

SERFF Tracking Number: UHLC-126228084 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42996
 Company Tracking Number: AS2509, ET AL
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: MEDICARE SUPPLEMENT
 Project Name/Number: ATM ADS AND BRC/AS2509, et al

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126228084 State: Arkansas
 TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 42996
 Sub-TOI: MS05G.001 Plan A Co Tr Num: AS2509, ET AL State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Bobbie Walton Disposition Date: 08/13/2009
 Date Submitted: 07/15/2009 Disposition Status: Filed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ATM ADS AND BRC Status of Filing in Domicile: Pending
 Project Number: AS2509, et al 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: 08/13/2009 Explanation for Other Group Market Type:
 State Status Changed: 08/13/2009
 Deemer Date: Created By: Bobbie Walton
 Submitted By: Bobbie Walton Corresponding Filing Tracking Number:

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These print advertisements are invitations to inquire and will mail in 1st quarter 2010. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on the attached advertisements. The attached business reply card MS2502 will be used with all of the attached ads. The business reply card will always run with an ad and will not run alone.

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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.

Company and Contact

Filing Contact Information

Susan Cipollo, Director
 680 Blair Mill Rd.
 Horsham, PA 19044

Susan_J_Cipollo@uhc.com
 215-902-8444 [Phone]
 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company
 450 Columbus Boulevard
 PO Box 150450
 Hartford, CT 06115-0450
 (860) 702-5000 ext. [Phone]

CoCode: 79413
 Group Code: 707
 Group Name:
 FEIN Number: 36-2739571

State of Domicile: Connecticut
 Company Type: Life and Health
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 PER COMPONENT - 17 COMPONENTS = \$425
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$425.00	07/15/2009	29202343

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/13/2009	08/13/2009

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Disposition

Disposition Date: 08/13/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	ATM PRINT AD	Filed	Yes
Form	BUSINESS REPLY CARD	Filed	Yes

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Form Schedule

Lead Form Number: AS2509, et al

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/13/2009	AS2509	Advertising	ATM PRINT AD	Initial		45.000	AS2509_all state.pdf
Filed 08/13/2009	AS2510	Advertising	ATM PRINT AD	Initial		45.000	AS2510_All states.pdf
Filed 08/13/2009	AS2511	Advertising	ATM PRINT AD	Initial		45.000	AS2511_all states.pdf
Filed 08/13/2009	AS2512	Advertising	ATM PRINT AD	Initial		45.000	AS2512_all states.pdf
Filed 08/13/2009	AS2513	Advertising	ATM PRINT AD	Initial		45.000	AS2513_all state.pdf
Filed 08/13/2009	AS2514	Advertising	ATM PRINT AD	Initial		45.000	AS2514_all states.pdf
Filed 08/13/2009	AS2516	Advertising	ATM PRINT AD	Initial		45.000	AS2516_all states.pdf
Filed 08/13/2009	AS2517	Advertising	ATM PRINT AD	Initial		45.000	AS2517_all states.pdf
Filed 08/13/2009	AS2518	Advertising	ATM PRINT AD	Initial		45.000	AS2518_all states.pdf
Filed 08/13/2009	AS2519	Advertising	ATM PRINT AD	Initial		45.000	AS2519_all states.pdf
Filed 08/13/2009	AS2520	Advertising	ATM PRINT AD	Initial		45.000	AS2520_All states.pdf
Filed 08/13/2009	AS2521	Advertising	ATM PRINT AD	Initial		45.000	AS2521_all states.pdf
Filed 08/13/2009	AS2525	Advertising	ATM PRINT AD	Initial		45.000	AS2525_all states.pdf
Filed 08/13/2009	AS2526	Advertising	ATM PRINT AD	Initial		45.000	AS2526_all states.pdf
Filed 08/13/2009	AS2527	Advertising	ATM PRINT AD	Initial		45.000	AS2527_all states.pdf



A Checklist for Those About to Turn 65:

1. Comfortable Shoes
2. Camera
3. Medicare Supplement Insurance Plan

For some people, turning 65 brings on new adventures. For others, it brings new opportunities. But for everyone, it means taking a closer look at health insurance.

One thing you'll discover is that Medicare doesn't pay for everything. You're responsible for paying hospital deductibles and also a portion of physician services and diagnostic tests. Consider an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company to help pay some of the expenses Medicare doesn't. (Which could be very useful, since Medicare's XXXX initial hospital deductible is \$XXXX.)

You can choose from a range of Medicare Supplement plans that give you a variety of benefit options. When you sign up for Medicare Part B, you'll be accepted into any of these plans.

Don't wait- call now so that everything is in place by the time you turn 65 and enroll in Medicare. For your free, no obligation information kit, call toll-free or simply mail the attached card.

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

Call toll-free:

**1-XXX-XXX-XXXX, Code: XXX
TTY: XXX**

The AARP Medicare Supplement Insurance 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 the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

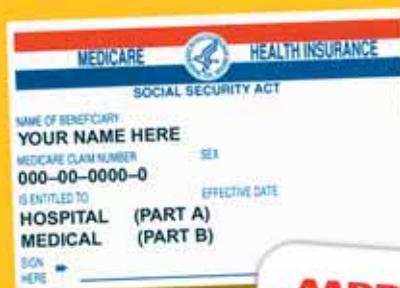
AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs. Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). **Not connected with 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. All plans may not be available in your state/area. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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

This is a solicitation of insurance. An agent may contact you.

AS2509

If you carry
this card...



You'll want
this card!

Join 2.8 million* people who
have already enrolled in AARP®
Medicare Supplement Insurance Plans.



If you carry a Medicare Card, you'll want the AARP Medicare Supplement Insurance Plan card.

The average person on Medicare could spend up to thousands of dollars out of their own pocket.** Consider an AARP Medicare Supplement Plan to help pay some of what Medicare doesn't.

They're the only Medicare supplement insurance plans endorsed by AARP. You get a variety of plans to choose from so you can find a plan that suits *your* needs.

Just complete and return the attached card, or call and you'll receive a **FREE** AARP Medicare Supplement Information Kit. *There's no obligation.*

AARP Medicare Supplement Plan.

insured by
UnitedHealthcare Insurance Company

- ✓ **Competitively priced.** A range of plans to help fit your needs and budget.
- ✓ **Endorsed by AARP**
- ✓ **Choices.** Choose any doctor that accepts Medicare; no referrals required.

AARP® | Medicare Supplement Plans
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Insurance Company**

Call toll-free: 1-XXX-XXX-XXXX, Code XXX
TTY:XXX

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*<http://www.aarphealthcare.com/statistics>. Based on 2008 UnitedHealthcare Insurance Company internal company data.

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AS2510

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AARP contracts with insurers to make coverage available to AARP members. Neither AARP nor its affiliate is the insurer. 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. All plans may not be available in your state/area. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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**Attention:
AARP Members
eligible for
Medicare**

Medicare only pays about

80%

of Part B expenses.

The other

20%

is up to you.

An AARP® Medicare Supplement Insurance Plan could save you up to thousands of dollars in out-of-pocket expenses.*

The AARP Medicare Supplement Insurance 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 the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

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Medicare alone can leave you with various out of pocket expenses. That's why millions of AARP members, just like you, have chosen an AARP Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company. Consider the only Medicare supplement insurance plans endorsed by AARP.

- Freedom to choose your own doctors and hospitals that accept Medicare
- No referrals needed — ever — to see specialists
- Competitive prices just for AARP members
- Virtually no claim forms



We want to help you better understand your AARP Medicare Supplement plan options insurance options with a free information kit. There's no obligation, so get yours today.

Call for your free information kit now —

1-XXX-XXX-XXXX, code XXX

TTY: XXX



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

**Attention:
Have your health insurance
coverage needs changed
recently? Call now!**

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20%

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An AARP® Medicare Supplement Insurance Plan could save you up to thousands of dollars in out-of-pocket expenses.*

Medicare alone can leave you with various expenses. That's why millions of people just like you have chosen an AARP Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company. These are the only Medicare Supplement plans endorsed by AARP.

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We want to help you better understand your Medicare supplement plan options with a free information kit. There's no obligation, so get yours today.

Call for your free information kit now — even if you're not an AARP member yet.

**1-XXX-XXX-XXXX, code XXX
TTY: XXX**

This is a group Medicare supplement policy and you must be an AARP member to purchase this product.



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Insurance Company**

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AS2514

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- No referrals needed — ever — to see specialists
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We want to help you better understand your AARP Medicare Supplement options with a free information kit. There's no obligation, so get yours today.



Call for your free information kit now — even if you're not an AARP member yet.

1-XXX-XXX-XXXX, code XXX

TTY: XXX

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Medicare Supplement Plans
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be confident in the
{whowhatwherewhenwhy}
of your Medicare options

why

Medicare alone could leave you with various out-of-pocket expenses.

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can help. You'll get the insurance you need and limit your out-of-pocket costs, which could save you up to thousands* on some of the expenses Medicare doesn't pay.

who Anyone turning 65 or older and on Medicare can apply for these plans

what Get help paying co-pays and co-insurance not paid by Medicare

where Go to any doctor or hospital that accepts Medicare

when Plans to use when at home or travelling in the U.S. No networks to worry about.

Supplement your Medicare with confidence.

Call today and receive your free information kit, even if you're not an AARP member.†

X-XXX-XXX-XXXX, code XXX

TTY: XXX

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{*whowhatwherewhenwhy*}

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Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company



Turning 65 is an important milestone in my life. Choosing the right Medicare Supplement plan is important, too.

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can help cover some of the 20% of medical expenses not paid for by Medicare Part B.

- No network restrictions — see any doctor or go to any hospital that accepts Medicare.
- Medicare's xxxx initial hospital deductible is \$x,xxx and this is your responsibility to pay. Consider an AARP Medicare Supplement Plan to help pay some of the expenses Medicare doesn't.
- Get the care you need, when you need it, from any doctor, wherever you are in the U.S.

Call now to talk with a Customer Service Representative and get a free information kit to help you decide which plan is right for you.

1-XXX-XXX-XXXX Code: XXX

TTY: XXX

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- No network restrictions — see any doctor or go to any hospital that accepts Medicare.
- Medicare's XXXX initial hospital deductible is \$X,XXX and this is your responsibility to pay. Consider an AARP Medicare Supplement Plan to help cover some of the expenses Medicare doesn't.
- Get the care you need, when you need it, from any doctor, wherever you are in the U.S.

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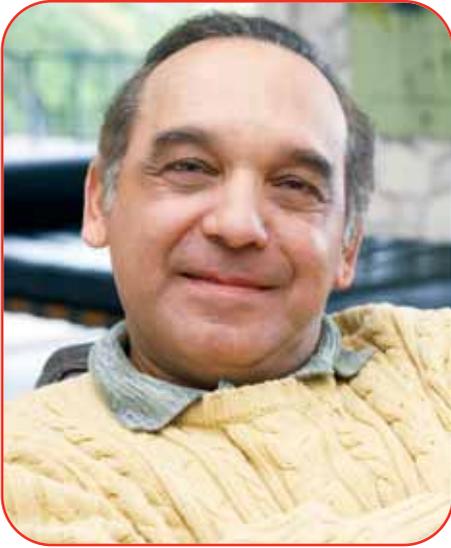
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I went with a company that had a range of plans that I could choose from and they let me keep my doctor. Isn't it time you looked for insurance like this?

Relax – you're not alone.

- An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, helps cover some of the 20% of out-of-pocket costs not paid by Medicare Part B.
- Keep your relationships with those medical professionals you know and depend on who accept Medicare.
- No network restrictions—see any doctor or go to any hospital.

Call now to talk with a Customer Service Representative and get a free information kit to help you decide which plan is right for you.

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I thought when I enrolled in Medicare that all of my medical expenses would be paid...then I got a bill from the hospital.

Learn more about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

- Keep your relationships with those medical professionals you know and depend on who accept Medicare.
- Get the care you need, when you need it, from any doctor, wherever you are in the U.S.
- An AARP Medicare Supplement Plan helps cover some of the 20% of out-of-pocket costs not paid by Medicare Part B.

Call now for a free AARP Medicare Supplement information kit.

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Medicare pays up to 80% of Part B expenses. The other 20% is up to you.

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- An AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can help cover some of the 20% of medical expenses not paid by Medicare Part B.
- No network restrictions — see any doctor or go to any hospital that accepts Medicare.

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- Get the care you need, when you need it, from any doctor that accepts Medicare, wherever you are in the U.S.

Call now for a free AARP Medicare Supplement information kit. **[X-XXX-XXX-XXXX]** **CODE: [XXX]**
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The average person on Medicare could end up spending thousands per year out of their own pocket.** Consider an AARP Medicare Supplement Plan, to help pay some of what Medicare doesn't.

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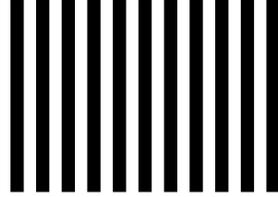
*<http://www.aarphealthcare.com/statistics>, Based on 2008 internal company data.

**Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008.

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



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