

SERFF Tracking Number: UHLC-126267673 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43239
Company Tracking Number: BA10026 (5/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Consumer Brochures/BA10026 (5/09)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126267673 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43239
Sub-TOI: MS05G.001 Plan A Co Tr Num: BA10026 (5/09) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 09/18/2009
Date Submitted: 08/14/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Consumer Brochures
Project Number: BA10026 (5/09)
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/18/2009

Deemer Date:
Submitted By: Tammy Frederick

Filing Description:

RE: United HealthCare Insurance Company
AARP Medicare Supplement Advertising Material
Print Advertising
NAIC No: 0707-79413
File No: BA10026 (5/09) (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

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: 09/18/2009
Created By: Tammy Frederick
Corresponding Filing Tracking Number:
BA10026 (5/09)

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

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Department.

These print advertisements are invitations to inquire direct to consumer brochures. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on each of the attached advertising material.

Please note that the business reply card MS2401 will only and always be used with the following ads BA10026 (5/09) and BA10027 (5/09). Please note that the component number of each advertisement will appear in the bottom left hand corner each component.

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 267-470-1519. If you prefer, you may also send a facsimile to me at Fax: 267-470-1908 or send an email to Susan_J_Cipollo@uhc.com.

Sincerely,

Susan J. Cipollo
Director, Marketing Compliance

SJC:tmf
Enclosures

LIST OF ENCLOSURES

Medicare Supplement Advertising
Consumer Brochures
2009

BA10026 (5/09) Consumer Brochure
BA10027 (5/09) Consumer Brochure
MS401 (5/09) Business Reply Card

Company and Contact

Filing Contact Information

Susan Cipollo, Director
680 Blair Mill Rd.

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

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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: \$75.00
 Retaliatory? No
 Fee Explanation: 25.00 per form. 3 forms
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|---------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$75.00 | 08/14/2009 | 29861365 |

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Project Name/Number: Consumer Brochures/BA10026 (5/09)

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Stephanie Fowler | 09/18/2009 | 09/18/2009 |

SERFF Tracking Number: UHLC-126267673 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 43239
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Disposition

Disposition Date: 09/18/2009

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 | Brochure | Filed | Yes |
| Form | Brochure | Filed | Yes |
| Form | Business Reply Card | Filed | Yes |

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Form Schedule

Lead Form Number: BA10026 (5/09)

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------------|-------------|---|---------|----------------------|-------------|--------------------------------------|
| Filed 09/18/2009 (5/09) | BA10026 | Advertising Brochure | Initial | | 45.000 | BA10026 (5-09)_R14_Filing_NO_BRC.pdf |
| Filed 09/18/2009 (5/09) | BA10027 | Advertising Brochure | Initial | | 45.000 | BA10027 (5-09)_R12_Filing_NO_BRC.pdf |
| Filed 09/18/2009 (5/09) | MS401 | Advertising Business Reply Card Initial | | | 45.000 | MS401 (5-09).pdf |

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 and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. AARP contracts with insurers to make coverage available to AARP members. 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.GRP79171 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. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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

Turning 65? Medicare alone may not be enough. Learn more now.

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



Choose the only Medicare Supplement Insurance Plan that carries the AARP® name.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

BA10026 (5/09)

Help complete your coverage with AARP® Medicare Supplement Insurance, Insured by UnitedHealthcare Insurance Company.



Let's start with the facts about Medicare.

You've heard the term "Medicare" your whole life, but how much do you know about it? Medicare is a federally managed health insurance program for people age 65 and older and those who have disabilities. The first two parts of Medicare are Part A (hospital coverage) and Part B (medical coverage).

Generally, Medicare Part B only pays about 80% of Part B expenses – and Part A has more than a \$1,000 deductible.

Nice as it is, Medicare might not provide enough coverage for your needs. In fact, Medicare covers about 80% of your Part B medical expenses. The other 20% of your medical expenses Medicare doesn't pay is left for you to cover. Plus, Part A has a deductible of more than \$1,000, meaning even an overnight inpatient stay could really add up. Those costs alone could add up to thousands of dollars in unexpected out-of-pocket expenses each year.¹

AARP Medicare Supplement Insurance helps cover some of the 20% not paid by Part B – and can help with the Part A deductible.

Fortunately, a wide range of AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are available. Like all Medicare supplement plans, they pay for some or all of your approved expenses not paid by Medicare.

Considering the thousands of dollars in co-insurance and deductibles Medicare alone doesn't pay, one of these plans could really help you save on out-of-pocket costs — and help put your mind at ease.

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

¹ 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.

Now is the time to select a plan.

You can enroll in Medicare as early as three months before the month of your 65th birthday and as late as three months after it. It's important to sign up for both Medicare Parts A and B when you are eligible. If you do not, you may have to pay a higher Part B premium. And if you don't choose any additional insurance, you are responsible for the costs Medicare doesn't pay.

Medicare supplement plans offer benefits you can use. Choose the only one that carries the AARP name.

Like all standardized Medicare supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- Coverage for most of the expenses not paid by Medicare
- No networks — you can choose your own doctor and hospital that accepts Medicare
- Absolutely no referrals
- Depending on the plan chosen, benefits to help with copayments and deductibles when you see a doctor or go to a hospital that accepts Medicare
- Coverage that travels with you within the U.S.
- Coverage that is guaranteed to renew each year as long as you pay your premiums on time and have made no material misrepresentation at the time of enrollment (Your rate is subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in your state.)

Whatever your supplemental insurance needs, there is a plan for you.

Several standardized AARP Medicare Supplement Insurance Plans² are available to

| Medicare Supplement Benefits | Medicare Supplement Plans A through L ² | | | | | | | | | | | |
|--|--|---|---|---|---|---|-----|---|---|---|-----|-----|
| | A | B | C | D | E | F | G | H | I | J | K | L |
| Medicare Part A Coinsurance and 365 Extra Hospital Days Covered | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Medicare Part B Coinsurance or Copayment | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Blood (First 3 Pints) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Hospice Care Coinsurance or Copayment | | | | | | | | | | | 50% | 75% |
| Skilled Nursing Facility Care Coinsurance | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Medicare Part A Deductible | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Medicare Part B Deductible | | | ✓ | | | ✓ | | | | ✓ | | |
| Medicare Part B Excess Charges ³ | | | | | | ✓ | 80% | | ✓ | ✓ | | |
| Foreign Travel Emergency (Up to Plan Limits)* | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| At-Home Recovery (Up to \$40 a visit not to exceed 7 visits each week) | | | | ✓ | | | ✓ | | ✓ | ✓ | | |
| Preventive Care Coinsurance (Included in the Part B Coinsurance) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Preventive Care not Covered by Medicare (up to \$120) | | | | | ✓ | | | | | ✓ | | |

Plans H and I are not available in Maine. Plans F, G and I are not available in Vermont.
*You must also pay a separate deductible for foreign travel emergency (\$250 per year).

AARP members. If you are not already a member, you can join when you apply for a plan.

Like all standardized Medicare supplement plans, each provides basic Part A and Part B benefits and lets you choose your own doctor, specialist and hospital that accepts Medicare. And you will never need a referral.

The plans are also competitively priced, so you can be sure there is an insurance option that fits your budget.

Some of the more popular plans⁴ are:

- **Plan A** - which covers the basics
- **Plan C** - which covers Part A and Part B deductibles, as well as skilled nursing facility copayments
- **Plan F** - which has the same benefits as Plan C and covers the difference between doctors' charges and what Medicare approves.³

A nationally recognized name.⁵

It's nice to know you can choose a plan that carries the AARP® name. Find out if one of them is right for you.

² Not all plans available in all states. There are different versions of standardized plans available in Massachusetts, Minnesota and Wisconsin. Call for additional information.

³ Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plans F, G, I and J pay benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

⁴ Based on 2008 internal company data. www.aarphealthcare.com/statistics

⁵ The Harris Poll®, December 11, 2008, "Consumer Reports, American Red Cross and AARP Most Trusted Inside the Beltway" Harris Interactive Inc. All rights reserved.

⁶ 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.

© 2009 UnitedHealthcare Services, Inc.

Help complete your coverage today — your decision could save you thousands.⁶

To find out more about AARP Medicare Supplement Insurance, return this card or call today.

1-XXX-XXX-XXXX
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST

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

Help complete your Medicare coverage – and help protect yourself from out-of-pocket costs.

To find out more about AARP Medicare Supplement Insurance, return this card or call today.

1-XXX-XXX-XXXX
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST



Help complete your coverage with AARP® Medicare Supplement Insurance.

Generally, Medicare Part B only pays 80% of approved Part B costs.

There's no question Medicare is nice to have. The first two parts of Medicare are Part A (for hospital coverage) and Part B (for medical coverage). In fact, Medicare pays about 80% of your Part B medical expenses. But what about that other 20%?

Medicare supplement insurance helps cover the other 20%.

Nice as it is, Medicare might not provide enough coverage for your needs. Fortunately, a wide range of AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are available. Like all Medicare supplement plans, they pay for some or all of your expenses not paid by Medicare.

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

Help complete your Medicare coverage – and help protect yourself from out-of-pocket costs.



Medicare wasn't designed to cover everything.

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 and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. AARP contracts with insurers to make coverage available to AARP members. 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.GRP79171 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. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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

© 2009 UnitedHealthcare Services, Inc.

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

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

BA10027 (5/09)



That 20% adds up. So does the more than \$1,000 Part A deductible.

Medicare might not provide enough coverage for your needs. The other 20% of your medical expenses Medicare doesn't pay is left for you to cover. Plus, Part A has a deductible of more than \$1,000, meaning even an overnight inpatient stay could really add up. Those costs alone could add up to thousands of dollars in unexpected out-of-pocket expenses each year.¹ But AARP Medicare Supplement Insurance Plans, Insured by UnitedHealthcare Insurance Company, can help. Like all Medicare supplement plans, they pay for some or all of your approved expenses not paid by Medicare.

Medicare supplement plans offer benefits you can use. Choose the only one that carries the AARP name.

Like all standardized Medicare supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- Coverage for most of the expenses not paid by Medicare
- No networks to worry about — you can choose your own doctor and hospital that accepts Medicare
- Depending on the plan chosen, help with deductibles, copayments and coinsurance when you see a doctor or go to a hospital that accepts Medicare
- Coverage that travels with you within the U.S.
- Coverage that is guaranteed to renew each year as long as you pay your premiums on time and have made no material misrepresentation at the time of enrollment (Your rate is subject to change. Any rate change will apply to all members of the same

| Medicare Supplement Benefits | Medicare Supplement Plans A through L ² | | | | | | | | | | | |
|--|--|---|---|---|---|---|-----|---|---|---|-----|-----|
| | A | B | C | D | E | F | G | H | I | J | K | L |
| Medicare Part A Coinsurance and 365 Extra Hospital Days Covered | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Medicare Part B Coinsurance or Copayment | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Blood (First 3 Pints) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Hospice Care Coinsurance or Copayment | | | | | | | | | | | 50% | 75% |
| Skilled Nursing Facility Care Coinsurance | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Medicare Part A Deductible | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Medicare Part B Deductible | | | ✓ | | | ✓ | | | | ✓ | | |
| Medicare Part B Excess Charges ³ | | | | | | ✓ | 80% | | | ✓ | ✓ | |
| Foreign Travel Emergency (Up to Plan Limits)* | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |
| At-Home Recovery (Up to \$40 a visit not to exceed 7 visits each week) | | | | ✓ | | | ✓ | | ✓ | ✓ | | |
| Preventive Care Coinsurance (Included in the Part B Coinsurance) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Preventive Care not Covered by Medicare (up to \$120) | | | | | ✓ | | | | | ✓ | | |

Plans H and I are not available in Maine. Plans F,G and I are not available in Vermont.
*You must also pay a separate deductible for foreign travel emergency (\$250 per year).

class insured under your Plan who reside in your state.)

A nationally recognized name.⁴

It's nice to know you can choose a plan that carries the AARP® name. Find out if one of them is right for you.

Whatever your supplemental insurance needs, AARP Medicare Supplement Plans may be able to help.

Several standardized AARP Medicare Supplement Insurance Plans² are available to AARP members and remember, you must be a member to enroll.

Like all standardized Medicare supplement plans, each provides basic Part A and Part B benefits and lets you choose your own doctor, specialist and hospital that accepts Medicare.

The plans are also competitively priced, so you can be sure there is an insurance option that fits your budget.

Some of the more popular plans⁵ are **Plan A**, which covers the basics; **Plan C**, which covers

Part A and Part B deductibles, as well as skilled nursing facility copayments; and **Plan F**, which has the same benefits as Plan C and covers the difference between doctors' charges and what Medicare approves.⁴

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.

To find out more about AARP Medicare Supplement Insurance, return this card or call today.

1-XXX-XXX-XXXX
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST

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

¹ 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.

² Not all plans available in all states. There are different versions of standardized plans available in Massachusetts, Minnesota and Wisconsin. Call for additional information.

³ Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare approved Part B charge. Plans F, G, I and J pay benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

⁴ The Harris Poll®, December 11, 2008, "Consumer Reports, American Red Cross and AARP Most Trusted Inside the Beltway" Harris Interactive Inc. All rights reserved. ⁵ Based on 2008 internal company data. www.aarphealthcare.com/statistics

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



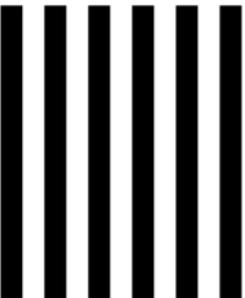
BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE
INSURANCE COMPANY**
P.O. BOX 25601
LEHIGH VALLEY, PA 18003-9905

**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**



☐ YES! I'd like to know more about AARP® Medicare Supplement Insurance Plans. Call 1-XXX-XXX-XXXX code XXX.

Name _____

Date of Birth _____ Medicare (*Part B*) Effective Date _____

Address _____

City _____ State _____ ZIP Code _____

Phone _____

E-mail Address _____

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents).

AARP does not employ or endorse agents, brokers, representatives or advisors.
MS401 (5/09)