

SERFF Tracking Number: UHLC-126236177 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42998
Company Tracking Number: AS2505
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Print Advertising/AS2505

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126236177 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed- Closed State Tr Num: 42998
Sub-TOI: MS05G.001 Plan A Co Tr Num: AS2505 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 08/18/2009
Date Submitted: 07/21/2009 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Print Advertising Status of Filing in Domicile: Pending
Project Number: AS2505 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: 08/18/2009 Explanation for Other Group Market Type:
State Status Changed: 08/18/2009
Deemer Date: Created By: Tammy Frederick
Submitted By: Tammy Frederick Corresponding Filing Tracking Number:
AS2505

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 that will be printed in AARP: The Magazine as well as in various newspapers and magazines beginning 1st quarter 2010. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on each of the attached advertising material.

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Plans
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Please note that the business reply card MS2501 will only and always be used with the following ads AS2505, AS2506, AS2507, AS2508, AS2522 and AS2523. Also note that the business reply card MS2503 will only and always be used with AS2524. Please note that the component number of each advertisement will appear in the bottom left hand corner each component.

LIST OF ENCLOSURES

Medicare Supplement Advertising
Print Advertisements
2009

AS2505 Print Ad
AS2506 Print Ad
AS2508 Print Ad
AS2522 Print Ad
AS2523 Print Ad
MS2501 Print Ad
AS2524 Print Ad
MS2503 Print Ad

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

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Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: 25.00 per component. 8 components
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$200.00	07/21/2009	29331959

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/18/2009	08/18/2009

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Disposition

Disposition Date: 08/18/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes

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Form Schedule

Lead Form Number: AS2505

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/18/2009	AS2505	Advertising	Print Ad	Initial			AS2505 no BRC FSI.pdf
Filed 08/18/2009	AS2506	Advertising	Print Ad	Initial			AS2506 no BRC FSI.pdf
Filed 08/18/2009	AS2508	Advertising	Print Ad	Initial			AS2508 no BRC FSI.pdf
Filed 08/18/2009	AS2522	Advertising	Print Ad	Initial			AS2522_NOB RC ATM.pdf
Filed 08/18/2009	AS2523	Advertising	Print Ad	Initial			AS2523_NOB RC ATM.pdf
Filed 08/18/2009	MS2501	Advertising	Print Ad	Initial			MS2501 BRC.pdf
Filed 08/18/2009	AS2524	Advertising	Print Ad	Initial			AS2524_NOB RC Bulletin.pdf
Filed 08/18/2009	MS2503	Advertising	Print Ad	Initial			MS2503 BRC.pdf

**Attention:
Everyone eligible
for Medicare**

Medicare only pays about

80%

of Part B expenses.

The other

20%

is up to you.

An AARP® Medicare Supplement Plan could save you thousands of dollars in out of pocket costs.

Insured by UnitedHealthcare Insurance Company



**Request your free
information kit today,
even if you're not
an AARP member.**

**Call toll-free
1-XXX-XXX-XXXX,
code XXX,
(TTY: XXX)
or just mail this reply card.**

AS2505

2BRC

Get a free
information kit
for yourself
and a friend.

Concerned about Medicare out-of-pocket costs? An AARP Medicare Supplement Insurance Plan can help.

Medicare alone can leave you with various out-of-pocket expenses. That's why millions of people just like you have chosen an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

This important insurance is a real solution that can help you cover some of the expenses Medicare doesn't pay, including co-payments and deductibles. Consider the only Medicare supplement insurance plans endorsed by AARP.

- Freedom to choose any doctor or hospital that accepts 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 health insurance options with a free information kit. There's no obligation, so request yours today.



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



**Request your free
information kit today,
even if you're not
a member.**

**Call toll-free
1-XXX-XXX-XXXX,
or just mail the
reply card below.**

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

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-I (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.

*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.

Give this card
to a friend.

Attention: AARP Medicare Supplement Plan rates are more competitive than ever! Call now!

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.*

Insured by UnitedHealthcare Insurance Company



Request your free information kit today, even if you're not an AARP member.

**Call toll-free
1-XXX-XXX-XXXX,
code XXX,
(TTY: XXX)
or just mail this reply card.**

AS2506

2BRC

Get a free information kit for yourself and a friend.

Concerned about Medicare out-of-pocket costs? An AARP Medicare Supplement Insurance Plan can help.

Medicare alone can leave you with various out-of-pocket expenses. That's why millions of people just like you have chosen an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

This important insurance is a real solution that can help you cover some of the expenses Medicare doesn't pay, including co-payments and deductibles. Consider the only Medicare supplement insurance plans endorsed by AARP.

- Freedom to choose any doctor or hospital that accepts 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 health insurance options with a free information kit. There's no obligation, so request yours today.

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insured by **UnitedHealthcare
Insurance Company**



**AARP Medicare
Supplement Plan
rates are more
competitive than
ever! Call now!**

**Request your free information kit today,
even if you're not a member.**

**Call toll-free X-XXX-XXX-XXXX,
or just mail the reply card below.**

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Give this card
to a friend.

be confident in the

{whowhatwherewhenwhy}

of your Medicare options

Find out how an AARP® Medicare Supplement Plan can help with some of the costs not paid by Medicare.

Insured by UnitedHealthcare Insurance Company

Complete and mail
this card for your
free information kit
or call 1-XXX-XXX-XXXX,
code **XXX**.
TTY: **XXX**

Give this card to a friend.

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

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

why

An AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can help. You'll get the coverage 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 covering 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.†

1-XXX-XXX-XXXX

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

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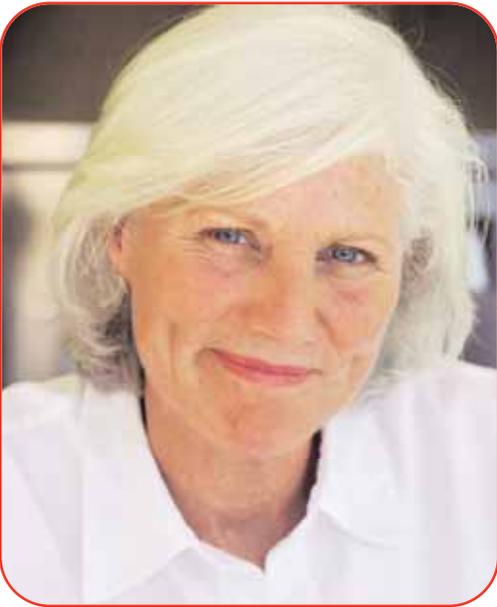
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**I thought when
I enrolled in Medicare
that all of my
medical expenses
would be paid...
then I got a bill
from the hospital.**

Find out how an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company can reduce some of your out-of-pocket costs. Mail in this card today.

Or call **X-XXX-XXX-XXXX** **CODE: XXX**

Please see other side >



Learn how to reduce your out-of-pocket medical expenses. Find out about an AARP® Medicare Supplement Insurance Plan.

Those out-of-pocket costs can add up. That's why many people like you are choosing an AARP Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company, to pay some of those extra expenses. Here's why a Medicare Supplement plan may be right for you:

- 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.
- Helps cover some of the 20% of out-of-pocket costs not paid by Medicare Part B.

Mail this card today
for your free
information kit.

Or call

X-XXX-XXX-XXXX

CODE: XXX



Join the many people who can visit their own doctor, go to any hospital, and reduce some of the out-of-pocket costs not paid by Medicare.

Call now to get a free information kit and find the right plan for you

X-XXX-XXX-XXXX CODE: XXX

TTY: XXX

or mail in the card on the opposite page.

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insured by **UnitedHealthcare**
Insurance Company

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



**I went with a company
that had a range of
plans to choose from
and they let me
keep my doctor.**

**Isn't it time you looked
for insurance like this?**

There's an AARP® Medicare Supplement Insurance plan, insured by
UnitedHealthcare Insurance Company, that's just right for you.
To learn more, mail in this card today.

Or call **X-XXX-XXX-XXXX** CODE: **XXX**

Please see other side >



Learn more about AARP® Medicare Supplement Insurance Plans.

Many people today are realizing they could use additional insurance. That's why you should find out about AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company. There's a range of plans for you to choose from, with a variety of benefits you can look forward to

- 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.
- Helps cover some of the 20% of out-of-pocket costs not paid by Medicare Part B.

Mail this card today
for your free
information kit.
Or call

X-XXX-XXX-XXXX

CODE: XXX



Join the many people who can visit their own doctor, go to any hospital, and reduce some of the out-of-pocket costs not paid by Medicare.

Call now to get a free information kit and find the right plan for you

X-XXX-XXX-XXXX CODE: XXX

TTY: XXX

or mail in the card on the opposite page.



Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

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



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY PA

POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE
INSURANCE COMPANY
PO BOX 25601
LEHIGH VALLEY PA 18003-9905



YES! Please send my no-obligation, free information kit on AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Return this card or call toll-free: 1-XXX-XXX-XXXX, code XXX

1) Name

(Mr., Mrs., Ms.) Please Print

Date of Birth Medicare (Part B) Effective Date
MM/DD/YYYY MM/YYYY

2) Address

City State Zip

3) My AARP Membership number is

4) Phone () -

If you provide your phone number or e-mail address, an agent may contact you.

5) E-mail Address

AARP does not employ or endorse agents, brokers, representatives or advisors.
Not eligible for Medicare and between the ages of 50 and 64? Call for more information.

MS2501

**Attention: AARP
members on Medicare**

Medicare only pays about

80%

of Part B expenses.

The other

20%

is up to you.

An AARP® Medicare Supplement Insurance Plan can help you save up to thousands in out-of-pocket costs.* Plus, you can apply anytime.

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

Tell me more about AARP Medicare Supplement Insurance Plans.

Yes, send me my free information kit.
I understand that I can apply anytime.

Please mail to: UnitedHealthcare Insurance Company
P.O. Box 25601
Lehigh Valley, PA 18003-9905

Or call toll-free at 1-XXX-XXX-XXXX, code XXX.
TTY: XXX

Name (Mr., Mrs., Ms., Miss) Please Print

Date of Birth (Month/Day/Year)

Part B Effective Date (Month/Day/Year)

Address

City, State, Zip Code

AARP Membership number (not required)

An agent may contact you.

MS2503