

SERFF Tracking Number: UHLC-126284008 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 43357
Company Tracking Number: CA25020ST
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Medicare Advantage Withdrawal Self-Mailer/CA25009ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126284008 State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43357
Sub-TOI: MS05G.001 Plan A Co Tr Num: CA25020ST 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: Medicare Advantage Withdrawal Self-Mailer Status of Filing in Domicile: Pending
Project Number: CA25009ST 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:
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:
CA25009ST

Filing Description:

RE: United HealthCare Insurance Company
AARP Medicare Supplement Advertising Material
Medicare Advantage Withdrawal Self-Mailer
NAIC No: 0707-79413
File No: CA25009ST (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 MS2509ST will appear only on the self-mailer - CA25020ST. Please note that the component number of each advertisement will appear in the bottom left hand corner of 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
Medicare Advantage Withdrawal Self-Mailer
2009

CA25020ST Self-Mailer
MS2509ST Business Reply Card

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

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 Plans
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 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: \$50.00
 Retaliatory? No
 Fee Explanation: 25.00 per component. 2 components
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	08/27/2009	30163446

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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: CA25020ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/28/2009	CA25020S	Advertising	Self Mailer	Initial		45.000	CA25020ST-filing-bracknobrc.pdf
Filed 09/28/2009	MS2509ST	Advertising	Business Reply Card	Initial		45.000	MS2509ST-bracket.pdf



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

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. 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. 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.

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

Consider an AARP®
Medicare Supplement Insurance
Plan insured by UnitedHealthcare
Insurance Company.

If you lose your
Medicare Advantage
coverage, you may be able
to apply for a Medicare
supplement plan without
answering questions
about your health.
See inside for
more details.

<Recipient Name>
<Recipient Address>
<Recipient City>, <State> <Zip>

AARP Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company
UnitedHealthcare Insurance Company
P.O. Box 1017 Montgomerystown, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



Expecting
changes in your
health insurance
benefits in 2010?

**A Medicare supplement insurance
plan may be able to help with some
of what Medicare doesn't pay.**

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

CA25020ST

Are you losing health care coverage at the end of the year or looking for something to help pay for what Medicare doesn't?

If you are losing or dropping your Medicare Advantage plan, now is the time to make sure you have a Medicare supplement health insurance plan in place by January 1, 2010.

Certain Medicare Advantage (MA) plans in your county have chosen to discontinue their health care insurance coverage for the calendar year 2010. If you lose coverage, you may be considered an eligible person entitled to guaranteed acceptance and you may have the right to enroll in certain AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company, under specific circumstances. Call for additional information.

To avoid any lapse between insurance coverage:

- 1 Contact your current health plan provider or call 1-800-MEDICARE to disenroll from your Medicare Advantage plan at year's end and return to original Medicare coverage.
- 2 You can then apply ahead of time to have your Medicare supplement plan effective as of January 1, 2010 (you can do this as soon as you are notified of the change to your current plan during October).

If you do not arrange for a Medicare supplement plan to begin January 1, you will not have any supplemental insurance to help with the out-of-pocket expenses that Medicare Parts A and B do not pay.

Even if you're not losing coverage and you're just shopping around for a plan that can help pay for some of what Medicare does not, a Medicare supplement plan could be right for you.



An AARP Medicare Supplement Insurance Plan may be able to help.

Here are some commonly asked questions and answers to help you learn more.



How is a Medicare supplement plan different than a Medicare Advantage plan?

There are several ways a Medicare supplement plan differs from a Medicare Advantage plan.

A Medicare supplement plan:

- Helps pay for approved costs that Medicare does not pay for. It does not take the place of original Medicare like a Medicare Advantage plan. The co-pays and deductibles Medicare does not pay can add up to thousands of dollars*, so some people opt to supplement Medicare with a plan that can help with some of these costs.
- Lets you see any doctor or go to any hospital that accepts Medicare patients. It does not require you to see doctors or hospitals in a network. There are no network restrictions. And your plan travels with you nationwide.
- Cannot be taken away from you as long as you pay your premium every month and you answered the required questions on your application truthfully and completely.
- Can help lower your out-of-pocket costs like co-pays and deductibles, possibly saving you up to thousands of dollars per year*, depending on the Medicare supplement plan you choose.

How stable is UnitedHealthcare Insurance Company, the company that insures the AARP Medicare Supplement Insurance Plans?

UnitedHealthcare Insurance Company, the company that insures the AARP Medicare Supplement Insurance Plans, is a financially secure insurance company rated "A – stable" by A.M. Best†. It is also the largest single Medicare supplement Insurance provider in the United States with over 2.8 million plan-holders** who rely on their insurance to supplement amounts not paid by Medicare.

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



What's the AARP Medicare Supplement Insurance Plan difference?

The AARP endorsement and the service levels that accompany the plan.

- Claims are processed in 10 days or less over 99% of the time.
- 99.8% of customer issues are resolved in the first call.
- AARP Medicare Supplement Insurance Plans are available in every state and have a history of annual rate increases of less than 6% on average over the past five years**.

Want to know more?

Call now or return this card so that you can learn about your AARP Medicare Supplement Plan options and have a supplemental policy in place for January 1st, 2010.

1-800-523-5800

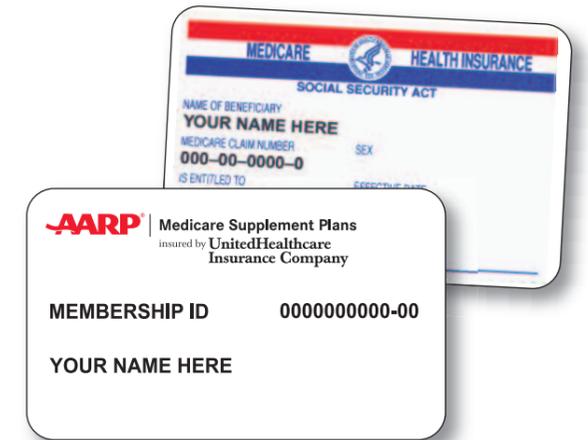
(TTY: 711)

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

Or feel free to visit
www.aarphealthcare.com for
plan comparisons and more.

*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.

**National aggregate figure. Based on internal company data as of January 2009. Increases vary by plan, state and year. www.aarphealthcare.com/statistics



**YES! I'd like to know more
about AARP® Medicare
Supplement Insurance Plans.**

Or call 1-XXX-XXX-XXXX, code XXX now.

TTY: 711

<Membership #>

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

Date of Birth: ____/____/____

Medicare (Part B) Effective Date: ____/____/____

Phone: (_____) _____

E-mail Address:

This is a solicitation of insurance. An agent may contact you. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Company of New York for NY residents). AARP does not employ or endorse agents, brokers, representatives or advisors.



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

