

SERFF Tracking Number: UHLC-126282971 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43350
Company Tracking Number: CA25008ST
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Local Initiatives Questions Creative/CA25008ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126282971 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43350
Sub-TOI: MS05G.001 Plan A Co Tr Num: CA25008ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 09/28/2009
Date Submitted: 08/27/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Local Initiatives Questions Creative Status of Filing in Domicile: Pending
Project Number: CA25008ST 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: 09/28/2009 Explanation for Other Group Market Type:
State Status Changed: 09/28/2009
Deemer Date: Created By: Tammy Frederick
Submitted By: Tammy Frederick Corresponding Filing Tracking Number:
CA25008ST

Filing Description:

RE: United HealthCare Insurance Company
AARP Medicare Supplement Advertising Material
Local Initiatives Print Advertising
NAIC No: 0707-79413
File No: CA25008ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

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. 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 MS2508ST will appear on both self-mailers - CA25008ST and CA25009ST only. Please note that the component number of each advertisement will appear in the bottom left hand corner of each component.

The attached list of enclosures indicates the contents of each package including the form number, and title of each item.

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.

Sincerely,

Susan J. Cipollo
Director Marketing Compliance

SJC:tmf
Enclosures

LIST OF ENCLOSURES
Medicare Supplement Advertising
Local Initiatives Self-Mailer
2009

CA25008ST Self-Mailer
CA25009ST Self-Mailer
MS2508ST Business Reply Card

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: \$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	08/27/2009	30153166

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/28/2009	09/28/2009

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Disposition

Disposition Date: 09/28/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: CA25008ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/28/2009	CA25008S	Advertising	Self Mailer	Initial		45.000	CA25008ST_ R2_filing_with BRC.pdf
Filed 09/28/2009	SA25009S	Advertising	Self Mailer	Initial		45.000	CA25009ST_ R2_breakdown.pdf
Filed 09/28/2009	MS2508ST	Advertising	Business Reply Card	Initial		45.000	MS2508ST_filing.pdf

Are you getting what you want from your supplemental health insurance?

Here are five questions to ask your current Medicare supplement provider.

- Are my monthly rates as competitive as they can be?
- Does my insurer have a history of high rate increases?†
- Does my insurance provider have over 2.8 million insured members that rely on it every day for Medicare supplement insurance?††
- Do I receive discounts‡ on eyewear, prescription drugs, and free gym memberships‡ in addition to my supplemental insurance?
- Is my Medicare supplement insurance the only one of its kind that carries the AARP name?

Cut out and save.

Is my insurance company ranked as A-rated by A.M. Best?* Are my claims processed in ten days or less?†† Hopefully, you've asked the right questions and determined your current insurance is the best for you and your needs.

If you're not satisfied with your present situation, the questions above are a good start to better understanding what you could get from an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Call a licensed insurance agent now to get answers to the above questions that you'll feel confident about – and to find out more about AARP Medicare Supplement Insurance Plans.



You deserve some answers. Call today.



**1-800-523-5800, code XXX
711 for TTY**



Return the attached card



Visit www.aarphealthcare.com

*In 2009, UnitedHealthcare Insurance Company is rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.

†AARP Medicare Supplement Insurance Plan rates have increased, on national average, less than 6% each year in the past four years. National aggregate figure. Based on internal company data as of January 2009. Increases vary by plan, state and year.

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

#These services are not an insurance program and may be discontinued at any time.

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 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.

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

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

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

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

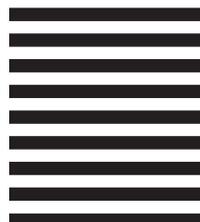


NO POSTAGE
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IF MAILED
IN THE
UNITED STATES

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



**For your free information kit,
fill out the other side
of this card.**





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

**You won't know
unless you ask.**

Inside: The top five questions you should be asking.

Get the answers you deserve.

Start with these questions about your current insurance to see if a Medicare supplement plan could be right for you.

- Could I save more on out-of-pocket costs each month by paying a competitive monthly premium?
- Can I visit any doctor or hospital that accepts Medicare patients, or am I in a network-based plan?
- Can I see a specialist without a referral?
- If I travel in the U.S., will I be able to see any doctor who accepts Medicare patients?
- Am I limited to changing plans within specific enrollment periods each year?

Medicare doesn't pay all medical expenses, and a Medicare supplement plan can help with some of those out-of-pocket costs. You deserve to know if the insurance you have now can help you save on out-of-pocket costs like visits to the doctor – or if it will limit you to a network of doctors and hospitals.

Questions like the ones above can help you think about your current insurance and help you decide if a Medicare supplement plan could help you with the costs Medicare doesn't pay. Call a licensed insurance agent now to get answers you'll feel confident about. You can ask about plans like AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Make sure you have the plan you were looking for. Call today.



**1-800-523-5800, code XXX
711 for TTY**



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Visit www.aarphealthcare.com



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AARP Medicare Supplement Plans
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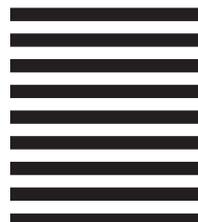
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