

SERFF Tracking Number: UHLC-126146624 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42341  
Company Tracking Number: LA19853 AR (7/09)  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: Medicare Supplement  
Project Name/Number: Prospect Red Line 80/20/LA19853 AR (7/09)

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126146624 State: ArkansasLH  
TOI: MS05G Group Medicare Supplement - SERFF Status: Closed State Tr Num: 42341  
Standard Plans

Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19853 AR (7/09) State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler  
Author: Michelle Ambach Disposition Date: 05/21/2009  
Date Submitted: 05/12/2009 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Prospect Red Line 80/20 Status of Filing in Domicile: Not Filed  
Project Number: LA19853 AR (7/09) 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: 05/21/2009 Explanation for Other Group Market Type:  
State Status Changed: 05/21/2009  
Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

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.

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## MEDICARE SUPPLEMENT

2009

CA1859 (7/09)-SELF MAILER  
OA4377 (7/09)-OUTSIDE ENVELOPE  
LA19853 AR (7/09)-LETTER  
OA4378 (7/09)-OUTSIDE ENVELOPE  
LA19854 AR (7/09)-LETTER  
BA10030 AR (7/09)-BROCHURE  
CA1860 AR (7/09)-SELF MAILER

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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 Plans  
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## 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  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$175.00  
 Retaliatory? No  
 Fee Explanation: State required filing fee  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$175.00	05/12/2009	27805282

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/21/2009	05/21/2009

*SERFF Tracking Number:* UHLC-126146624      *State:* Arkansas  
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*Plans*  
*Product Name:* Medicare Supplement  
*Project Name/Number:* Prospect Red Line 80/20/LA19853 AR (7/09)

## **Disposition**

Disposition Date: 05/21/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	LETTER	Filed	Yes
<b>Form</b>	SELF MAILER	Filed	Yes
<b>Form</b>	OUTSIDE ENVELOPE	Filed	Yes
<b>Form</b>	OUTSIDE ENVELOPE	Filed	Yes
<b>Form</b>	LETTER	Filed	Yes
<b>Form</b>	BROCHURE	Filed	Yes
<b>Form</b>	SELF MAILER	Filed	Yes

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## Form Schedule

Lead Form Number: LA19853 (7/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19853 AR (7/09)	Advertising	LETTER	Initial		45	LA19853 AR _7-09_ AR Prospect 65+ Red Line 80-20_M.pdf
Filed	CA1859 (7/09)	Advertising	SELF MAILER	Initial		45	CA1859 _7-09_ STD Prospect 65+ Red Line 80-20 1E SelfMail.pdf
Filed	OA4377 (7/09)	Advertising	OUTSIDE ENVELOPE	Initial		45	OA4377 _7-09_ STD Prospect 65+ Red Line 80-20 2E OE.pdf
Filed	OA4378 (7/09)	Advertising	OUTSIDE ENVELOPE	Initial		45	OA4378 _7-09_ STD Prospect 65+ Red Line 80-20 3E OE_M.pdf
Filed	LA19854 AR (7/09)	Advertising	LETTER	Initial		45	LA19854 AR _7-09_ AR Prospect 65+ Red Line 80-20.pdf
Filed	BA10030 AR (7/09)	Advertising	BROCHURE	Initial		45	BA10030 AR _7-09_ AR Prospect 65+ Red Line 80-

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Filed CA1860 AR Advertising SELF MAILER Initial 45 20.pdf  
(7/09) CA1860 AR  
\_7-09\_ AR  
Prospect 65+  
Red Line 80-  
20.pdf



[COMPONENT NUMBER PRINTS BOTTOM LEFT]

[2E LETTER: FRONT]

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Addressing mechanism))*

**[Sample A. Sample  
123 Any Street  
Anywhere US 12345-1234]**

*((Johnson Box))*

**Medicare alone can leave you  
responsible for about 20%  
of Part B medical expenses.  
But there is a simple solution.**

*((Body Copy))*

Dear [Sample A. Sample],

As you've probably noticed, Medicare doesn't cover all of your health care expenses under Parts A and B. After Medicare pays its share, you may still have to pay about 20% of your medical costs.

**These out-of-pocket expenses can run up to thousands of dollars.\***

There is a way to help prevent this. By purchasing Medicare supplement insurance, you can get help with some of the Part B medical expenses Medicare doesn't pay.

**Why choose an AARP® Medicare Supplement Insurance Plan?**

Consider this: over [2.7] million\*\* people have chosen AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans that carry the AARP name and are insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company offers more Medicare supplement plans to choose from than most carriers.†

**Save even more with additional discounts.**

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million‡ AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And if you and your spouse enroll under the same active account in an AARP Medicare Supplement Insurance Plan, you'll both save 5% on your monthly premiums.††

(continued on back)

*((Sidebar prints right))*

**Helps pay some expenses  
Medicare alone doesn't pay**

**Your choice of doctors  
and hospitals that  
accept Medicare**

**No referrals for specialists**

**Virtually no claims forms**

**Your coverage travels with  
you in the U.S.**

**More plan choices<sup>†</sup>**

**For more information,  
call [1-800-620-8962]**

*((Footnotes print bottom of page))*

\*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. <[http://www.medpac.gov/documents/Jun08DataBook\\_Entire\\_report.pdf](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf)> (15 Jan, 2009) p. 63, 65.

\*\*Based on [2008] internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

†The number of plans available in [2008] was verified by reviewing other insurers' websites and/or by placing telephone calls to these insurers. <http://www.aarphealthcare.com/products/medsup/WhyYouNeedIt.aspx>

‡Based on April [2008] internal company statistics

††Discount does not apply to the AARP Personal Health Insurance Plan.

**(Letter back))**

*((Body Copy))*

(continued from front)

**Now is a good time to look at your coverage.**

If you have a Medicare Advantage plan and want to return to basic Medicare, you can do so during the Medicare Advantage Annual Enrollment Period, which extends from November 15th to December 31st each year. You can buy Medicare supplemental insurance at any time, and you can apply for a Medicare supplement plan when you enroll in basic Medicare.

**The sooner you apply, the sooner your coverage can become effective.**

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest coverage effective date. **To get started, simply complete the enclosed application, visit [www.aarphealthcare.com/learn](http://www.aarphealthcare.com/learn) or call [1-800-620-8962] (TTY: 1-800-232-7773).**

Sincerely,

*((Signature))*

Jay Fleming  
Vice President and Licensed Agent  
Customer Service

**((Box))**

Your AARP Medicare Supplement Insurance Plan kit includes information to help you determine which plan makes the most sense for your needs and budget. You'll find:

- **An Application Form:** application for enrollment in an AARP Medicare Supplement Insurance Plan
- **Outlines of Coverage:** details on AARP Medicare Supplement Insurance Plans available in your state
- **Cover Page (Rates):** monthly rates for every AARP Medicare Supplement Insurance Plan available in your state
- **Plus:** information on eligibility, exclusions, and general information

**((Disclaimer prints bottom of page))**

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan. These plans carry the AARP name, and UnitedHealthcare 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 UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare 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.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. See the enclosed 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](http://www.aarphealthcare.com/learn).

**[COMPONENT NUMBER PRINTS BOTTOM LEFT]**

*((Outside front panel))*

*((Indicia prints top right))*

**PRST STD  
US POSTAGE  
PAID  
UNITEDHEALTHCARE**

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Return Address))*

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

*((Addressing mechanism))*

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

*((Headline))*

An important message about  
AARP® Medicare Supplement Insurance Plans.

*((Outside panel--back))*

Medicare only pays about 80% of your Part B expenses.

Here's how to pay some of the other 20% without breaking the bank.

*((Inside Self-Mailer (Left Panel))*

*((Headline))*

An AARP<sup>®</sup> Medicare Supplement Insurance Plan can help fill in some of what's missing.

*((Body Copy))*

**Avoid paying high out-of-pocket costs.**

As you've probably noticed, basic Medicare pays about 80% of your Part B expenses. The rest is up to you, and these out-of-pocket medical costs can add up to thousands of dollars.\* Wouldn't you rather spend that money on something else?

**There is a solution.**

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, help you pay some of the Part B expenses Medicare doesn't pay. Over [2.7] million\*\* people have chosen AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans that carry the AARP name. And UnitedHealthcare Insurance Company covers more people with Medicare supplement plans nationwide than any other insurance carrier<sup>†</sup>.

*((Footnotes print 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](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf) (15 Jan, 2009) p. 63, 65.

\*\*Based on [2008] internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

<sup>†</sup>Data Source: National Association of Insurance Commissioners, by permission. The NAIC does not endorse any analysis or conclusions based upon the use of its data.

*((Inside Self-Mailer (Right Panel))*

*((Body Copy))*

**Help reduce your out-of-pocket medical expenses.**

With out-of-pocket medical expenses on the rise,\* you want to help safeguard against most of these costs. A Medicare supplement plan can help with that, along with providing these features:

- Choose any doctor or hospital that accepts Medicare
- No referrals needed to see specialists
- Virtually no claims forms to fill out
- Plus, AARP members enjoy competitive prices and help from Personal Health Insurance advisors

To speak with a knowledgeable representative about AARP Medicare Supplement Insurance, call [1-800-620-1529] (TTY: 1-800-232-7773). You don't need to be an AARP member to call.

*((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](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf) (15 Jan, 2009) p. 63, 65.

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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. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

*((Envelope front))*

*((Indicia prints top right))*

**PRST STD  
US POSTAGE  
PAID  
UNITEDHEALTHCARE**

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Addressing mechanism imprinted on letter appears through envelope window))*

**[Sample A. Sample  
123 Any Street  
Anywhere US 12345-1234]**

*((Headline))*

Medicare pays about 80% of Part B medical expenses.

Guess who pays the other 20%?

*((Envelope back flap--Return Address))*

**AARP Medicare Supplement Plans  
Insured by UnitedHealthcare Insurance Company**

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

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

*((Envelope front))*

*((Indicia prints top right))*

**PRST STD  
US POSTAGE  
PAID  
UNITEDHEALTHCARE**

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Addressing mechanism imprinted on letter appears through envelope window))*

**[Sample A. Sample  
123 Any Street  
Anywhere US 12345-1234]**

*((Headline))*

What Medicare doesn't  
pay for Part B expenses  
can add up to more than  
you might expect.

Do you want the bill?

*((Back envelope flap--return address))*

AARP Medicare Supplement Plans  
Insured by UnitedHealthcare Insurance Company

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

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

[LETTER: FRONT]

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Addressing mechanism))*

**[Sample A. Sample  
123 Any Street  
Anywhere US 12345-1234]**

*((Johnson Box))*

**Why pay another bill for  
out-of-pocket medical costs that  
Medicare Part B doesn't pay?**

*((Body Copy))*

Dear [Sample A. Sample],

Recently, you may have received some information about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. As you may recall, Medicare alone only pays 80% of your Part B medical expenses—the other 20% is up to you. A Medicare supplement plan can help with some of those out-of-pocket costs. Isn't that worth looking into?

**Remember, Medicare only covers about 80% of Part B expenses.**

The other 20% is up to you, and those out-of-pocket costs can add up to thousands of dollars.\* But a Medicare supplement plan can help you pay for some of the costs not paid by Medicare Part B.

**Why pay for something you don't have to?**

Join the over [2.7] million\*\* people who purchased an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plan that carries the AARP name and is insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company offers more Medicare supplement plans to choose from than most carriers.†

**Save even more with additional discounts.**

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And if you and your spouse enroll under the same active account in an AARP Medicare Supplement Insurance Plan, you'll both save 5% on your monthly premiums.††

(continued on back)

*((Sidebar prints page 1—right))*

**Helps pay some expenses  
Medicare alone  
doesn't pay**

**Your choice of doctors and  
hospitals that accept  
Medicare**

**No referrals for specialists**

**Virtually no claims forms**

**Your coverage travels with  
you in the U.S.**

**More plan choices<sup>†</sup>**

**For more information,  
call [1-800-620-8987]**

*((Footnotes print bottom of page))*

\* Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. <[http://www.medpac.gov/documents/Jun08DataBook\\_Entire\\_report.pdf](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf)> (15 Jan, 2009) p. 63, 65.

\*\*Based on [2008] internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

<sup>†</sup>Based on April [2008] internal company statistics.

<sup>‡</sup>The number of plans available in [2008] was verified by reviewing other insurers' websites and/or by placing telephone calls to these insurers. <http://www.aarphealthcare.com/products/medsup/WhyYouNeedIt.aspx>

<sup>††</sup>Discount does not apply to the AARP Personal Health Insurance Plan.

**[LETTER: BACK]**

*((Body Copy))*

(continued from front)

**Now is a good time to look at your coverage.**

If you have a Medicare Advantage plan and want to return to basic Medicare, you can do so during the Medicare Advantage Annual Enrollment Period, which extends from November 15th to December 31st each year. You can buy Medicare supplemental insurance at any time, and you can apply for a Medicare supplement plan when you enroll in basic Medicare.

For your convenience, enclosed you'll find an Application Form, details about coverage, including rates, and information on eligibility, exclusions, and more. If you have any questions, a knowledgeable representative who specializes in AARP Medicare Supplement Plans is just a phone call away.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest coverage effective date. **To get started, simply complete the enclosed application, visit [www.aarphealthcare.com/learn](http://www.aarphealthcare.com/learn) or call [1-800-620-8987] (TTY: 1-800-232-7773).**

Sincerely,

*((Signature))*

Jay Fleming  
Vice President and Licensed Agent  
Customer Service

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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](http://www.aarphealthcare.com/learn).

[2E, 3E Brochure]

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

*((Outside Cover Front))*

*((Headline))*

Out-of-pocket medical expenses not paid  
by Medicare can add up to thousands  
of dollars.\*

But you can help safeguard against  
some of those costs.

*((Footnotes print bottom of page))*

\*Medicare Payment Advisory Commission (MedPAC). "A Data Book: Healthcare Spending and the Medicare Program," June 2008. [http://www.medpac.gov/documents/Jun08DataBook\\_Entire\\_report.pdf](http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf)  
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*((Inside Left Panel))*

*((Headline))*

Help reduce your out-of-pocket medical costs.  
Get an AARP<sup>®</sup> Medicare Supplement Insurance Plan now.

*((Body Copy))*

**Why pay for something you don't have to?**

After Medicare pays its share, you could still pay up to 20% of your Part B medical expenses. Join the over [2.7] million\* people who purchased an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. These are the only Medicare supplement plans that carry the AARP name.

**Choose any doctor or hospital that accepts Medicare.**

As with any Medicare supplement plan, you have the freedom to choose your own doctors and hospitals, as long as they accept Medicare. What's more, you need no referrals to see specialists.

**Never pay a rate increase based solely on age.**

As with any Medicare supplement plan, with an AARP Medicare Supplement Insurance Plan, your rate will never go up based on your age alone. Any rate change will apply to everyone enrolled in your plan in your state/area. All changes must also be approved by AARP and your state insurance department. Of course, you can adjust coverage as your medical needs change if you qualify.

**Your coverage travels with you in the U.S.**

If you travel outside your home state in the U.S., your Medicare supplement coverage travels with you. Just be sure to choose doctors and hospitals that accept Medicare.

*((Footnotes print bottom of page))*

\*Based on [2008] internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

\*\*The number of plans available in [2008] was verified by reviewing other insurers' websites and/or by placing telephone calls to these insurers. <http://www.aarphealthcare.com/products/medsup/WhyYouNeedIt.aspx>

†Based on 2007 internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

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

*((Inside Right Panel))*

*((Headline))*

Any questions?

*((Body Copy))*

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

**A.** Medicare covers about 80% of your Part B expenses, but leaves you responsible for the other 20%. A Medicare supplement plan helps pay some of your out-of-pocket expenses not paid by Medicare Part B. It also provides predictable out-of-pocket costs, which can help you anticipate your expenses and manage your budget.

**Q. How are AARP Medicare Supplement Plans different?**

**A.** The chart to the right lists several ways these plans are different. Plus, these are the only Medicare supplement plans that carry the AARP name and are insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company offers more Medicare supplement plans to choose from than most carriers.\*\*

**What do you want from your Medicare supplement insurance?**

The chart below highlights some important things to consider when choosing a Medicare supplement insurance plan.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94.4]% overall customer satisfaction rate <sup>†</sup>
High level of customer service resolution	[99.7]% first-call resolution rate <sup>†</sup>
Timely claims processing	[99.4]% of claims processed in 10 days <sup>†</sup>
A nationally recognized name <sup>‡</sup>	The only Medicare supplement plans to carry the AARP name

**Why wait?** Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest coverage effective date. To get started, simply complete the enclosed application or call **[1-800-620-8987]** (TTY: 1-800-232-7773).

[COMPONENT NUMBER PRINTS BOTTOM LEFT]

*((Outside Front))*

*((Indicia prints top right))*

**PRST STD  
US POSTAGE  
PAID  
UNITEDHEALTHCARE**

*((Logo prints top left))*

**AARP® | Medicare Supplement Plans  
insured by UnitedHealthcare  
Insurance Company**

*((Return address prints top left))*

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

*((Addressing mechanism))*

**[Sample A. Sample  
123 Any Street  
Anywhere US 12345-1234]**

*((Headline))*

An important message about  
AARP® Medicare Supplement Insurance Plans.

*((Outside back))*

Medicare only pays about  
80% of your Part B medical expenses—  
the other 20% is up to you.

Here's how you can  
keep some of that  
money in your wallet.

*((Inside Self-Mailer (Left Panel)))*

*((Headline))*

Medicare pays about 80% of your Part B expenses.  
Get help paying the other 20%.

*((Body Copy))*

**Why pay for something you don't have to?**

After Medicare pays its share, you could still pay up to 20% of your Part B medical expenses. A Medicare supplement plan helps you pay some of the Part B expenses Medicare doesn't pay. Why wait? Join the over [2.7] million\* people who purchased an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plan to carry the AARP name and insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company covers more people with Medicare supplement plans nationwide than any other insurance carrier.\*\*

**Help reduce your out-of-pocket medical expenses.**

A Medicare supplement plan can help you safeguard against some of the out-of-pocket expenses not paid by Medicare Part B. Here are some of the other plan features:

- Your choice of doctors and hospitals that accept Medicare
- No referrals for specialists
- Virtually no claims forms
- Your coverage travels with you in the U.S.

*((Footnotes print bottom of page))*

\*Based on [2008] internal company data. <http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

\*\*Data Source: National Association of Insurance Commissioners, by permission. The NAIC does not endorse any analysis or conclusions based upon the use of its data.

*((Inside Self-Mailer (Right Panel)))*

*((Body Copy))*

**Now is a good time to look at your coverage.**

If you have a Medicare Advantage plan and want to return to basic Medicare, you can do so during the Medicare Advantage Annual Enrollment Period, which extends from November 15th to December 31st each year. You can buy Medicare supplemental insurance at any time, and you can apply for a Medicare supplement plan when you enroll in basic Medicare.

There's still time to apply.

Call [1-800-620-9025] (TTY: 1-800-232-7773), or visit [www.aarphealthcare.com/learn](http://www.aarphealthcare.com/learn). You don't need to be an AARP member to call.

*((Disclaimer prints outside right))*

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan. These plans carry the AARP name, and UnitedHealthcare 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 UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare 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.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

*SERFF Tracking Number:* UHLC-126146624      *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company      *State Tracking Number:* 42341  
*Company Tracking Number:* LA19853 AR (7/09)  
*TOI:* MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
*Product Name:* Medicare Supplement  
*Project Name/Number:* Prospect Red Line 80/20/LA19853 AR (7/09)

## **Rate Information**

Rate data does NOT apply to filing.