

SERFF Tracking Number: UHLC-126262940 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43206
Company Tracking Number: LA19776 A (9/08)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: AGENT CO-MARKETING MILESTONE/LA19976 A (9/08)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126262940 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43206
Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19776 A (9/08) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Bobbie Walton Disposition Date: 09/14/2009
Date Submitted: 08/12/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: AGENT CO-MARKETING MILESTONE
Project Number: LA19976 A (9/08)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/14/2009

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Group Market Type: Association
Explanation for Other Group Market Type:
State Status Changed: 09/14/2009
Created By: Bobbie Walton
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Bobbie Walton

Filing Description:

We enclose for your information and review, proof copies of Invitations to Inquire Direct Mail advertising material 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. We received CMS approval on July 30, 2009 for the attached advertisements.

Company and Contact

Filing Contact Information

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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]

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per component - 11 components = \$275
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$275.00	08/12/2009	29805437

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/14/2009	09/14/2009

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Disposition

Disposition Date: 09/14/2009

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	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	PRINT AD	Filed	Yes
Form	PRINT AD	Filed	Yes
Form	PRINT AD	Filed	Yes
Form	SELF MAILER	Filed	Yes
Form	SELF MAILER	Filed	Yes
Form	SELF MAILER	Filed	Yes
Form	FLYER	Filed	Yes
Form	FLYER	Filed	Yes
Form	FLYER	Filed	Yes

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Form Schedule

Lead Form Number: LA19776 A (9/08)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/14/2009 (9/08)	LA19776 A	Advertising	LETTER	Initial		45.000	LA19776A_09 08_LTRMTG_ PROSPECT_ TA4953_R14. pdf
Filed 09/14/2009 (9/08)	LA19776 B	Advertising	LETTER	Initial		45.000	LA19776B_09 08_LTRMTG_ T65_TA4953_ R14.pdf
Filed 09/14/2009 (9/08)	AS695 A	Advertising	PRINT AD	Initial		40.000	AS695A_090 8_ADMTG_P ROSPECT_T A4602_R22.p df
Filed 09/14/2009 (9/08)	AS695 B	Advertising	PRINT AD	Initial		40.000	AS695B_090 8_ADMTG_T 65CS_TA460 2_R22.pdf
Filed 09/14/2009 (9/08)	AS695 C	Advertising	PRINT AD	Initial		40.000	AS695C_090 8_ADMTG_T 65_TA4602_ R22.pdf
Filed 09/14/2009 (12/08)	CA1847	Advertising	SELF MAILER	Initial		40.000	CA1847_120 8_SLFMLRM TG_AEP_TA4 602_R22.pdf
Filed 09/14/2009 (12/08)	CA1848	Advertising	SELF MAILER	Initial		40.000	CA1848_120 8_SLFMLRM TG_T65CS_T A4602_R22.p

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Filed	CA1849	Advertising SELF MAILER	Initial	40.000	df
09/14/2009 (12/08)					CA1849_120 8_SLFMLRM TG_T65_TA4 602_R22.pdf
Filed	SA5175 A	Advertising FLYER	Initial	40.000	SA5175A_09 08_FLYMTG_ PROSPECT_ TA4602_R19. pdf
09/14/2009 (9/08)					
Filed	SA5175 B	Advertising FLYER	Initial	40.000	SA5175B_09 08_FLYMTG_ T65CS_TA46 02_R19.pdf
09/14/2009 (9/08)					
Filed	SA5175 C	Advertising FLYER	Initial	40.000	SA5175C_09 08_FLYMTG_ T65_TA4602_ R19.pdf
09/14/2009 (9/08)					

[Full Name]
[Address Line 1]
[City, State 12345-6789]

Dear Friend:

Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. In fact, Medicare Part B pays about 80% of medical expenses, so the remaining 20% is what you owe. An AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan may help provide a solution. Both plans are insured through UnitedHealthcare Insurance Company.

Think about your needs and how each plan, or both plans, would work for you. By applying for an AARP Medicare Supplement and AARP MedicareRx Plan, you'll have the convenience of getting more complete coverage at the same time, from the same insurance provider.

Enrolling in both an AARP Medicare Supplement Plan and an AARP MedicareRx prescription drug plan may be one way to get coverage to help pay some of your out-of-pocket medical costs not paid by Medicare and help safeguard yourself against today's high prescription drug costs.

Call us to learn more [or join me at a meeting]!

[Date]
[Time]
[Venue]
[Street Address]
[City], [State], [Zip]

[Space is limited, so call today. Come to a meeting and learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]

Sincerely,

[Agent Name],
Licensed Insurance Agent
Contracted with UnitedHealthcare

 Call [Agent phone number]

 TTY users, call 711

[A sales representative will be present with information and applications. For accommodation of persons with special needs at sales meetings, call [1-XXX-XXX-XXXX]. TTY users, call 711.] Please note that all sales representatives are licensed insurance agents.

The AARP® MedicareRx plans carry the AARP® name, and UnitedHealthcare pays a fee to AARP for use of the AARP trademark. 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 purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

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.** Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations. Not all plans available in all states.

These Medicare Prescription Drug Plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York, for New York residents (together called “UnitedHealthcare”). UnitedHealthcare contracts with the Federal government as a PDP sponsor. All decisions about prescription drugs are between you and your physician or other health care provider.

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

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

[Full Name]
[Address Line 1]
[City, State 12345-6789]

Dear Friend:

It's a great time to be turning 65. You're about to qualify for Medicare benefits, including Part D prescription drug insurance! Now may be a good time to learn about an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan, both insured through UnitedHealthcare Insurance Company.

Remember you have three months before and up to three months after the month you turn 65 to enroll in a Part D prescription drug plan. If you enroll later there may be a Medicare-imposed late enrollment penalty.¹ And if you enroll in the AARP Medicare Supplement Insurance Plan within six months after turning age 65 and enrolling in Medicare Part B, you'll get a pre-existing conditions exclusion waiver. That means you'll be eligible for benefits on new, covered hospital stays and medical care starting once your insurance is in effect, regardless of any pre-existing conditions.

Enrolling in an AARP Medicare Supplement plan and an AARP MedicareRx prescription drug plan may be one way to get coverage to help pay your out-of-pocket medical costs not paid by Medicare and help safeguard yourself against today's high prescription drug costs.

Call us to learn more [or join me at a meeting]!

[Date]
[Time]
[Venue]
[Street Address]
[City], [State], [Zip]

[Space is limited, so call today. Come to a meeting and learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]

Sincerely,

[Agent Name],
Licensed Insurance Agent
Contracted with UnitedHealthcare

 Call [Agent phone number]

 TTY users, call 711

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¹ If you qualify for extra help, you will not have a late-enrollment penalty (LEP). Also, if you have other prescription coverage at least as good as Medicare (also known as creditable coverage), you may not be assessed a LEP.

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Medicare alone may not be enough.

Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. In fact, Medicare Part B pays about 80% of medical expenses, so the remaining 20% is what you owe. An AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan may help provide a solution. When you choose both plan types, it may be one way to help pay for some of your out-of-pocket medical and prescription drug costs.

To learn more about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan, call today [or join me at a meeting].

[Date], [Time]

[Location]

[Address]

[City], [ST], [ZIP]

[Date], [Time]

[Location]

[Address]

[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent

Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX] TTY: 711

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insured by **UnitedHealthcare Insurance Company**

AARP | MedicareRx Plans
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C0009 PDP3158732_000
AS695A (9/08)



Coming soon... A milestone birthday!

**Being eligible for Medicare is great news —
but Medicare alone may not be enough.**

An AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan may help provide a solution. When you choose both plan types, it may be one way to help pay for some of your out-of-pocket medical and prescription drug costs.

To learn more about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan, call today [or join me at a meeting].

[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX] TTY: 711

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insured by **UnitedHealthcare
Insurance Company**

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insured through **UnitedHealthcare**

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C0009 PDP3158732_000
AS695B (9/08)



You've reached an important milestone...

Now, you are eligible for Medicare – and that's great news. But Medicare alone may not be enough.

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[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX] TTY: 711

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insured by **UnitedHealthcare Insurance Company**

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C0009 PDP3158732_000
AS695C (9/08)

[Company Name]
[Address]
[City], [ST] [ZIP]

[First Name] [Last Name]
[Address]
[City], [ST] [ZIP]



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not be enough.**

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[Date], [Time]
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[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX] TTY: 711

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[Company Name]
[Address]
[City], [ST] [ZIP]

[First Name] [Last Name]
[Address]
[City], [ST] [ZIP]



Coming soon...
There's reason to celebrate.

Coming soon...
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Insurance Company

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[Date], [Time]
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[Address]
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[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX] TTY: 711

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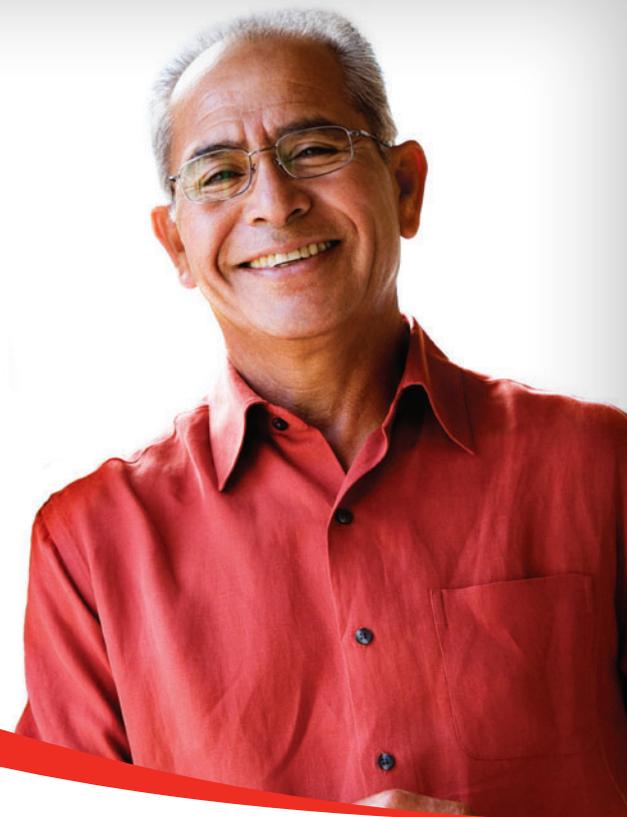
[Company Name]
[Address]
[City], [ST] [ZIP]

[First Name] [Last Name]
[Address]
[City], [ST] [ZIP]



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[Date], [Time]
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[Date], [Time]
[Location]
[Address]
[City], [ST], [ZIP]

[Agent Name]

Licensed Insurance Agent
Contracted with UnitedHealthcare

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

AARP | MedicareRx Plans
insured through **UnitedHealthcare**

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

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Coming soon... a milestone birthday!

Being eligible for Medicare is great news — but Medicare alone may not be enough.

An AARP® Medicare Supplement Insurance Plan can help with some of the out-of-pocket expenses not paid by Medicare and an AARP® MedicareRx Plan can help with many of your prescription drug costs. Both plans are insured by UnitedHealthcare Insurance Company.

For more information about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan, call today [or join me at a meeting].

[Date], [Time] [Date], [Time]
[Location] [Location]
[Address] [Address]
[City], [ST], [ZIP] [City], [ST], [ZIP]



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You've reached an important milestone...

Now, you are eligible for Medicare – and that's great news.
But Medicare alone may not be enough.

An AARP® Medicare Supplement Insurance Plan can help with some of the out-of-pocket expenses not paid by Medicare and an AARP® MedicareRx Plan can help with many of your prescription drug costs. Both plans are insured by UnitedHealthcare Insurance Company.

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