

SERFF Tracking Number: UHLC-126116874 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42142
Company Tracking Number: LA19822 (1/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Non Buyer: Red Line/LA19822 (1/09)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126116874 State: ArkansasLH

TOI: MS05G Group Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 42142

Sub-TOI: MS05G.001 Plan A

Co Tr Num: LA19822 (1/09)

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Tammy Frederick

Disposition Date: 04/22/2009

Date Submitted: 04/16/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Non Buyer: Red Line

Status of Filing in Domicile: Not Filed

Project Number: LA19822 (1/09)

Date Approved in Domicile:

Requested Filing Mode: File & Use

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: 04/22/2009

Explanation for Other Group Market Type:

State Status Changed: 04/22/2009

Deemer Date:

Corresponding Filing Tracking Number:

LA19822 (1/09)

Filing Description:

RE: UNITED HEALTHCARE INSURANCE COMPANY

AARP Medicare Supplement Advertising Material Filing

Non-Buyer: Red Line

Distribution Method: Direct Mail

NAIC No: 0707-79413

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Our File No: LA19822 (1/09) (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

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 Website address on components will be either www.aarphealthcare.com/duc or www.aarphealthcare.com/duw. Both sites will go to the same landing page; however it will allow us to track whether a member or nonmember has responded.

With regards to the Birthday Card – BA10015 (1/09), please note that when folded, the component number will be in the lower left hand corner.

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

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SJC:tmf

Enclosures

LIST OF ENCLOSURES

MEDICARE SUPPLEMENT

Non-Buyer: Red Line

2009

LA19822 (1/09) LETTER

BA10015 (1/09) BIRTHDAY CARD

BA10016 D (1/09) BROCHURE

BA10017 (1/09) SELF MAILER

OA4364 (1/09) OUTSIDE ENVELOPE

OA4365 (1/09) 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.

**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.

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 Project Name/Number: Non Buyer: Red Line/LA19822 (1/09)

Company and Contact

Filing Contact Information

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

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450
 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: \$150.00
 Retaliatory? No
 Fee Explanation: State Mandated 25.00 per form - 6 forms = 150.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	04/16/2009	27210718

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/22/2009	04/22/2009

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Disposition

Disposition Date: 04/22/2009

Implementation Date:

Status: Filed-Closed

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	BIRTHDAY CARD	Filed	Yes
Form	BROCHURE	Filed	Yes
Form	SELF MAILER	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes

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Form Schedule

Lead Form Number: LA19822 (1/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19822 (1/09)	Advertising	LETTER	Initial			LA19822 (1-09)_WebX.pdf
Filed	BA10015 (1/09)	Advertising	BIRTHDAY CARD	Initial			BA10015 (109).pdf
Filed	BA10016 D (1/09)	Advertising	BROCHURE	Initial			BA10016 D (1-09)_WebX.pdf
Filed	BA10017 (1/09)	Advertising	SELF MAILER	Initial			BA10017 (1-09)_WebX.pdf
Filed	OA4364 (1/09)	Advertising	OUTSIDE ENVELOPE	Initial			OA4364 (109).pdf
Filed	OA4365 (1/09)	Advertising	OUTSIDE ENVELOPE	Initial			OA4365 (109).pdf



Health

Medicare Supplement Insurance
insured by United HealthCare
Insurance Company

For the earliest plan effective date, reply by XX/XX/XX.

John Sample
123 Main St.
Suite 1234
Any City, Any State 12345



Dear [Personalized],

You're probably a little tired of mail that comes with "reply by" dates. And you may have thought you were finished with Medicare decisions. But you have one more important decision to consider, and a good time to make it is while you're guaranteed acceptance by law in all Medicare supplement plans—that is, within six months after you turn 65 and enroll in Medicare Part B.

Don't put off choosing Medicare Supplement Insurance.

Like many others, you may have already decided you need supplemental insurance. But perhaps you thought it could wait. Or it's just too confusing. (You wouldn't be the first to think that.) But basic Medicare alone covers only about 80% of your Medicare Part B expenses. That means up to 20% of your medical Part B expenses could come out of your own pocket. And those expenses could add up.

Get help paying for some medical expenses not paid by Medicare.

You'll have access to a range of AARP® Medicare Supplement Plans, insured by United HealthCare Insurance Company, so you can find the benefits and premiums to fit your needs and budget. And they're the only Medicare supplement plans that carry the AARP name. Fortunately, you can take advantage of your benefits for covered hospital stays and medical care—regardless of pre-existing conditions.*

Get the supplemental insurance you need now, with the opportunity to change plans later.

With all of your choices, the trick is to select the Medicare supplement plan that meets your needs. And should your needs change once you're enrolled, you may be able to change to another AARP Medicare Supplement Plan that better meets your needs if you qualify.

Have questions?

The enclosed QuickStart Guide will help cut through the clutter. You'll also find helpful information at www.aarphealthcare.com/xxx, including a Plan Selector—an easy-to-use tool that can help you identify what AARP Medicare Supplement Plan might be best for you.

Choose your own doctors and hospital that accept Medicare

See specialists without referrals

Virtually no claim forms

Coverage that travels with you in the U.S.

Opportunity to change plans

For more info, go to www.aarphealthcare.com/xxx or call 1-800-630-1648

(continued on back)

*Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

(continued from front)

You can also call **1-800-630-1648** (1-800-232-7773 for TTY access) to speak with a knowledgeable licensed insurance agent who specializes in AARP Medicare Supplement Plans. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m. While you don't have to be an AARP member to call, you do need to be a member to enroll. But don't worry—if you're not already a member, you can join when you apply. It will be a pleasure to help you.

Sincerely,



Jay Fleming

Vice President and Licensed Agent, Customer Service

P.S. You don't need to send your first month's premium with your Enrollment Form. You'll have 30 days to decide if the plan is right for you. If it is, you'll be billed at a later date. If it's not, you can return the Certificate of Insurance to United HealthCare Insurance Company and the supplemental insurance will be cancelled.

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 by 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. **This is a solicitation of insurance. An agent may contact you.** Review the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

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

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

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 1-800-630-1648, toll-free, or find it on the Web at www.aarphealthcare.com/learn.

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Here's to your health!

A birthday reminder: don't forget to look into your Medicare supplement insurance options.

Please call **1-800-630-1647** (1-800-232-7773 for TTY access) for a no-strings-attached talk with a licensed insurance agent specializing in AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company. Plan features:

- freedom to go to any doctor that accepts Medicare
- ability to see specialists without referrals
- virtually no claim forms
- coverage that travels with you in the U.S.

Remember, this birthday is not about getting older, it's about improving your health care coverage!

Best wishes,

Jay Fleming
Vice President and Licensed Agent
Customer Service

(Tie this around your finger so you don't forget to call.)

For more about AARP® Medicare Supplement Insurance, go to **www.aarphealthcare.com/duw**. Important disclaimer information on back.

Understanding the basics begins here.

As you may already know, all Medicare supplement plans provide basic benefits for Medicare Part A hospital co-insurance, and Part B medical co-insurance, and depending on the plan chosen, offer varying levels of benefits. And while any insurance provider has the option of selling all available plans in your state, not all providers may choose to sell them. But the good news is, you have access to a range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, so you can find the benefits and premiums that fit your needs and budget.

All Medicare Supplement Plans provide basic benefits, including the following:

Part A

Hospitalization: Your co-insurance plus coverage for 365 additional days after Medicare benefits end.

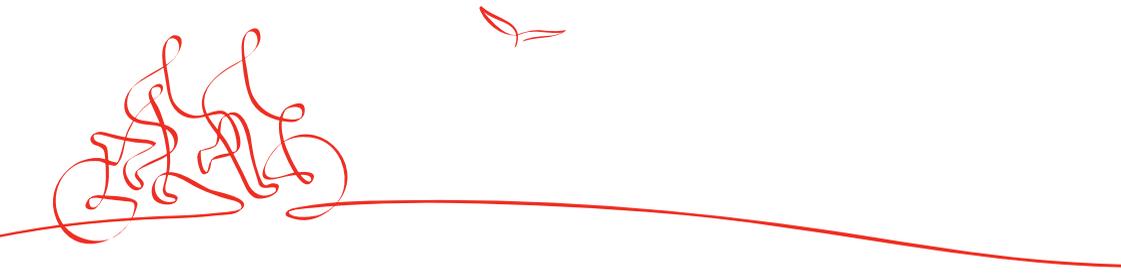
Part B

Medical expenses: Your co-insurance, which is generally 20% of Medicare-approved expenses, and any applicable co-payments.



Your line to AARP Medicare Supplement Insurance: **1-800-630-1648.**

And don't forget, you can always find helpful information online at www.aarphealthcare.com/xxx.



Your QuickStart Guide
to AARP® Medicare Supplement Plans

Quick answers to commonly asked questions.

Over 2.7 million* AARP members have enrolled in AARP® Medicare Supplement Plans. But your needs are unique. And in order to choose the coverage that's right for you, you should feel comfortable with your options.

Below you'll find answers to some common questions, but chances are you'll still have some of your own. Be sure to jot them down. Then call **1-800-630-1648** to go over your AARP Medicare Supplement Plan options with a knowledgeable licensed insurance agent.

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

A. This is a good question because everybody's needs are different. But keep in mind, Medicare covers only about 80% of your Medicare Part B expenses, so a Medicare supplemental insurance plan may be a good idea. Some plans even help with Medicare deductibles. You might want to take a look at last year's expenses to help estimate your coverage needs. Depending on how much you can afford, you may want a plan that covers as many out-of-pocket expenses as possible.

*Based on internal 2007 company data. / www.aarphealthcare.com/statistics

**Rates have increased, on national average, less than 5% each year in the past four years.

Q. What makes AARP Medicare Supplement Plans different from other providers?

A. AARP Medicare Supplement Plans offer rate stability** and you can't be singled out for a rate increase based on the number of claims you file. And they're the only Medicare Supplement plans that carry the AARP name. But sometimes premiums may increase for other reasons, such as an increase applicable to all persons covered under this type of policy or certificate in a particular state.

Q. How do I know which is the right plan for me?

A. Selecting a plan that's right for you can be tricky. Take a look at the enclosed outline of coverage or call 1-800-630-1648 to review your options.

Q. Will I be required to see a network doctor or need a referral to see a specialist with Medicare Supplement insurance?

A. No. With Medicare Supplement insurance you have the freedom to choose your own doctors and hospitals. You also have the flexibility to see a specialist without a referral.

Q. What is the open enrollment period?

A. The open enrollment period refers to the six-month period when you can purchase any Medicare supplement policy you want that is sold in your state. It starts in the first month you are covered under Medicare Part B and you are age 65 or older. If you enroll after this period, you may not get the supplemental insurance you need as easily.

Q. What are the other materials included in this package?

A. Your AARP Medicare Supplement Plan kit includes information to help you determine which plan makes the most sense for your needs and budget. Inside you'll find:
Outlines of Coverage: details on every AARP Medicare Supplement Plan available in your state.

Cover Page-Rates: monthly premiums for all plans available in your state.

Cover Pages: plan benefits at-a-glance.

Your Guide: eligibility, guaranteed acceptance and exclusions information.

Q. What if I have more questions?

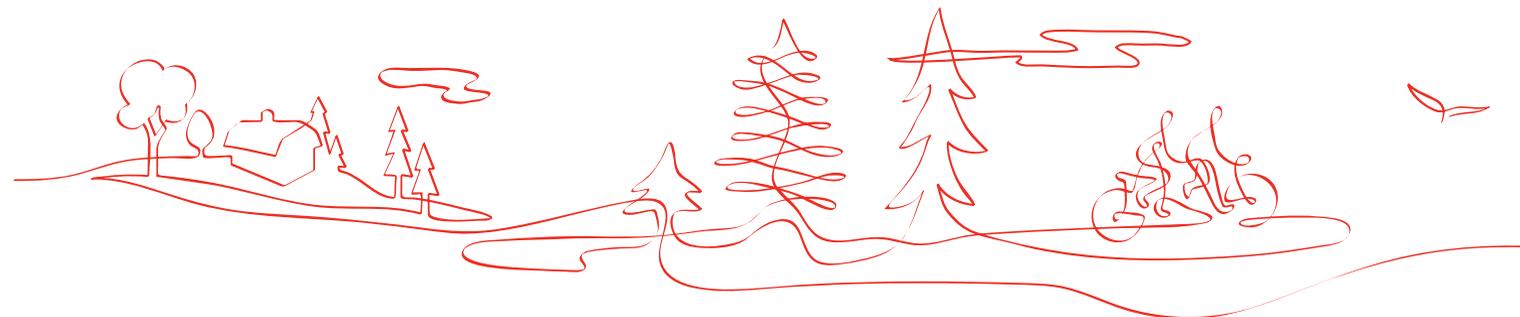
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Step 1: Call **1-800-630-1664** to speak with a knowledgeable representative.

Step 2: Consider your options.

Medicare alone covers only about 80% of your Medicare Part B expenses. That means up to 20% of your medical expenses could come out of your own pocket. And those unplanned expenses could add up.

Some reasons you might want Medicare Supplement Insurance are:

- It helps pay some of the costs Medicare doesn't, such as your co-insurance and deductibles.
- As with all standardized Medicare supplement plans, your coverage will go with you wherever you travel or move to in the U.S.
- Once you are enrolled, your coverage is guaranteed renewable as long as your premiums are paid when due and the information provided on your application is accurate.

AARP

Health

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

United HealthCare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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Looking for the path to Medicare supplemental insurance that's right for you?
Call **1-800-630-1664**.

BA10017 (1/09)

It's a short path to the lifelong benefits of Medicare Supplement Insurance.

Take the first step today.

Your Call-In Companion

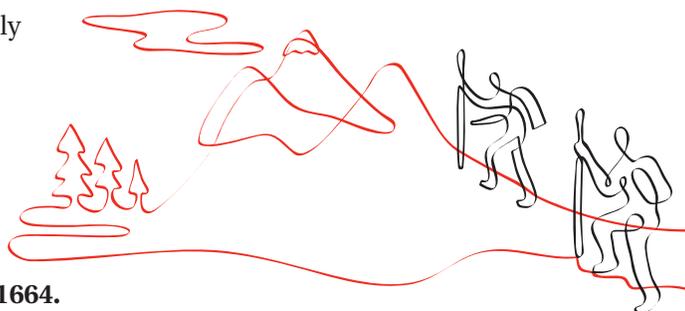
Now the supplemental insurance you may need is just a few steps away.

It's possible you already have all the coverage you need. But since a good time to supplement Medicare Parts A and B is when you turn 65, and within six months after you first enroll in Medicare Part B, you might want to call a knowledgeable licensed insurance agent for a no-strings-attached review of your AARP® Medicare Supplement Plan options.

The good news is you have a range of plans to choose from and you don't need to be an AARP member to call. If you decide to apply for an AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company, you can join when you apply.

If you're all set with Medicare and Medicare supplemental insurance, great. But if you're not, this Call-In Companion has information to start you down the right path.

The first step is to get a pen, find a comfy chair and call **1-800-630-1664**.



Step 3: Pick your plan.

As with all traditional standardized Medicare Supplement Plans, an AARP Medicare Supplement Insurance Plan lets you keep your own doctor, specialist and hospital that accepts Medicare. And while any insurance provider has the option of selling all available plans in your state, not all providers may choose to sell them.

Below is a guide to the benefits of Plans A through L.

Benefits	A	B	C	D	E	F	G	H	I	J	K	L
Basic benefits	•	•	•	•	•	•	•	•	•	•	•	•
Part A deductible		•	•	•	•	•	•	•	•	•		
Pay 50% of the Part A deductible											•	
Pay 75% of the Part A deductible												•
Part B deductible			•			•				•		
Part B excess charge (80%)							•					
Part B excess charge (100%)						•			•	•		
Skilled nursing facility co-insurance			•	•	•	•	•	•	•	•		
Pay 50% of the Skilled Nursing co-insurance facility											•	
Pay 75% of the Skilled Nursing co-insurance facility												•
Foreign travel emergency care*			•	•	•	•	•	•	•	•		
At-home recovery (up to plan limits)				•			•		•	•		
Medicare Preventive Care Part B co-insurance	•	•	•	•	•	•	•	•	•	•	•	•
Preventive Care not covered by Medicare (up to \$120)					•					•		

*You must also pay a separate deductible for foreign travel emergency care of \$250 per year.

Take a look at just a few of the AARP Medicare Supplement Plans:

Plan A is the most economical coverage. It provides basic benefits, including Medicare's Part A hospital and Part B medical co-insurance, and your first three pints of blood each year.

Plan C may be a more attractive option. It covers the basic benefits just described in Plan A, plus Medicare's Part A and Part B deductibles, skilled nursing facility co-payments and foreign travel emergencies.

Plan F has everything that Plan C offers, plus it provides benefits for the difference between what the doctor charges and what Medicare approves (this is important if your doctor charges more than Medicare's approved expenses).

Since every person and every situation is different, speak with a representative who can review your AARP Medicare Supplement Plan options. Then, you'll be ready for Step 4.

Step 4: Apply.

Questions? Call **1-800-630-1664**

(1-800-232-7773 for TTY access) to speak with a knowledgeable licensed insurance agent about your AARP Medicare Supplement Plan options. And don't worry—if you're not an AARP member, you can join when you apply. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m. It will be a pleasure to help you.

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FOLD

FOLD

AARP Medicare Supplement Insurance Plans
Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017



Health

Medicare Supplement Insurance

insured by **UnitedHealthcare**
Insurance Company

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Something to celebrate the rest of your life.

OA4364 (1/09)

FOLD

FOLD

FOLD

FOLD

AARP Medicare Supplement Insurance Plans
Insured by United HealthCare Insurance Company
(United HealthCare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

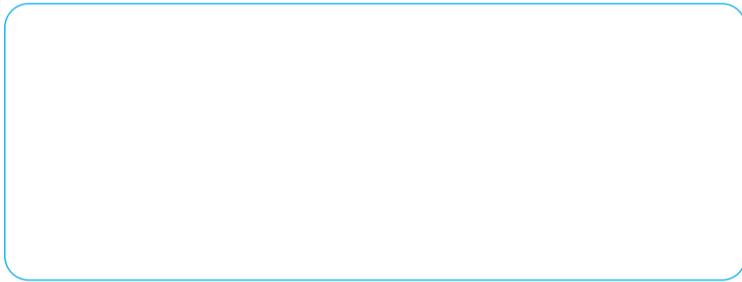


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SERFF Tracking Number: UHLC-126116874 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42142
Company Tracking Number: LA19822 (1/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Non Buyer: Red Line/LA19822 (1/09)

Rate Information

Rate data does NOT apply to filing.