

SERFF Tracking Number: UHLC-126154144 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42526
Company Tracking Number: AR STC ACTUARIAL ADDENDUM
TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.001 Home Health Care
Product Name: Individual Short Term Care ML5
Project Name/Number: /

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Individual Short Term Care ML5 SERFF Tr Num: UHLC-126154144 State: ArkansasLH

TOI: H13I Individual Health - Short Term Care SERFF Status: Closed State Tr Num: 42526

Sub-TOI: H13I.001 Home Health Care Co Tr Num: AR STC ACTUARIAL State Status: Approved-Closed
ADDENDUM

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Authors: Wanda Augustus, Gerry

Disposition Date: 06/03/2009

McCadden, Karyn Feeney

Date Submitted: 05/29/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/03/2009

Explanation for Other Group Market Type:

State Status Changed: 06/03/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Individual Short Term Care Insurance Actuarial addendum filing.

Company and Contact

Filing Contact Information

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Karyn A. Feeney, Director, Contract and Compliance Karyn_A_Feeney@uhc.com
680 Blair Mill Rd. (215) 902-8468 [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: \$50.00
Retaliatory? No
Fee Explanation: Rate filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	05/29/2009	28184897

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/03/2009	06/03/2009

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Disposition

Disposition Date: 06/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Approved-Closed

06/03/2009

Comments:

Attached.

Attachment:

Arkansas STC Cover Letter 5-29-2009.pdf

May 29, 2009

Attn: Short Term Care Insurance Analyst
Arkansas Insurance Department
Life & Health
1200 West Third Street
Little Rock, Arkansas 72201

RE: United HealthCare Insurance Company ("United")
Individual Short Term Care Insurance
Actuarial Addendum in reference to Policy Form STC POL 1000 et al.
United NAIC No. 79413
United FEIN No. 36-2739571

Dear Short Term Care Insurance Analyst:

Enclosed for filing please find an addendum to actuarial memorandum to be used with a previously approved filing relating to policy form STC POL 1000, et al. The initial form and rate filing was approved by the Department on 2/19/2009, SERFF tracking number UHLC-125939264, State Tracking Number 41080.

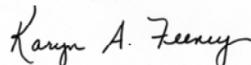
The purpose of this actuarial addendum filing is to add the following rates or rate classes to the original premiums filed:

1. an additional multi-life discount level of 5% is being added; and
2. an additional mode is being added.

A complete set of rate sheets, including the new discount and modal factor, is attached.

We respectfully request your favorable consideration and approval of this filing. Should you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone (215) 902-8468 or email karyn_a_feeney@uhc.com.

Sincerely,



Karyn A. Feeney
Director, Contract & Compliance
e-mail: karyn_a_feeney@uhc.com
phone: (215) 902-8468; fax: (215) 902-8813