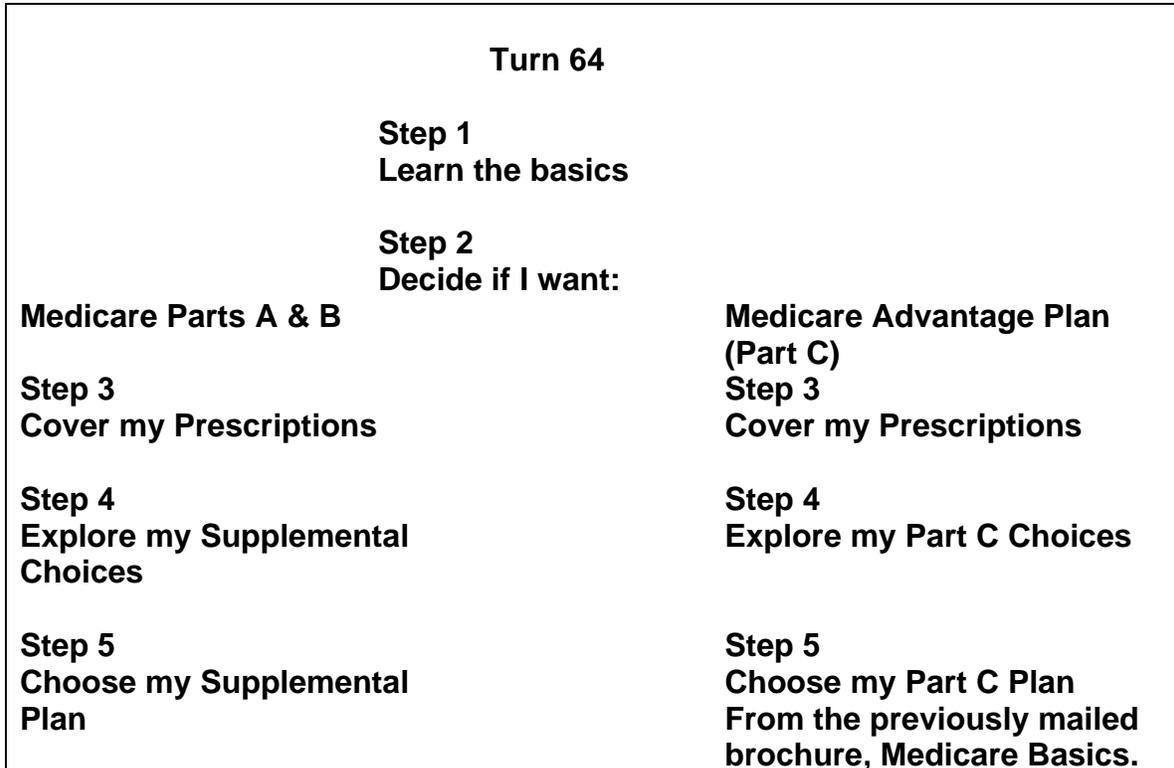
Enroll now

This will ensure you get your earliest effective date.

((Box showing graphic depicting a decisions tree))

((Headline))

Medicare Decision Path



((Inside panel 4))

((Headline))

To consider the advantages, start here.

((Subhead))

See why a Medicare supplement insurance plan could be the way to go.

((Body Copy))

Pay less out of your own pocket

All Medicare supplement plans are standardized by the government and offered by private insurance companies. They're designed to help pay some of your out-of-pocket costs that Parts A and B don't pay.

Some plans even cover co-pays and deductibles. As a result, having Medicare supplement insurance could help prevent you from paying thousands of dollars* toward medical services that you would've been responsible for. That's why it makes sense to see how Medicare supplement insurance can work for you.

((Box))

Here are three ways to get help.

Call **[1-800-620-9048]** to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Footnote prints bottom of page information is cited on))

*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.

((Inside Panel 5))

((Headline))

Flexibility, value, ease. Three reasons to help you make a choice.

((Body Copy))

Medicare doesn't pay for all medical expenses. Depending on the plan chosen, a Medicare supplement plan can help with some of the Part A costs and the up to 20% of Part B costs that Medicare doesn't pay. Here are how three people could make their decision.

Flexibility

"I need the flexibility to manage my health care needs. I also like how my plan travels with me anywhere in the U.S. when I visit my grandkids who live out-of-state" – *Anna*[†]

Anna wanted these features that a Medicare

supplement plan provides:

- A plan that goes with her whenever and wherever she is in the U.S.
- She can see any provider who accepts Medicare

Anna chose an AARP[®] Medicare Supplement Insurance Plan insured by United HealthCare Insurance Company because she appreciated the flexibility she got by being able to choose from a range of plans and competitive premiums to meet her needs and budget. She also has the opportunity to change plans if her needs change.

((Box))

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www.aarphealthcare.com

www.medicare.gov

((Inside Panel 6))

Value

“I want to help keep my out-of-pocket medical costs down” – *Betty†*

Betty knew that a Medicare supplement insurance plan offers value by:

- Helping to limit out-of-pocket medical costs
- Having virtually no claim forms or paperwork

Betty decided on an AARP Medicare Supplement Insurance Plan because she found out that if she has a health concern, she can always call the AARP Nurse HealthLine provided by Optum[®] and speak directly with a nurse who can answer her questions, any time, day or night.

Ease

“I really like that I can keep the doctor I've been going to for ten years, because he knows my history” – *Carl†*

Carl chose a Medicare supplement plan for these important reasons:

- He can go to any doctor in the U.S. that accepts Medicare
- No referrals are needed to see specialists
- Enrollment isn't limited to a specific open enrollment period

He chose an AARP Medicare Supplement Insurance Plan because he found out that [99.46]% of claims are processed within 10 days.^{††}

((Footnotes print bottom of page information is cited on))

[†]The people and situations shown are not real and are for illustrative purposes only.

****This is an additional insured member service apart from the AARP Medicare Supplement Plan Benefit, is not an insurance program and may be discontinued at any time.**

^{††}Based on [2007] internal company data.

((Inside panel 7))

Keep these things in mind when making this important decision.

Choose from a range of plans

To arrive at the right plan, it's good to have options to choose from. A range of AARP Medicare Supplement Insurance Plans are offered in most states, so you can choose the plan that fits you best.

Stay on schedule for Guaranteed Acceptance

If you enroll in a Medicare supplement plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time period.

((Callout))

PLAN ON A SOLUTION

((Inside panel 8))

Pre-Existing Conditions Waiver

Enroll in an AARP Medicare Supplement Insurance Plan when you enroll in Medicare Part B during your open enrollment period at age 65.^{***} If you do, you don't have to worry about health conditions that you have now.

Keep this in mind. As you compare plans, you may find that other insurers have a six-month waiting period for any claims submitted due to pre-existing health conditions.[□]

((Box))

Here are three ways to get help.

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TTY: 1-800-232-7773

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www.aarphealthcare.com

www.medicare.gov

((Footnotes print bottom of page information is cited on))

***Open enrollment period is generally six months after enrollment in Medicare Part B at age 65.

††A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

((Inside panel 9))

It all starts with the right foundation.

((Callout))

MOVE FORWARD

((Body Copy))

AARP has been helping Americans over age 50 for more than fifty years.[±] One way it does that is to create relationships with respected companies that provide value while meeting your needs.

((Body Copy continued))

AARP providers must meet customer standards and United HealthCare Insurance Company is one of those providers.[±] You can count on your questions being answered. In fact, [99.7]% of all questions are answered in a single call.^{††} You can also expect your claims to be processed promptly with [99.46]% of all claims processed within 10 days.^{††}

Careful selection and standards means AARP-branded products are ones you can count on. That could be why over [2.7] million people have already chosen AARP Medicare Supplement Insurance for their needs.^{††}

And you can join them.

Save this mailer to refer to whenever you're thinking about your upcoming Medicare decision.

((Footnotes print bottom of page information is cited on))

[±]www.aarp.org

^{††}Based on [2007] internal company data.

((Box))

Here are three ways to get help.

Call **[1-800-620-9048]** to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET
TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Inside panel 10))

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[COMPONENT CODE PRINTS BOTTOM LEFT]

((Outside front cover))

((Logo prints top left))

[AARPSM | *Health*
Medicare Supplement Insurance
insured by United HealthCare
Insurance Company]

((Return address prints top left))

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

((Postage prints top right))

Prsrt std
US Postage
Paid
UNITEDHEALTHCARE

((Addressing Mechanism))

[Mrs. Jane A. Sample
123 Anywhere Street
Any Town, State 10000]

((Callout))

Choose from a variety of AARP-endorsed Medicare Supplement Plans to find one that meets your needs.

CA1846 (6/09)

((Outside back panel))

((Callout))

HELPFUL INFORMATION STRAIGHT AHEAD

((Headline))

DESTINATION PLANNING

((Subhead))

A little planning for Medicare goes a long way

((Outside panel 1))

((Headline))

Review the plan highlights.

((Body copy))

Here are some of the key features of Medicare supplement insurance plans that can help you decide if one of these plans could be right for you.

Any Medicare supplement insurance plan I choose will:

- Allow me to visit any doctor or hospital that accepts Medicare
- Let me see specialists without referrals
- Help me pay for inpatient hospital costs not paid by Medicare Part A
- Help me pay some of the 20% of Medicare Part B costs not paid by Medicare, so I have limited out-of-pocket expenses
- Go with me when I travel in the U.S.

With AARP[®] Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, I can expect:

- A range of plans to choose from to meet my needs and budget
- [99.46]% of all claims to be processed within 10 days*
- Any claims for any health conditions that I have now to be considered, as long as I enroll in an AARP Medicare Supplement Insurance Plan when I enroll in Medicare Part B during my open enrollment period at age 65.** (You may find that other insurers have a six month waiting period for any claims submitted due to pre-existing conditions.±)

See inside for more information about these key features of AARP Medicare Supplement Plans.

((Footnotes print bottom of page information is cited on))

*Based on [2007] internal company data.

**Open enrollment period is generally six months after enrollment in Medicare Part B at age 65.

‡A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the 3 months prior to the plan's effective date.

((Outside panel 2))

((Body Copy))

One call is all it takes.

Have questions? For the answers you need, speak with a friendly Representative who knows all about AARP Medicare Supplement Insurance. Because [99.7]% of all questions are handled in one call, you can be confident your questions will be answered.*

Get an AARP-endorsed plan.

Choose your plan from the only Medicare supplement plans endorsed by AARP.

((Footnote prints bottom of page information is cited on))

*Based on [2007] internal company data.

((Callout))

CHART YOUR COURSE TODAY

((Box))

Here are three ways to get help.

Call [1-800-620-9049] to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Inside panel 1))

((Headline))

Expect reliable service, every step of the way.

((Body Copy))

For more than 50 years, AARP® has been helping Americans over the age of 50.† Carefully choosing products and services to carry its name that fit the criteria for value and relevance is top priority for AARP. As a result, you can be confident you're making a good choice.

AARP providers must meet strict standards and United HealthCare Insurance Company is one of those providers.† You can count on outstanding customer service, with [99.7]% of all questions answered in one call.* You can also expect your claims to be processed promptly. In fact, [99.46]% of all claims are processed within 10 days.*

Being prepared for the future and staying healthy today are important to many people. That could be why over [2.7] million people have already chosen AARP Medicare Supplement Insurance for their needs.* And you can join them.

((Footnotes print at bottom of page information is cited on))

†www.aarp.org

*Based on [2007] internal company data.

((Inside panel 2))

((Headline))

Your questions deserve answers.

((Body copy))

Making sure your questions are answered is important. The better you understand Medicare supplement insurance, the better equipped you are to make your decision.

Frequently asked questions are included here. Chances are you may have more of your own, so call a Customer Service Representative who will be happy to answer them and discuss your questions.

Call [1-800-620-9049].

1. Do I really need to supplement my Medicare coverage?

Everyone's needs are different. Medicare Part A helps pay for inpatient hospital costs, but won't cover everything. And because Medicare only covers about 80% of your Medicare Part B expenses, Medicare supplement insurance may be a good idea for you. It can help pay some of the remaining 20% of your out-of-pocket costs. Some plans even help with Medicare deductibles.

2. What plans are available to me?

United HealthCare Insurance Company offers a variety of plans in every state, so you can choose the one that fits you best. Not every provider offers a range of plans.

((Callout))

CONSIDER YOUR NEEDS

((Inside panel 3))

((Callout))

CALL FOR HELPFUL INFORMATION

((Body Copy))

3. How is AARP Medicare Supplement Insurance different from what other providers offer?

With AARP Medicare Supplement Insurance, you have a variety of plans to choose from, so you can find the plan that fits your needs. And once you have your plan, you can expect your claims to be processed in 10 days, with almost no paperwork, and that most of your questions are answered in one call.* All from the only Medicare supplement plans endorsed by AARP.

Enroll in an AARP Medicare Supplement Insurance Plan when you enroll in Medicare Part B during your open enrollment period at 65.** If you do, you don't have to worry about health conditions you have now.

Other providers may not offer you all these features.

((Footnotes print at bottom of page information is cited on))

*Based on [2007] internal company data.

**Open enrollment period is generally six months after enrollment in Medicare Part B at age 65.

((Box))

Here are three ways to get help.

Call **[1-800-620-9049]** to speak with a Representative and to request an enrollment kit, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Inside panel 4))

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((Logo prints center bottom))

[AARPSM | *Health*

Medicare Supplement Insurance

insured by United HealthCare

Insurance Company]

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Logo prints bottom right))

[AARPSM | Health Medicare Supplement Insurance
insured by United HealthCare Insurance Company]

((Johnson Box))

Select from a range of plans with the benefits you're looking for.

Enroll now in an AARP[®] Medicare Supplement Insurance Plan for the earliest effective date of xx/xx/xxxx.

((Addressing Mechanism))

[James A. Sample
123 Any Street
Any Town, State 10001]

((Body Copy))

Dear [Mr. Sample A. Sample],

What would you like to have when you're enrolled in Medicare? The chance to see the same Medicare-accepting doctor you may have now? The ability to visit a specialist without a referral?

You can have these features when you enroll in a Medicare Supplement Insurance Plan such as an AARP Medicare Supplement Insurance Plan insured by United HealthCare Insurance Company. Best of all, your coverage will be waiting for you when you turn 65 if you enroll soon. You can enroll any time during your open enrollment period (generally six months after enrollment in Medicare Part B at age 65). But you don't have to wait until you're 65 to apply. You can send in your enrollment application right now so your supplemental insurance will be in effect at the same time your Medicare coverage starts by the earliest effective date indicated at the top of this letter.

Secure the benefits of a Medicare supplement insurance plan.

Medicare doesn't pay for everything. However, you can enroll and see how the benefits of AARP Medicare Supplement Insurance can help pay some of the out-of-pocket expenses that Medicare doesn't. You also have a range of plans to choose from.

Enroll and have claims for any medical conditions considered.

Simply have Medicare Part B and enroll in an AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, during your open enrollment period at age 65.* If you do, you won't have to worry about health conditions you have now.

For more help, just pick up the phone.

If you're not sure which AARP Medicare Supplement Insurance Plan fits your needs, a Customer Service Representative can answer your questions. And if you're not an AARP member, you can join right over the phone. A membership application is also enclosed for your convenience. Here's to having your Medicare supplement needs met in the near future.

Sincerely,

((Signature))

Jay Fleming
Vice President and Licensed Agent
Customer Service

((Box))

Send in your application now.

Speak with a helpful Representative.

Call [1-800-620-9076], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Footnote prints bottom of page information is cited on))

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((Disclaimer prints bottom of last page))

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[COMPONENT CODE PRINTS BOTTOM LEFT]

((Front Cover))

((Head))

Here's a quick guide to using this package.

((Subhead))

Enclosed is everything you need to help you choose your AARP® Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company. Follow these steps to get started.

((Callout))

CONSIDER YOUR NEEDS

((Body Copy))

1. Read the letter. It will give you a good overview.
2. Next, review the enclosed Medicare supplement brochure to understand how this insurance works, as well as ways it can help you reduce out-of-pocket costs.
3. Now look for the enclosed Rate Page. Keep this handy while you look through the Outlines of Coverage. It's the booklet that provides details on available plans.
4. Compare plans that sound like a good fit for your needs. Then look at the prices on the Rate Page to decide what fits best with your budget.
5. Complete your Enrollment Form and mail it. And if you're not an AARP member, fill out the enclosed AARP Membership Application.

((Box))

Do you have questions? Here are three ways to get help.

Call **[1-800-620-9076]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

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www.aarphealthcare.com

www.medicare.gov

SA5198 (6/09)

((Back Cover))

((Headline))

Making important health coverage decisions starts with helpful support.

((Body Copy))

For more than half a century, AARP has been helping Americans over the age of 50.* Carefully choosing products and services that fit its criteria for value and relevance is a priority. As a result, you can be confident you're making a good choice.

AARP providers must meet strict customer standards* and United HealthCare Insurance Company is one of those companies. You can count on your questions being answered. In fact, [99.7]% of all questions are answered in a single call.** You can also expect your claims to be processed promptly, with [99.46]% of all claims processed within ten days.**

Being prepared for the cost of future health care needs is one reason to consider a Medicare supplement insurance plan. Over [2.7] million people have already chosen AARP Medicare Supplement Insurance** so they'll have help paying medical expenses Medicare doesn't cover.

And you can join them with the enclosed AARP Membership Application.

See the reverse for a quick guide to using this package and find the plan that fits your needs.

((Footnotes print bottom of page information is cited on))

*www.aarp.org

**Based on [2007] internal company data.

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 made available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by United HealthCare Insurance Company, Horsham, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan. **This is a solicitation of insurance. An agent may contact you.** AARP and its affiliate are not insurance agencies or

carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. Review the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

((Logo prints bottom right))

AARP | Health

Medicare Supplement Insurance insured by United HealthCare Insurance Company

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Brochure Cover))

((Heading))

IT'S TIME TO LOOK AFTER YOUR HEALTH COVERAGE

((Callout))

MAKE YOUR MOVE

((Subheading))

Enroll today in an AARP[®] Medicare Supplement Insurance Plan to get the benefit of your earliest effective date.

((Logo Prints Bottom Right))

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

((Inside Panel 1))

((Headline))

Why would you need
Medicare supplement insurance?

((Subhead))

The fact is, Medicare doesn't pay for everything.

((Copy Block))

Part A can still leave you with hospital deductibles and co-insurance, and Medicare Part B only pays for about 80% of covered medical services. An AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, helps to limit some of these out-of-pocket costs. As with all Medicare supplement plans, it also lets you:

- Keep your own doctors as long as they accept Medicare.
- See any doctors and hospitals that accept Medicare.
- See specialists without referrals.

- Travel with your coverage to anywhere in the U.S.

And your coverage will never be cancelled due to changes in your health.

((Inside Panel 2))

((Headline))

Why else should you enroll?

((Callout))

TAKE ACTION ENROLL NOW FOR YOUR EARLIEST EFFECTIVE DATE

((Subhead))

Have your supplemental insurance by 65, without delay.

((Copy Block))

Send in your enrollment application for an AARP Medicare Supplement Insurance Plan before your 65th birthday. Your coverage will begin on its earliest effective date (the first day of your 65th birth month).

((Subhead))

Your acceptance is guaranteed.

((Copy Block))

If you enroll in any Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time period.

((Callout))

YOUR QUESTIONS DESERVE ANSWERS

((Subhead))

Your pre-existing conditions.[‡]

((Copy Block))

Enroll in AARP Medicare Supplement Insurance when you enroll in Medicare Part B during your open enrollment period at 65. If you do, you don't have to worry about the health conditions you have now.* This means that once your plan is in effect, there's no waiting period before your claims are considered. Not every insurance provider gives you this important waiver.

((Footnotes print bottom of page information is cited on))

[‡]A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the 3 months prior to the plan's effective date.

*Open enrollment period is generally six months after enrollment in Medicare Part B at age 65.

((Inside Panel 3))

((Head))

So why wait?

((Copy Block))

You can send in your application now for your earliest effective date. Just look over the enclosed information to find a plan. Then just send in the Enrollment Form to be on your way to the protection that fits your needs.

((Box))

Here are three ways to get help.

Call **[1-800-620-9076]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET

TTY: 1-800-232-7773

You don't need to be an AARP member to call.

www.aarphealthcare.com

www.medicare.gov

((Outside Panel 2))

((Disclaimer))

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Important Notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or find it on the Web at www.aarphealthcare.com/Learn.

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

((Outside Back Panel 3))

((Headline))

Medicare Recap

((Copy Block))

In case you missed a previous mailing, here are some things to remember before turning 65.

What Medicare Parts A & B cover:

Medicare works the same way throughout the U.S. with any provider that accepts it.

Hospital coverage (Part A)

It helps pay for inpatient care in a hospital or a nursing facility after a hospital stay, as well as some home health care and

hospice care. You'll pay the Part A deductible and applicable co-insurance amounts.

Medical coverage (Part B)

It helps pay for doctors visits, lab tests, some diagnostic screenings, and many other medically necessary services not paid by hospital insurance.

How you enroll in Parts A & B:

If you are receiving Social Security, you'll be automatically enrolled in Parts A & B when you turn 65. You can refuse Part B by contacting your local Social Security office.

If you are not receiving Social Security, you'll need to contact your Social Security office to sign up for Parts A & B.

To learn more about Parts A & B, visit www.medicare.gov.

Don't forget: Not all hospital and medical expenses are paid for by Medicare.

Continue reading for a quick reminder on how Medicare supplement insurance can help to give you the supplemental coverage you need.

[COMPONENT CODE PRINTS BOTTOM LEFT]

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

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Prsrt std
US Postage
Paid
UNITED HEALTHCARE

((Callout))

GET ON BOARD
GET A PLAN

((Head))

DESTINATION PLANNING

((Subhead))

The path to an AARP[®] Medicare Supplement Insurance Plan is waiting for you
inside.

((Return address prints on Envelope Flap))

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

OA4368 (6/09)

SERFF Tracking Number: UHLC-126058807 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 41715
Company Tracking Number: LA19826 (6/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: T65 Age-In Test/LA19826 (6/09)

Rate Information

Rate data does NOT apply to filing.