

SERFF Tracking Number: UHLC-126083794 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 41885
 Company Tracking Number: LA19842 (12/08)
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: Medicare Supplement
 Project Name/Number: Co-Marketing T65 Test/LA19842 (12/08)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126083794 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 41885

Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19842 (12/08) State Status: Filed-Closed

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

Author: Tammy Frederick Disposition Date: 03/24/2009

Date Submitted: 03/23/2009 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Co-Marketing T65 Test

Project Number: LA19842 (12/08)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/24/2009

Deemer Date:

Status of Filing in Domicile: Not Filed

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: 03/24/2009

Corresponding Filing Tracking Number:
LA19842 (12/08)

Filing Description:

We enclose for your information and review, copies of advertising material for use in connection with the AARP group health insurance program. This advertising is new and does not replace any other advertising currently filed with the Department with the exception of BA9977 AR (1/09). BA9977 AR (1/09) replaces BA9977 AR (11/08) which was approved by the Department on 9/12/08 under SERFF File No: UHLC-125776616.

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“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 on BA8982 DIS AR (02/06) which was approved by the Department on 3/20/06 under the Department’s File No: 30566.

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
 Hartford, CT 06115-0450 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? No
 Fee Explanation: 25.00 per form. 5 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$125.00	03/23/2009	26599339

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/24/2009	03/24/2009

SERFF Tracking Number: UHLC-126083794 *State:* Arkansas
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Disposition

Disposition Date: 03/24/2009

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	Yes
Form	Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Outside Envelope	Filed	Yes
Form	Outside Envelope	Filed	Yes

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Form Schedule

Lead Form Number: LA19842 (12/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19842 (12/08)	Advertising Letter		Initial			LA19842 (12-08)_file3.13.pdf
Filed	LA19843 (12/08)	Advertising Letter		Initial			LA19843 (12-08)_file.pdf
Filed	BA9977 (1/09)	AR Advertising Brochure		Initial			BA9977 AR (1-09)_R13file_1 pg.pdf
Filed	OA4373 (12/08)	Advertising Outside Envelope		Initial			OA4373 (12-08)_file.pdf
Filed	OA4374 (12/08)	Advertising Outside Envelope		Initial			OA4374 (12-08)_file.pdf

Sample A. Sample
1234 Main Street
Anytown, IN 12345



**Two important plans to consider.
One convenient way to get both –
as you approach your 65th birthday.**

Dear Sample A. Sample,

It's going to be your birthday soon - congratulations on reaching this important milestone! And as you approach age 65, you're going to need to make some important decisions about your health care and now may be the perfect time to do it. To help you understand some of your new coverage options, this kit shows the advantages of having both Medicare prescription drug insurance, also known as Part D, and Medicare supplement insurance.

Two plans for more complete coverage.

Medicare prescription drug insurance helps you with the rising cost of prescriptions, and Medicare supplement insurance helps with some of the out-of-pocket expenses not paid by Medicare. AARP® MedicareRx Plans and AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company (United HealthCare Insurance Company of New York for New York residents), are outlined in the enclosed brochure so you can find out more about:

- How both plans work together
- What's covered, what's not
- How to apply

AARP MedicareRx Plans help pay for current and unexpected prescription costs.

You can enroll in a Medicare Part D plan three months before your 65th birthday, the month of your actual birthday and three months after. Take advantage of this opportunity to enroll so that you can avoid paying a Medicare-imposed late enrollment penalty.¹

Just follow these steps:

- 1 Review**
the enclosed brochure.
- 2 Choose**
the plans that are right for you.
- 3 Complete**
and return the enclosed application.

**Have questions?
Get the help you need.**

**Call a Customer
Service Representative
1-866-565-3031**

TTY/TDD users:
Call 1-800-232-7773
7 days a week,
8 a.m. to 8 p.m., ET

over, please



AARP Medicare Supplement Plans help cover some of what Medicare doesn't.

Having a Medicare supplement plan can help pay for deductibles and copayments not covered by Medicare Parts A and B. An AARP Medicare Supplement Insurance Plan can help you spend less each year on out-of-pocket health care expenses. To be sure that your Medicare Supplement insurance is in place at the same time your Medicare coverage goes into effect, apply now.

- Get help covering some of the 20% of out-of-pocket costs not covered by Medicare Part B.
- There are no network restrictions — see any doctor that accepts Medicare.
- Get the care you need, when you need it, from any doctor who accepts Medicare, wherever you travel in the U.S.

Think about your needs and how each plan, or both plans, would work for you. By applying for both an AARP Medicare Supplement and an AARP MedicareRx Plan, you'll have the convenience of two plans complementing your Medicare coverage at the same time, from the same insurance provider.

Sincerely,



Jay Fleming
Vice President and Licensed Agent,
Customer Service



Thomas S. Paul
Chief Pharmacy Officer,
United HealthCare, Medicare Programs

P.S. Don't let this opportunity pass you by! Call now and apply for the Medicare Part D prescription drug plans and Medicare supplement plans described in this letter.

¹ If you qualify for extra help, you will not have a late-enrollment penalty (LEP). Also, if you have other prescription coverage at least as good as Medicare (also known as creditable coverage), you may not be assessed a LEP.

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 contracts with insurers to make coverage available to AARP members.

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

These Medicare Prescription Drug Plans (PDPs) are insured by United HealthCare Insurance Company or United HealthCare 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 and its affiliate for use of the AARP trademark and other services. Amounts paid are used for general purposes of AARP and its members. AARP is not the insurer. UnitedHealthcare contracts with the Federal government as a PDP sponsor. All decisions about prescription drugs are between you and your physician or other health care provider.

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

AARP Medicare Supplement Insurance Plans are 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. 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. **This is a solicitation of insurance. An Agent may contact you.** See the enclosed materials for information about benefits, costs, eligibility requirements, exclusions, and limitations.

If you would like additional information about the available AARP Medicare Supplement Plans, please call 1-866-565-3031.

Sample A. Sample
1234 Main Street
Anytown, IN 12345



**Two important plans to consider.
One convenient way to get both –
as you approach your 65th birthday.**

Dear Sample A. Sample,

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Think about your needs and how each plan, or both plans, would work for you. By applying for both an AARP Medicare Supplement and an AARP MedicareRx Plan, you'll have the convenience of two plans complementing your Medicare coverage at the same time, from the same insurance provider.

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

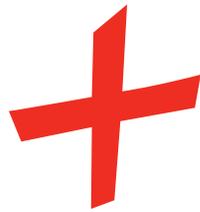
These Medicare Prescription Drug Plans (PDPs) are insured by United HealthCare Insurance Company or United HealthCare Insurance Company of New York, for New York residents (together called "UnitedHealthcare"). AARP MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP and its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

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If you would like additional information about the available AARP Medicare Supplement Plans, please call 1-866-565-3031.

AARP Medicare Supplement Insurance



AARP Medicare Part D Insurance



more-complete health coverage.



Why do I need two plans?

Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. In fact, Medicare Part B pays about 80% of medical expenses, so the remaining 20% is what you owe. To help keep your out-of-pocket costs down, consider the following two insurance plans to help protect your health and your budget.

Medicare supplement insurance.

AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, help offset some of the out-of-pocket expenses not covered by Medicare.

Prescription drug coverage.

The AARP MedicareRx Plans, insured by United HealthCare Insurance Company, are Medicare Part D prescription drug plans that offer coverage for thousands of drugs, a benefit not available from any Medicare supplement plan or traditional Medicare.

Two valuable insurance options from one provider.

You'll want to find the plans that meet both your coverage and budget needs. And for your convenience, this package provides you the opportunity to apply for both Medicare supplement and Medicare prescription drug (Part D) coverage at the same time.

The choice is yours — decide if you need the benefits of just one of the plans or the more complete coverage of both. Remember, when you choose both plan types, you get help paying for your medical and prescription drug expenses.

See page 12 for an example of how having both plans can save you money.

Why get a plan that carries the AARP name?

For almost 50 years, AARP has been putting its members' interests first. For example, members are offered a wide range of Medicare supplement plans and prescription drug plan options. So there's likely to be one plan from each that meets your needs — and your budget. And as always, you can expect answers to all of your questions.

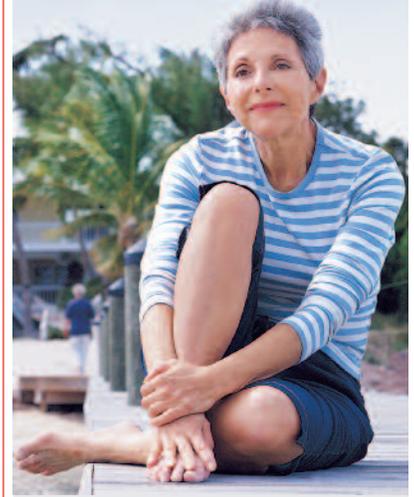
Customer Service Representatives are here for you.

They'll discuss your needs and explain your options. When you're ready, they can also guide you through the enrollment process, so you're confident with your decision.

And remember, should you re-evaluate your needs, you can change to another Medicare supplement plan without penalty anytime. You can also change your Medicare Part D plan during the Annual Election Period set up by Medicare.

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.

¹Source: United HealthCare Insurance Company 2007 internal company membership data.



Over five million Americans count on an AARP Medicare Supplement Plan or AARP MedicareRx Plan.¹

 [Apply now.](#)

Why do I need an AARP Medicare Supplement Plan?

Medicare only covers about 80% of your Part B medical expenses. The remaining 20% could add up to thousands of dollars.² That's why millions of AARP members like you have chosen an AARP Medicare Supplement Insurance Plan to help with that 20%.²

Choose the plan that's right for you.

There are a number of Medicare supplement plans to meet your needs — with basic to more comprehensive benefits. Most plans cover up to the remaining 20% of Medicare Part B expenses. With any plan you choose, you:

- Keep your own doctor, hospital, and health care facility.
- See specialists without referrals.
- Have almost no claim forms.
- Enjoy insurance that goes with you anywhere you travel in the United States.

To see what each plan has to offer, review the chart on the enclosed “Outlines of Medicare Supplement Coverage” — cover page, which shows all the plans available in your state.

Count on excellent service.

Rest assured, if you have any concerns, you'll always get the personal attention you need, whenever you need it.

- 99.7% of issues are resolved during the first phone call.³
- 94.4% customer satisfaction rating.⁴
- 99.4% of claims are processed within 10 business days.³
- Plus, a Customer Service Representative to answer your questions about these plans and explain your options.

Competitive, stable rates.⁵

Each plan is competitively priced. And you'll never be singled out for a rate increase. Any rate change will apply to everyone enrolled in your plan in your state or area.

What plans are most popular with AARP members?

While every one of the traditional AARP Medicare Supplement Plans lets you keep your own doctor, specialist, and hospital that accepts Medicare, there are a variety of plans available to meet your needs.

Plan A is the lowest cost plan and covers the basic benefits — your Medicare Part A hospital and Part B medical coinsurance plus your first three pints of blood each year.

Plan C is a more attractive option among AARP members. In addition to Plan A's benefits, it covers Medicare Part A and Part B deductibles, skilled nursing facility coinsurance, and foreign travel emergencies.

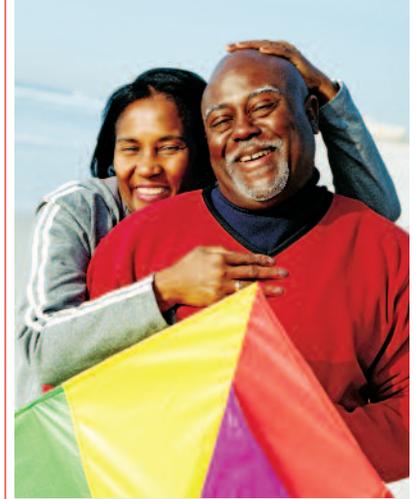
Plan F is the most popular plan and has everything Plan C offers, plus benefits for the difference between what the doctor charges and what Medicare approves. This is important if your doctor charges more than what Medicare approves.

²Juliet Cubanski, et al, *Medicare Chart Book*, Third Edition, Summer 2005, <http://www.kff.org/medicare/7284.cfm> (December 6, 2006) p. 32.

³Based on internal 2007 company data.

⁴Based on 2007 Member Satisfaction Survey.

⁵AARP Medicare Supplement Plan rates have increased on average less than 6% nationally in the past four years. Based on 2007 internal company data.



Medicare only covers about 80% of Part B medical costs.

An AARP Medicare Supplement Insurance Plan can help you cover some of the rest.

 **Apply now.**

Why do I need prescription drug coverage?

If you want protection from unexpected changes in prescription drug costs now and in the future, a Medicare Part D plan might be for you. These plans were designed to offer affordable prescription drug coverage for people on Medicare. The AARP MedicareRx Plan, insured by United HealthCare, features include:

- **No annual deductible on two of three plans.**⁶ Your coverage and savings may begin with the first prescription you fill.
- **Coverage for thousands of prescription drugs.** Each plan's formulary includes every brand-name prescription drug or its generic version covered by Medicare Part D. And you can rest easy knowing that no drugs will be removed from the formulary during all of 2009 unless the Centers for Medicare and Medicaid Services require removal of a drug or if a market withdrawal of a drug is announced.
- **Predictable copays as low as \$5.** With copays as low as \$5, you pay a pre-set amount for each prescription filled
- **Predictable monthly premiums.** Your premium depends on the plan you choose and the state you live in. And you can have your premium deducted from your checking or savings account or your Social Security check.
- **Save more with convenient home delivery service.** \$0 copay for a 90-day supply of Tier 1 drugs by using Preferred Mail service.[†] And save up to \$15 on a 90-day supply of Tier 2 and Tier 3 drugs.
- **Nationwide pharmacy network.** With more than 60,000 network pharmacies, you are covered at home or anywhere you travel in the United States.

⁶No annual deductible on the AARP MedicareRx Preferred Plan and the AARP MedicareRx Enhanced Plan.

How do I know if and when I'm eligible?

The AARP MedicareRx Plans are open to anyone who:

- Is entitled to Medicare benefits under Part A or enrolled in Medicare Part B.
- Resides in the service area of the Medicare prescription drug plan.
- Will be enrolled in only one Medicare prescription drug plan (Part D) at a time.

A Part D plan is a great partner to a Medicare supplement plan. If you are in a Medicare Advantage Private Fee-for-Service plan (MA PFFS) that does not provide Medicare prescription drug coverage, or an MA Medical Savings Account plan (MSA), you may enroll in a prescription drug plan (PDP). Also, people who enroll in an 1876 Cost Plan may enroll in a PDP.

If you are enrolled in an MA plan, coordinated care (HMO or PPO) plan, or an MA PFFS plan that includes prescription drugs, and then you enroll in a PDP, you will be automatically disenrolled from the HMO, PPO, or MA PFFS plan.

Annual Election Period:

- November 15–December 31 of each year.
- You can enroll for the first time, or switch from your current plan.
- New coverage begins January 1 of the following year.

You may be eligible for a Special Enrollment Period. Contact us to learn more about Special Enrollment Periods or visit us online at www.AARPCombinedMedSuppAndRX.com.

Initial Enrollment Period. The first opportunity to enroll is the Initial Enrollment Period — three months before and three months after the month you turn 65. If you enroll later, the government may require you to pay a penalty — 1% of the national average premium — for each month you delay.

What are my prescription plan choices?

You can choose from three plans that offer different levels of coverage and different costs.

The AARP MedicareRx Preferred Plan provides affordable, predictable coverage — with no annual deductible — and a drug list that includes 100% of the drugs covered by Medicare Part D.

The AARP MedicareRx Enhanced Plan provides everything available in the AARP MedicareRx Preferred Plan, plus additional coverage for over 3,000 Tier 1 generic drugs during the coverage gap, plus discounts on certain drugs that aren't covered by Medicare.

The AARP MedicareRx Saver Plan

combines the security of a prescription drug insurance plan with lower premiums and copays. It also has a \$295 annual deductible and a formulary that includes every brand-name prescription drug, or its generic version, covered by Medicare Part D.

To find out how much you can save, visit www.AARPCombinedMedSuppAndRX.com and just enter the drugs you take and get an estimate of your annual savings, based on the plan you choose.

 **Apply now.**

Call 1-866-565-3031 today

TTY/TDD users: 1-800-232-7773,
7 days a week, 8 a.m. to 8 p.m., ET

	AARP MedicareRx Saver	AARP MedicareRx Preferred	AARP MedicareRx Enhanced
Monthly Premium⁷	\$19.90–\$40	\$30.90–\$44.60	\$67.70–\$81.90
Tier 1 copay	\$5	\$7	\$7
Tier 2 copay	\$22	\$38	\$39
Tier 3 copay⁷	\$49–\$76.50	\$64.45–\$98	\$82–\$95
Specialty tier coinsurance	25%	33%	33%
Drug list	Includes every brand-name prescription drug or its generic version, covered under Medicare Part D.	100% of the drugs covered under Medicare Part D.	100% of the drugs covered under Medicare Part D, plus discounts on additional drugs not covered by Medicare Part D.
Annual deductible	\$295	No deductible	No deductible
Initial coverage	You pay the regular copays and coinsurance — until you and the plan together spend \$2,700 in drug costs.	You pay the regular copays and coinsurance — until you and the plan together spend \$2,700 in drug costs.	You pay the regular copays and coinsurance — until you and the plan together spend \$2,700 in drug costs.
Coverage gap	No coverage in the gap.	No coverage in the gap.	Coverage for Tier 1 generic drugs in the gap.
	You pay 100% of your discounted drug cost until True-Out-Of-Pocket (TrOOP) costs, not including premiums, equal \$4,350.	You pay 100% of your discounted drug cost until True-Out-Of-Pocket (TrOOP) costs, not including premiums, equal \$4,350.	Drugs not in Tier 1 — you pay 100% of your discounted drug cost until True-Out-Of-Pocket (TrOOP) costs, not including premiums, equal \$4,350.
Catastrophic coverage	After you reach \$4,350 in out-of-pocket costs, the plan pays the majority of the expenses until the end of the year.	After you reach \$4,350 in out-of-pocket costs, the plan pays the majority of the expenses until the end of the year.	After you reach \$4,350 in out-of-pocket costs, the plan pays the majority of the expenses until the end of the year.

⁷See the enclosed “Summary of Benefits” for costs in your area.

How do I know what drugs are covered?

The AARP MedicareRx Plans' drug list covers every brand-name drug, or its generic version, covered by Medicare Part D.

How much you'll pay each time you fill a prescription will depend on whether the drug you need is a Tier 1, Tier 2, Tier 3, or Specialty Tier drug. Tier 1 drugs will usually be the most affordable.

- **Tier 1** — Lowest copay: includes mostly generic prescription drugs.
- **Tier 2** — Medium copay: includes mostly brand-name prescription drugs.
- **Tier 3** — Highest copay: includes non-preferred brand-name drugs.
- **Specialty Tier** — Includes unique, typically very high cost drugs.

To see if your drugs are covered,



Call now: 1-866-565-3031

TTY/TDD users: 1-800-232-7773,
7 days a week, 8 a.m. to 8 p.m., ET

Common Drugs Covered

Here's a sample of some of the most popular covered drugs. This is not a complete list covered by the AARP MedicareRx Plans. For a complete listing, call 1-866-565-3031.

- | | |
|---------------------------------|--------------|
| • Lipitor | • Vytorin |
| • Lisinopril | • Diovan |
| • Furosemide | • Nexium |
| • Metoprolol | • Amlodipine |
| • Simvastatin | • Lovastatin |
| • Atenolol | • Omeprazole |
| • Hydrochlorothiazide | • Flomax |
| • Hydrocodone/
Acetaminophen | • Zetia |
| • Warfarin | • Prednisone |
| • Metformin | • Sertraline |
| • Plavix | • Lexapro |
| • Fosamax | • Coreg |
| | • Aricept |

Where can I get my prescriptions filled?

Have your prescriptions filled at one of over 60,000 network pharmacies nationwide, including retail, mail order, long-term care, home infusion, and Indian Health Service, Tribes, or Urban Indian pharmacy services.

Your favorite pharmacy is most likely in our network, and prescriptions are easy to fill anywhere in the country. For added convenience, many retail pharmacies will fill a 90-day prescription. Some pharmacies in the network include:

Walgreens	CVS
Wal-Mart	Sam's Club
Brooks Pharmacy	Rite Aid
Safeway	Target
	And many more

Save more – order your prescriptions by mail.

You could enjoy additional savings on what you pay for your prescriptions. For example, pay \$0 copay for a 90-day supply of Tier 1 drugs.[†] Plus, you don't have to pay for shipping.

Do I have to use network pharmacies?

To keep your costs as low as possible, you must fill your prescriptions at a network pharmacy.

Emergencies do happen. If you need to have your prescription filled at a pharmacy that is out-of-network, there are some exceptions allowed. In that case, you will need to fill out a claim form and you may not get the same level of discounts as you would through a network pharmacy.

For more information on network pharmacies or to access a claim form, visit us online at www.AARPCombinedMedSuppAndRX.com, or contact us at AARP MedicareRx Plans, P.O. Box 29300, Hot Springs, AR 71903-9300.

How do the two plans work together to save me money?

A man with AARP Medicare Supplement Plan C and AARP MedicareRx Preferred Plan was admitted to the hospital as an inpatient for five days. The total charge was \$22,040.⁸ Even with Medicare Part A, he would have owed \$1,068 in hospital costs for the Part A deductible (since this was his first inpatient hospital stay in the benefit period). His AARP Medicare Supplement

Plan C paid the \$1,068. Before leaving the hospital, he was prescribed Lipitor to treat his heart condition, which cost \$98. Since he had an AARP MedicareRx Preferred Plan, he only paid a \$38 copay for his outpatient prescription. Both plans saved him a total of \$1,128.⁹

Medicare Supplement Plan C	Medicare Pays	Plan Pays	Your Out-of-Pocket Costs	Your Savings
Hospital Stay: \$22,040	\$20,972	\$1,068	\$0	\$1,068
AARP MedicareRx Preferred Plan		Plan Pays	Your Out-of-Pocket Costs	Your Savings
Cost of Lipitor 10mg tablet: \$98		\$60	\$38	\$60

⁸AHA Hospital Statistics ©2007 Health Forum, LLC, an affiliate of the American Hospital Association, page 169–195, Table 8.

⁹For illustrative purposes only. Trademarks for the drugs listed above are owned by third parties with whom AARP MedicareRx Plans have no affiliation. Approximate annual costs were derived from retail pharmacy Usual & Customary (U&C) prices submitted by network pharmacies during February 2008. U&C prices most closely represent the prices that pharmacies charge to cash-paying customers (without discounts). Readers are cautioned that actual prices may be higher or lower based on drug strength, dosing frequency, and other factors. The AARP MedicareRx Preferred Plan premium is not included.

How do I apply for an AARP MedicareRx Plan and an AARP Medicare Supplement Plan?

- **Fill out the enclosed application.**
- **Mail them back to us in the envelope provided.**
Remember, you may enroll in a Medicare prescription drug plan only during specific times of the year (see page 7).
- **If you have questions** or need personal assistance, call a Customer Service Representative at: 1-866-565-3031, TTY/TDD users: 1-800-232-7773, 7 days a week, 8 a.m. to 8 p.m., ET.

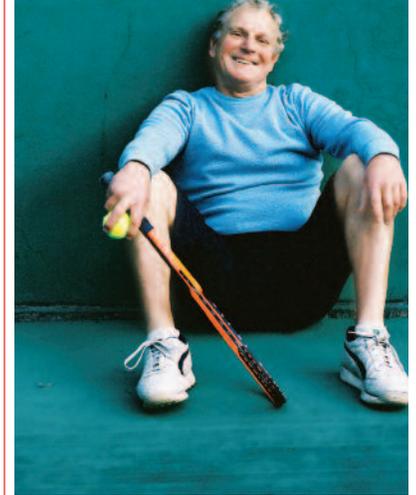
For more information on Medicare benefits and services, including general information regarding the health or Medicare Part D benefit, call Medicare toll-free: 1-800-MEDICARE (1-800-633-4227), TTY/TDD: 1-877-486-2048, (24 hours a day, 7 days a week). Or visit www.medicare.gov.

What if I have limited income?

There is extra help available for people who have limited income and resources. You may be able to get extra help to pay for your prescription drug premiums and costs.

To see if you qualify for extra help, call:

- 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048
- The Social Security Administration at 1-800-772-1213, Monday to Friday, 7 a.m. to 7 p.m. TTY/TDD users should call 1-800-325-0778
- Your State Medicaid Office



Get an AARP Medicare Supplement Plan and an AARP MedicareRx Plan.

 **Apply today.**

Additional information about the AARP MedicareRx Plans.

What if I have a complaint? There may be times when you want to contact us with a complaint that is considered an appeal. Examples:

- If you are unable to get a prescription that you think you should get under the plan
- If the plan did not pay for your prescription, if you think that your portion of the cost was incorrect, or if you wanted a different version of a drug on the formulary (brand-name instead of generic)

Any other kind of complaint is called a grievance. Examples:

- Long waiting times getting your prescriptions filled
- Poor hygiene conditions in a contracted pharmacy
- If you think your doctor is giving you the wrong medicine

You can ask to make an exception to the plan's coverage rules. Examples:

- Your prescription drug coverage is on a formulary, but you want to get something different, like a brand-name drug instead of a generic
- If your prescription drug is not covered by the formulary, you can ask to have it covered

These types of requests are part of the organization determination process.

Details regarding the Exceptions, Appeal, and Grievance process, including time frames, can be found in the Evidence of Coverage, which you will receive once you become a member.

Visit www.AARPCombinedMedSuppAndRX.com to learn more and access forms.

Important Details

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 contracts with insurers to make coverage available to AARP members.

These Medicare Prescription Drug Plans (PDPs) are insured by United HealthCare Insurance Company or United HealthCare Insurance Company of New York, for New York residents (together called "United HealthCare"). AARP MedicareRx Plans carry the AARP name, and United HealthCare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for general purposes of AARP and its members. AARP is not the insurer. United HealthCare receives rebates from drug manufacturers that it passes on to its enrollees through reductions in premiums and to Medicare to reduce Medicare program costs. United HealthCare contracts with the Federal government as a PDP sponsor. All decisions about prescription drugs are between you and your physician or other health care provider.

AARP does not make health or prescription drug plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health or prescription drug plan. Medicare beneficiaries may enroll in one of the AARP MedicareRx Plans through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at www.medicare.gov. For more information, contact the AARP MedicareRx Plans at 1-866-565-3031 7 days a week, 8 a.m. to 8 p.m., ET. TTY/TDD users should call 1-800-232-7773. 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. You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party. This document is available in alternative formats. For more information, or for information on Medicare benefits and services, including general information regarding the Part D benefit, call Medicare toll-free: 1-800-MEDICARE (1-800-633-4227), TTY/TDD: 1-877-486-2048 (24 hours a day, 7 days a week); or visit the www.medicare.gov web site. You cannot enroll in the AARP MedicareRx Enhanced plan if your current or former employer helps pay for your drugs.

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

†The benefit described here applies until the total cost of your drugs (paid by United HealthCare, you and others) reaches \$2,700. However, for members in AARP MedicareRx Saver, the benefit applies when the total cost of your drugs is between \$295 and \$2,700. For members in AARP MedicareRx Enhanced, you pay a \$14 copay for a 90-day supply of Tier 1 medications when the amount paid by you and others on your behalf is between \$2,701 and \$4,350.

Please call United HealthCare Customer Care, 24 hours a day, 7 days a week for up-to-date information on which pharmacies are in the network. 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. Your prescriptions should arrive in about seven days from the date 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. You should fill your prescriptions locally if you are out of your medications and cannot wait for your mail order prescriptions to arrive. 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 Customer Care at 1-888-867-5575, 24 hours a day, 7 days a week, TTY/TDD 1-877-730-4192.

Prescription Solutions is an affiliate of United HealthCare Insurance Company and United HealthCare Insurance Company of New York.

AARP Medicare Supplement Insurance plans are insured by United HealthCare Insurance Company, Fort Washington, PA. **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. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** See the enclosed materials for information about benefits, costs, eligibility requirements, exclusions, and limitations.

Important notice: You are entitled to receive "Guide to Health Insurance for People with Medicare." This guide is free — please call 1-800-272-2146, toll-free, or visit us online at www.aarphealthcare.com/Learn.

Call 1-866-565-3031 today.

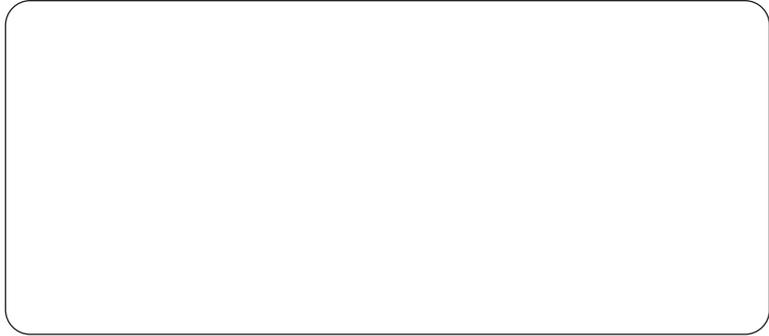
TTY/TDD users: 1-800-232-7773
7 days a week, 8 a.m. to 8 p.m., ET

Visit us at
www.AARPCombinedMedSuppAndRX.com



AARP Medicare Supplement Insurance
AARP MedicareRx Plans
Insured by United HealthCare Insurance Company

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Learn more about some health insurance options
available to you soon.

See what a Medicare supplement insurance plan and
a Part D prescription drug plan can do for you.



Apply for both inside.



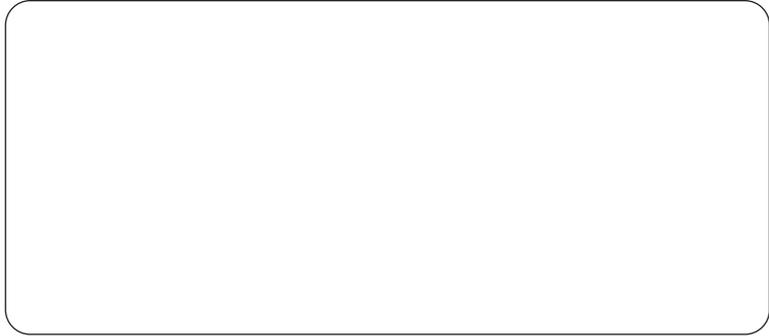
OA4373 (12/08)
S5820S5805S5921_PDP3135370_000 CMS

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



AARP Medicare Supplement Insurance
AARP MedicareRx Plans
Insured by United HealthCare Insurance Company

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Second Notice

Learn more about some health insurance options available to you soon.

See what a Medicare supplement insurance plan and a Part D prescription drug plan can do for you.



Apply for both inside.



OA4374 (12/08)
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United HealthCare Insurance Company
(United HealthCare Insurance Company of New York for New York Residents)
P.O. Box 1017, Montgomeryville, PA 18936-1017

SERFF Tracking Number: UHLC-126083794 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 41885
Company Tracking Number: LA19842 (12/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Co-Marketing T65 Test/LA19842 (12/08)

Rate Information

Rate data does NOT apply to filing.