

SERFF Tracking Number: UHLC-126423373 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44366
Company Tracking Number: LA25037S1
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA T65 YGP Bday Member DM/LA25037S1

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126423373 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 44366
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25037S1 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 01/21/2010
Date Submitted: 12/17/2009 Disposition Status: Filed-Closed
Implementation Date Requested: 01/19/2010 Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA T65 YGP Bday Member DM
Project Number: LA25037S1
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/21/2010

Deemer Date:
Submitted By: Tammy Frederick

Filing Description:
UnitedHealthcare Insurance Company
NAIC No. 0707-79413
Group Accident and Health Insurance

Status of Filing in Domicile: Not Filed
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: 01/21/2010
Created By: Tammy Frederick
Corresponding Filing Tracking Number:
LA25037S1

Enclosed for your information and review are proof copies of advertising material for use in connection with the AARP group health insurance program. This advertising is new and does not replace material previously approved by the Department.

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The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR and GU25003AR, which were approved by the Department on 11/3/09 under the Department's Tracking number: 43646.

List of Enclosures

Medicare Supplement

MIPPA T65 YGP Bday Member DM

LA25037S1 - Letter
LA25038S1 - Letter
LA25039S1 - Letter
LA25040S1 - Letter
LA25041S1 - Letter
BA25031S1 - Brochure
BA25032S2 - Brochure
OA25024S1 - Outside Envelope
OA25025S1 - Outside Envelope
OA25026ST - Outside Envelope
OA25027S1 - Outside Envelope

Approved 11/5/09 under St. Tr # 43459:

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)

SERFF Tracking Number: UHLC-126423373 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44366
 Company Tracking Number: LA25037SI
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: MIPPA T65 YGP Bday Member DM/LA25037SI

MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
 Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696:

Enrollment Applications: M75146IMMMAR01 01B, et al

Approved 11/3/09 under St. Tr. # 43646:

Wrap – BA25014AR
 Guide – GU25003AR

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]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$275.00
Retaliatory?	No
Fee Explanation:	25.00 per component. 11 components
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$275.00	12/17/2009	32861353

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Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA T65 YGP Bday Member DM/LA25037SI

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/21/2010	01/21/2010

SERFF Tracking Number: UHLC-126423373 *State:* Arkansas
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Disposition

Disposition Date: 01/21/2010

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	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
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Form Schedule

Lead Form Number: LA25037S1

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/21/2010	LA25037S1	Advertising Letter		Initial		45.000	LA25037S1.pdf
Filed 01/21/2010	LA25038S1	Advertising Letter		Initial		45.000	LA25038S1.pdf
Filed 01/21/2010	LA25039S1	Advertising Letter		Initial		45.000	LA25039S1.pdf
Filed 01/21/2010	LA25040S1	Advertising Letter		Initial		45.000	LA25040S1.pdf
Filed 01/21/2010	LA25041S1	Advertising Letter		Initial		45.000	LA25041S1.pdf
Filed 01/21/2010 1	BA25031S	Advertising Letter		Initial		45.000	BA25031S1.pdf
Filed 01/21/2010 2	BA25032S	Advertising Letter		Initial		45.000	BA25032S2.pdf
Filed 01/21/2010 1	OA25024S	Advertising Letter		Initial		45.000	OA25024S1.pdf
Filed 01/21/2010 1	OA25025S	Advertising Letter		Initial		45.000	OA25025S1.pdf
Filed 01/21/2010 T	OA25026S	Advertising Letter		Initial		45.000	OA25026ST.pdf
Filed 01/21/2010 1	OA25027S	Advertising Letter		Initial		45.000	OA25027S1.pdf

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

[Sample A. Sample
XXXXX Main Street Suite XMT652E
City, AK 12345-6789]

**Get help paying some of
the eligible expenses
Medicare doesn't cover.
Enroll in an AARP® Medicare
Supplement Insurance Plan.
For your earliest effective date, please
respond by [XX/XX/XX].**

Dear [Sample A. Sample],

You've had your current Plan [XXX], insured by UnitedHealthcare Insurance Company (UnitedHealthcare), since [XX/XXXX]. By now you've probably had the chance to become familiar with the features of a plan that carries the AARP name.

You'll be turning 65 shortly, and may be faced with changing health insurance needs. While this can be a confusing time for some people, the enclosed information should make it easier for you.

As you approach age 65, you find yourself facing some very important decisions concerning Medicare. If you're like most people, you may not be sure what to do, or if you need to do anything at all. The one thing you do know is you want to be more prepared for unexpected, out-

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of-pocket medical expenses. That's why it's vital to choose the Medicare supplement insurance plan that best fits your life.

These are the only Medicare supplement insurance plans endorsed by AARP.

To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Supplement Insurance Plans.

A Medicare supplement insurance plan helps pay some or all of what Medicare doesn't.

The fact is Medicare covers only about 80% of your eligible Medicare Part B expenses. Which means about 20% of your Part B medical expenses could come out of your own pocket—and that can add up quickly. A Medicare supplement insurance plan helps ease the burden by paying some of what Medicare doesn't.

Here are a few valuable reasons to choose one of the plans.

- **Choice** — You can choose any doctor or hospital that accepts Medicare patients, and see a specialist without a referral, as with any Medicare supplement insurance plan.
- **Service** — You'll receive quality customer service, with [99.8]% of all issues resolved with just one call.[±] And [99.23]% of claims are processed within [10] days.[±]
- **Guidance** — You'll get answers to your questions about Medicare supplement insurance plans in easy-to-understand language.
- **Discounts** — You can take advantage of the discounts and services you'll find explained in the enclosed brochure.

[±]Based on [2008] internal company data. www.aarphealthcare.com/statistics

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Medicare patients

See specialists
without referrals

Virtually no
claim forms

Get answers to your

Medicare supplement
questions

Special discounts —
see brochure for
more details

**Send in the
Enrollment Form
today for
your earliest
effective date.**

If you enroll within six months after your 65th birthday, you'll be eligible[§] for benefits for covered hospital stays and medical care as soon as your plan goes into effect regardless of preexisting conditions. A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

Try a Medicare supplement plan for 30 days.

Once you receive your Certificate of Insurance, you have 30 days to decide if the plan is right for you. If it's not, simply return your Certificate within 30 days and your insurance will be cancelled. And should your needs change once you're enrolled, you can change to another AARP Medicare Supplement Plan if you qualify.

Still not sure? Call for more information.

If you would like additional information on any of the plans available, please call toll-free [1-866-408-5483], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET (TTY: 711). Or you can visit www.aarphealthcare.com.

[§]Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

Don't delay—enroll today for your earliest effective date.

Join millions of AARP members[†] today by enrolling in one of the plans outlined in this package. UnitedHealthcare looks forward to serving your Medicare supplement needs today and in the years to come.

Sincerely,

((Morisato signature))

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

P.S. Fill out and send in your Enrollment Form today for your earliest effective date.

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

Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. **Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

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

[Sample A. Sample
XXXXX Main Street Suite XMT652E
City, AK 12345-6789]

**Get help paying some of
the eligible expenses
Medicare doesn't cover.
Enroll in an AARP® Medicare
Supplement Insurance Plan.
For your earliest effective date, please
respond by [XX/XX/XX].**

Dear [Sample A. Sample],

As you approach age 65, you find yourself facing some very important decisions concerning Medicare. If you're like most people, you may not be sure what to do, or if you need to do anything at all. The one thing you do know is you want to be prepared for unexpected, out-of-pocket medical expenses. That's why it's vital to choose the Medicare supplement insurance plan that best fits your life.

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To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

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The fact is Medicare covers only about 80% of your eligible Medicare Part B expenses. Which means about 20% of your Part B medical expenses could come out of your own pocket—and that can add up quickly. A Medicare supplement insurance plan helps ease the burden by paying some of what Medicare doesn't.

Here are a few valuable reasons to choose one of the plans.

- **Choice** — You can choose any doctor or hospital that accepts Medicare patients, and see a specialist without a referral, as with any Medicare supplement insurance plan.
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Once you receive your Certificate of Insurance, you have 30 days to decide if the plan is right for you. If it's not, simply return your Certificate within 30 days and your insurance will be cancelled. And should your needs change once you're enrolled, you can change to another AARP Medicare Supplement Plan if you qualify.

Still not sure? Call for more information.

If you would like additional information on any of the plans available, please call toll-free [1-866-408-5483], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET (TTY: 711). Or you can visit www.aarphealthcare.com.

Don't delay—enroll today for your earliest effective date.

Join millions of AARP members[†] today by enrolling in one of the plans outlined in this package. UnitedHealthcare looks forward to serving your Medicare supplement needs today and in the years to come.

Sincerely,

((Morisato signature))

Susan Morisato President,
Ovations Insurance Solutions
UnitedHealthcare Insurance Company

[§]Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

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Insurance Company

[Sample A. Sample
XXXXX Main Street Suite UMT654E
City, AK 12345-6789]

**Get help paying some of
the eligible expenses
Medicare doesn't cover.
Enroll in an AARP® Medicare
Supplement Insurance Plan.
For your earliest effective date, please
respond by [XX/XX/XX].**

Dear [Sample A. Sample],

No doubt you recently received a package explaining the details of an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). In this package, you also received information about how you can get help paying some of the eligible expenses Medicare doesn't cover. If you've reviewed it and have already sent in your enrollment form, you're all set. If you haven't, here's a reminder of how important this coverage really is for you.

**A Medicare supplement insurance plan
helps pay some or all of what Medicare doesn't.**

The fact is Medicare covers only about 80% of your eligible Medicare Part B expenses. Which means about 20% of your Part B medical expenses could come out of your own pocket—and that can add up quickly. A Medicare supplement insurance plan helps ease the burden by paying some of what Medicare doesn't.

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- **Guidance** — You'll get answers to your questions about Medicare supplement insurance plans in easy-to-understand language.
- **Discounts** — You can take advantage of the discounts and services you'll find explained in the enclosed brochure.

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Over, please

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Still not sure? Call for more information.

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Don't delay—enroll today for your earliest effective date.

Join millions of AARP members[†] today by enrolling in one of the plans outlined in this package. UnitedHealthcare looks forward to serving your Medicare supplement needs today and in the years to come.

Sincerely,

((Morisato signature))

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

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[Sample A. Sample
XXXXX Main Street Suite UMT655E
City, AK 12345-6789]

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Medicare doesn't cover.
Enroll in an AARP® Medicare
Supplement Insurance Plan.
For your earliest effective date, please
respond by [XX/XX/XX].**

Dear [Sample A. Sample],

Your 65th birthday is fast approaching.

Not long ago, you received a package explaining the details of an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). This package also explained how you can get help paying some of the eligible expenses Medicare

LA25040S1

doesn't cover. If you haven't sent in your Enrollment Form yet, we'd like to remind you of this offer. For the earliest effective date, now's the time to sign up.

If you enroll within six months after your 65th birthday, you'll be eligible[‡] for benefits for covered hospital stays and medical care as soon as your plan goes into effect regardless of pre-existing conditions. A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

Try a Medicare supplement plan for 30 days.

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Sincerely,

((Susan Morisato Signature))

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

P.S. Fill out and send in your Enrollment Form today for your earliest effective date.

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See specialists
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Insurance Company

[Sample A. Sample
XXXXX Main Street Suite UMT656E
City, AK 12345-6789]

**Get help paying some of
the eligible expenses
Medicare doesn't cover.
Enroll in an AARP Medicare
Supplement Insurance Plan.
For your earliest effective date, please
respond by [XX/XX/XX].**

Dear [Sample A. Sample],

For the earliest effective date, now's the time to sign up.

If you haven't already taken advantage of this special offer for an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), you should seriously consider doing so. This is your final notice. You will not receive another reminder regarding this opportunity.

LA25041ST

Remember...

Enrollment within six months after turning age 65 ensures your eligibility[‡] for benefits for covered hospital stays and medical care, regardless of pre-existing conditions. A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

Try a Medicare supplement plan for 30 days.

Once you receive your Certificate of Insurance, you have 30 days to decide if the plan is right for you. If it's not, simply return your Certificate within 30 days and your insurance will be cancelled.

Still not sure? Call for more information.

If you would like additional information on any of the plans available, please call toll free [1-866-408-5438], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET (TTY: 711). Or you can visit www.aarphealthcare.com.

Sincerely,

((Susan Morisato Signature))

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

P.S. Fill out and send in your Enrollment Form today for your earliest effective date.

[‡]Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

The only Medicare
supplement plans
endorsed by AARP

Choose your own
doctor or hospital
that accepts
Medicare patients

See specialists
without referrals

Virtually no
claim forms

Get answers to your
Medicare supplement
questions

Special discounts —
see brochure for

more details

Questions?

Call [1-866-408-5438]

(TTY: 711)

**Final notice for this
special offer.**

**Send in the Enrollment Form
today for
your earliest
effective date.**

Over, please >

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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, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. **Not connected with or endorsed by the U.S. Government or the Federal Medicare program.**

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Turning 65?

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

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Why do I need it?

Medicare doesn't pay all your health care expenses.

The truth is Medicare covers only about 80% of your eligible Medicare Part B expenses. That's why you need a Medicare supplement insurance plan. It can help you pay some of the remaining about 20% you'd have to pay out-of-pocket. Some plans even help with Medicare deductibles.

What are the plan features?

All Medicare supplement plans give you the freedom to choose your own doctor, hospital, and health care facility that accept Medicare patients. You can also see specialists without referrals. And you get these same plan features no matter where you travel in the U.S.

Just how will I benefit from having this extra insurance?

Medicare supplement insurance can make a big difference by helping you with some or all of the out-of-pocket costs associated with a hospital stay or recovery process. And, depending on the supplemental plan you choose, you can have access to benefits for covered skilled nursing facility stays, 365 days of extended hospitalization, and emergency care received outside of the U.S.

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about 80%
of eligible Part B
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An AARP Medicare
Supplement Plan
can help you cover
some of the rest.

AARP® | Medicare Supplement Plans
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Why AARP Medicare Supplement Plans?

Choose from a range of options to find one that fits your needs and budget.

All AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), provide basic benefits toward your Medicare Part A and Part B co-insurance. Depending on your needs, you can choose which plan will be best for you. See the enclosed materials for more details.

What kind of service can I expect?

UnitedHealthcare customer service is highly rated — with a [94]% customer satisfaction rating. You'll get the answers you need — [99.8]% of all questions are answered in one phone call. And claims are processed quickly — [99.23]% within ten business days.*

*Based on [December 2008] company internal data. www.aarphealthcare.com/statistics

What about the rates?

All of the AARP Medicare Supplement Plans are competitively priced. As with any Medicare supplement plan in this state, you'll never be singled out for a rate increase. Your rates are subject to change, but any rate change will apply to all members of the same class insured under your plan who reside in your state/area.

Join millions of
AARP members
by enrolling in an
AARP Medicare
Supplement Plan.†

Return the
enclosed
Enrollment Form
by mail.

Or if you still have
questions, call
1-866-408-5483
TTY: 711
or visit us on the Web at
www.aarphealthcare.com

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

What else do I get?

Expect added value.

When you enroll in an AARP Medicare Supplement Insurance Plan, you're entitled to additional discounts. You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. You can also save up to \$24 a year off your total household premium with Electronic Funds Transfer. Plus, you'll save on stamps and

checks, because your monthly premiums are automatically deducted from your bank account.

You can save on vitamins and supplements, over-the-counter medications, personal care products, and more, when you order through a *Health Essentials* catalog — it's free upon request!

Save on prescriptions, eye care, and eyewear with your plan.

As an insured member, you'll receive a discount card entitling you to save on prescription medications at thousands of participating retail pharmacies nationwide. *This discount program is not intended to be the same as Medicare Part D insurance coverage.*

Save on eyewear, including bifocals, trifocals, lens options, and frames, and up to 20% on contact lenses. You'll pay only \$40 for a routine eye exam. Simply show your card at any LensCrafters[®], participating Pearle Vision[®], Sears Optical[®], Target[®] Optical, and JCPenney[®] Optical locations, or at one of thousands of independent Doctors of Optometry.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.

As an insured member, receive 24-hour medical advice.

If you have a health question or concern, you can always call the Nurse HealthLine provided by Optum. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or access any of the Health Information Library's 1,100 recorded messages on health and wellness topics.

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I rested a lot
easier when they
told me someone
would answer my
health questions—
even in the middle
of the night.

There's a nurse
on call 24/7
at the Nurse
HealthLine.

Why should I enroll at age 65?

You'll be eligible for benefits as soon as your plan goes into effect.

Enrollment within six months after turning age 65 ensures your eligibility[‡] for benefits for covered hospital stays and medical care, regardless of pre-existing conditions. A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date.

As with all Medicare supplement plans, your acceptance in an AARP Medicare Supplement Insurance Plan is 100% guaranteed if you enroll within six months after turning age 65 and enrolling in Medicare Part B.

[‡]Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

You can try a Medicare supplement plan for 30 days.

Once you receive your Certificate of Insurance, you have 30 days to decide if the plan is right for you. If it's not, simply return your Certificate within 30 days and your insurance will be cancelled.

Don't wait. Enroll today for the earliest effective date.

I have diabetes,
and found out
my claims
would still be
considered.

Remember,
the pre-existing
conditions
exclusion will
be waived.

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The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA-approved drugs. Discounts associated with the Program are available only at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time. All decisions about prescription medications are between you and your doctor or other healthcare provider. WalgreensHealth Initiatives provides the AARP *Health Essentials* catalog and Web site, and contracts with third-party vendors to provide related services. AARP does not endorse or recommend specific products. All decisions about medications and dietary supplements are between you and your health care providers. Walgreens Health Initiatives pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. In some states there are a limited number of eye health providers available. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

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What about HMOs?

Each year HMOs re-evaluate their contracts with Medicare and can choose to drop out of the Medicare program at any time. Doctors can also leave the HMO at any time. Plus, HMO members are restricted to a network, which may limit their choices. But that's not the case with Medicare supplement plans.

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Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical[®] is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

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IMPORTANT INFORMATION INSIDE.

**Do you need help with some of the expenses Medicare doesn't pay?
Find out why you should enroll in an AARP® Medicare Supplement Insurance
Plan.**

See inside for details.

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(UnitedHealthcare Insurance Company of New York, for New York residents)
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VALUABLE OPPORTUNITY FOR:

Confidence: The feeling you get when you have help with some of the expenses Medicare doesn't pay.

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Enroll now for the earliest effective date.

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Insurance Company

MAKE AN INFORMED CHOICE.

Guidance: The help you need to find the right
AARP® Medicare Supplement Insurance Plan.

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