

SERFF Tracking Number: UHLC-126913153 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47351  
 Company Tracking Number: LA25410AR  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/LA25410AR

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126913153 State: Arkansas  
 TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47351  
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25410AR State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Author: Bobbie Walton Disposition Date: 12/14/2010  
 Date Submitted: 11/19/2010 Disposition Status: Filed-Closed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed  
 Project Number: LA25410AR 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: 12/14/2010 Explanation for Other Group Market Type:  
 State Status Changed: 12/14/2010  
 Deemer Date: Created By: Bobbie Walton  
 Submitted By: Bobbie Walton Corresponding Filing Tracking Number:  
 LA25410AR

Filing Description:

We enclose for your information and review, proof copies of 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.

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 which was approved by your Department on 11/3/09 under State Tracking Number 43646.

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These advertising materials will be used with the following material, previously Approved on 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)  
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)  
Medicare Select Plan of Operation: PO3

Enrollment Applications: M75146IMMMAR01 01B, et al - Approved 11/13/09 under St. Tr. # 43696

## 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  
185 Asylum Street Group Code: 707 Company Type: Life and Health  
Hartford, CT 06103 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

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## Filing Fees

SERFF Tracking Number: UHLC-126913153 State: Arkansas  
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Fee Required? Yes  
Fee Amount: \$300.00  
Retaliatory? No  
Fee Explanation: \$50 PER COMPONENT - 6 COMPONENTS = \$300  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$300.00	11/19/2010	42113961

SERFF Tracking Number: UHLC-126913153 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/14/2010	12/14/2010

*SERFF Tracking Number:* UHLC-126913153      *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company      *State Tracking Number:* 47351  
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*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/LA25410AR

## **Disposition**

Disposition Date: 12/14/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126913153 State: Arkansas  
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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

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## Form Schedule

### Lead Form Number: LA25410AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/14/2010 R	LA25410A	Advertising	LETTER	Initial		45.000	LA25410AR.p df
Filed 12/14/2010 R	LA25411A	Advertising	LETTER	Initial		45.000	LA25411AR.p df
Filed 12/14/2010 R	LA25414A	Advertising	LETTER	Initial		45.000	LA25414AR.p df
Filed 12/14/2010 R	LA25415A	Advertising	LETTER	Initial		45.000	LA25415AR.p df
Filed 12/14/2010	LA25416S1	Advertising	LETTER	Initial		45.000	LA25416S1.p df
Filed 12/14/2010	LA25418S1	Advertising	LETTER	Initial		45.000	LA25418S1.p df

*{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

***[MDMN2L00100000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

**Over [2.8] million members nationwide have chosen AARP<sup>®</sup> Medicare Supplement Insurance. †**

***[MDMN2L00200000AR: ALL LETTER EFFORTS (SIDE BAR 1) - INSURED AND NON-INSURED MEMBERS]***

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>oo</sup>

Competitively priced plans to fit your needs and budget.

Save up to thousands<sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

***[MDMN2L00300000ST: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]***

**[Reply by **XX/XX/XXXX** for your earliest possible effective date.]**

***[MDMN2L00300000S1: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]***

**[Please apply for a **XX/XX/XXX** effective date.]**

**LA25410AR**

***[MDMN2L00401000ST: ALL 1<sup>ST</sup> EFFORT LETTERS – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP<sup>®</sup> Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). You've taken the first step in the right direction toward a healthy future.

As you probably know, Medicare only covers 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying 20% or more out of your own pocket — and that can really add up. Help protect yourself with the Medicare supplement plan that meets your needs and budget.

***[MDMN2L00401IM0ST: ALL 1<sup>ST</sup> EFFORT LETTERS – INSURED MEMBERS]***

Dear [Sample A. Sample],

As a plan holder, you already know the benefits of having an AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

***[MDMN2L00402000ST: ALL 2<sup>ND</sup> EFFORT LETTERS – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP<sup>®</sup> Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). If you haven't already sent in your application, please review the information you recently received and reply today.

***[MDMN2L00402IM0ST: ALL 2<sup>ND</sup> EFFORT LETTERS – INSURED MEMBERS]***

Dear [Sample A. Sample],

We recently sent you the information you requested to review and change your supplemental health insurance to another AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). If you haven't already sent in your application, please review the information you recently received and reply today. You'll also continue to have access to many valuable discounts and services.

***[MDMN2L0050000DST: ALL LETTER EFFORTS WITH DEFAULT PLAN OFFER – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's information on the popular AARP Medicare Supplement Plans:

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

***[MDMN2L0050000TS6: ALL LETTER EFFORTS TAILORED TO SPECIFIC PLANS – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's the information you requested on the following plan(s):

**[Plan A:** This is an economical plan covering the basic benefits.]

**[Plan B:** In addition to the basic benefits, this plan pays your Medicare Part A hospital deductible, [\[\\$1,132 in 2011\]](#).]

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

**[Plan K:** This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[4,640\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

**[Plan L:** This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[2,320\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

**[Plan N:** Plan N pays your Medicare Part A hospital deductible and co-payments for covered inpatient stays. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a co-payment of up to **[\$20]** for an office visit, and up to **[\$50]** for an emergency room visit, and Plan N will pay the balance of eligible expenses not paid by Medicare (generally 20%). This plan also offers foreign travel emergency benefits, and skilled nursing facility co-insurance benefits.]

***[MDMN2LM0804000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Supplement Insurance Plans* for important information.

***[MDMN2L00800IM0ST: ALL LETTER EFFORTS – INSURED MEMBERS]***

If you decide to make a change to another AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

***[MDMN2L00904000ST: ALL LETTER EFFORTS – NON-INSURED MEMBERS]***

**Advantages of AARP Medicare Supplement Plans.**

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

**You could receive benefits with no waiting period.**

If you are replacing your current health insurance plan with an AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) You'll be eligible for benefits for new covered hospital stays that start — and medical care received — on or after your insurance effective date.

**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 Plans. You'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

***[MDMN2L01204000AR: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

**With Medicare supplement plans, you can't be singled out for a rate increase based solely on the number of claims you file.**<sup>oo</sup>

And nationally, AARP Medicare Supplement Plans' average rate increase for the last [five] years is [5.5%].<sup>††</sup>

**Compatible with Medicare Part D prescription drug coverage.**

All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

**Take advantage of the privileges of being an insured member: ‡**

- **The SilverSneakers<sup>®</sup> Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth<sup>®</sup>. 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.
- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** 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.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

**‡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.**

## How is a Medicare supplement plan different from a Medicare advantage plan?

Medicare supplement plans help you maintain control over your health care and budget, and allow you to enjoy the following:

- You choose your own hospitals, specialists, and doctors who accept Medicare patients without the need for referrals or prior approval for care of any kind.
- You can move or travel nationwide without worrying about leaving a network.
- You can have added security — Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.
- You can choose from a range of plans to find one that fits your needs and budget.

**[MDMN2L015040F0ST: ALL LETTER EFFORTS IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Reply by XX/XX/XXXX for your earliest possible effective date.]**

[Simply fill out and return the enclosed Application Form. If you would like a clear, easy-to-understand definition of any of the medical terms you read on the application, just refer to the medical glossary at [www.MedSupGlossary.com](http://www.MedSupGlossary.com). Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

**[MDMN2L01600000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]**

**Important Notice:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [\[1-800-272-2146\]](tel:1-800-272-2146), toll-free, or visit [www.MedSupEducation.com](http://www.MedSupEducation.com).

**Questions? Call for answers in easy-to-understand language.**

After you've looked through these materials, if you still have questions, just call [\[1-800-272-2146\]](tel:1-800-272-2146), Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

***[MDMN2L01700000ST: ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE – INSURED AND NON-INSURED MEMBERS]***

Please read all important legal disclaimers at the end of this letter.

***[MDMN2L01800000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

<sup>†</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

<sup>∞</sup> 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.

<sup>\*\*</sup> Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

<sup>††</sup> The National average rate increase is based on rate increases for years [2006-2010] for AARP Medicare Supplement Plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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. Neither AARP nor its affiliate is the insurer.

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.**

In some states, plans may be available to persons eligible for Medicare by reason of disability. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

**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.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

**The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by UnitedHealthcare Insurance Company (United) and are not part of insurance coverage and may be discontinued at any time.** AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. 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 only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens 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. **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 health care provider. **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. 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<sup>®</sup> is a registered mark of Target Brands, Inc. used under license. In some states there are a limited number of eye health providers available. 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.

Visit [www.AARPMedSup.com](http://www.AARPMedSup.com)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

***[MDMN2L00100000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

**Over [2.8] million members nationwide have chosen AARP<sup>®</sup> Medicare Supplement Insurance. †**

***[MDMN2L00200000AR: ALL LETTER EFFORTS (SIDE BAR 1) - INSURED AND NON-INSURED MEMBERS]***

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>oo</sup>

Competitively priced plans to fit your needs and budget.

Save up to thousands <sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

***[MDMN2L00300000ST: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]***

**[Reply by **XX/XX/XXXX** for your earliest possible effective date.]**

***[MDMN2L00300000S1: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]***

**[Please apply for a **XX/XX/XXX** effective date.]**

**LA25411AR**

***[MDMN2L00401000ST: ALL 1<sup>ST</sup> EFFORT LETTERS – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP<sup>®</sup> Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). You've taken the first step in the right direction toward a healthy future.

As you probably know, Medicare only covers 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying 20% or more out of your own pocket — and that can really add up. Help protect yourself with the Medicare supplement plan that meets your needs and budget.

***[MDMN2L00401IM0ST: ALL 1<sup>ST</sup> EFFORT LETTERS – INSURED MEMBERS]***

Dear [Sample A. Sample],

As a plan holder, you already know the benefits of having an AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

***[MDMN2L00402000ST: ALL 2<sup>ND</sup> EFFORT LETTERS – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Thank you for requesting information on AARP<sup>®</sup> Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). If you haven't already sent in your application, please review the information you recently received and reply today.

***[MDMN2L00402IM0ST: ALL 2<sup>ND</sup> EFFORT LETTERS – INSURED MEMBERS]***

Dear [Sample A. Sample],

We recently sent you the information you requested to review and change your supplemental health insurance to another AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). If you haven't already sent in your application, please review the information you recently received and reply today. You'll also continue to have access to many valuable discounts and services.

***[MDMN2L0050000DST: ALL LETTER EFFORTS WITH DEFAULT PLAN OFFER – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's information on the popular AARP Medicare Supplement Plans:

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

***[MDMN2L0050000TS6: ALL LETTER EFFORTS TAILORED TO SPECIFIC PLANS – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's the information you requested on the following plan(s):

**[Plan A:** This is an economical plan covering the basic benefits.]

**[Plan B:** In addition to the basic benefits, this plan pays your Medicare Part A hospital deductible, [\[\\$1,132 in 2011\]](#).]

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

**[Plan K:** This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[4,640\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

**[Plan L:** This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[2,320\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

**[Plan N:** Plan N pays your Medicare Part A hospital deductible and co-payments for covered inpatient stays. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a co-payment of up to [\\$20](#) for an office visit, and up to [\\$50](#) for an emergency room visit, and Plan N will pay the balance of eligible expenses not paid by Medicare (generally 20%). This plan also offers foreign travel emergency benefits, and skilled nursing facility co-insurance benefits.]

**[\[MDMN2L008040N0AR: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS\]](#)**

**Enjoy guaranteed acceptance. You cannot be turned down for coverage.**

You can enroll in any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page*, located in the enclosed booklet. As with all Medicare supplement plans, you cannot be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older. If you would like additional information on any of the other plans available, please call [\[1-800-272-2146\]](#).

**[\[MDMN2L00800IM0ST: ALL LETTER EFFORTS – INSURED MEMBERS\]](#)**

If you decide to make a change to another AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

**[\[MDMN2L00904000ST: ALL LETTER EFFORTS – NON-INSURED MEMBERS\]](#)**

**Advantages of AARP Medicare Supplement Plans.**

There are some important advantages for you to know as you consider purchasing an AARP Medicare Supplement Plan:

**[You could receive benefits with no waiting period.]**

[If you apply within your open enrollment period, once enrolled, you'll be eligible for benefits for covered hospital stays and medical care, regardless of pre-existing conditions. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Your open enrollment period lasts 6 months and starts on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. You'll be eligible for benefits for new covered hospital stays that start — and medical care received — on or after your insurance effective date.]

**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 Plans. You'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

***[MDMN2L01204000AR: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

**With Medicare supplement plans, you can't be singled out for a rate increase based solely on the number of claims you file.**<sup>oo</sup>

And nationally, AARP Medicare Supplement Plans' average rate increase for the last [five] years is [5.5%].<sup>††</sup>

**Compatible with Medicare Part D prescription drug coverage.**

All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

**Take advantage of the privileges of being an insured member:<sup>‡</sup>**

- **The SilverSneakers<sup>®</sup> Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth<sup>®</sup>. 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.
- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** 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.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

**<sup>‡</sup>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.**

## How is a Medicare supplement plan different from a Medicare advantage plan?

Medicare supplement plans help you maintain control over your health care and budget, and allow you to enjoy the following:

- You choose your own hospitals, specialists, and doctors who accept Medicare patients without the need for referrals or prior approval for care of any kind.
- You can move or travel nationwide without worrying about leaving a network.
- You can have added security — Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.
- You can choose from a range of plans to find one that fits your needs and budget.

**[MDMN2L01504000ST: ALL LETTER EFFORTS IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Reply by XX/XX/XXXX for your earliest plan effective date.]**

[Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

**[MDMN2L01600000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]**

**Important Notice:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit [www.MedSupEducation.com](http://www.MedSupEducation.com).

**Questions? Call for answers in easy-to-understand language.**

After you've looked through these materials, if you still have questions, just call [1-800-272-2146], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

***[MDMN2L01700000ST: ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE – INSURED AND NON-INSURED MEMBERS]***

Please read all important legal disclaimers at the end of this letter.

***[MDMN2L01800000ST: ALL LETTER EFFORTS – INSURED AND NON-INSURED MEMBERS]***

<sup>†</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

<sup>∞</sup> 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.

<sup>\*\*</sup> Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

<sup>††</sup> The National average rate increase is based on rate increases for years [2006-2010] for AARP Medicare Supplement Plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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. Neither AARP nor its affiliate is the insurer.

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.**

In some states, plans may be available to persons eligible for Medicare by reason of disability. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

**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.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

**The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by UnitedHealthcare Insurance Company (United) and are not part of insurance coverage and may be discontinued at any time.** AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. 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 only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens 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. **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 health care provider. **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. 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<sup>®</sup> is a registered mark of Target Brands, Inc. used under license. In some states there are a limited number of eye health providers available. 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.

Visit [www.AARPMedSup.com](http://www.AARPMedSup.com)  
AARP MEDICARE SUPPLEMENT INSURANCE PLANS  
Insured by UnitedHealthcare Insurance Company

{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

**[MDMN2L00100000ST: ALL LETTER EFFORTS]**

**Over [2.8] million members  
nationwide have chosen AARP®  
Medicare Supplement Insurance. †**

**[MDMN2L00200000AR: ALL LETTER EFFORTS (SIDE BAR 1)]**

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>oo</sup>

Competitively priced plans to fit your needs and budget.

Save up to thousands<sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

**[MDMN2L00300000ST: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT]**

**[Reply by [XX/XX/XXXX](#)  
for your earliest possible effective date.]**

**[MDMN2L00300000S1: ALL LETTER EFFORTS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT]**

**[Please apply for a [XX/XX/XXX](#) effective date.]**

**LA25414AR**

***[MDMN2L00401IM0ST: ALL 1<sup>ST</sup> EFFORT LETTERS]***

Dear [Sample A. Sample],

As a plan holder, you already know the benefits of having an AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

***[MDMN2L00402IM0ST: ALL 2<sup>ND</sup> EFFORT LETTERS]***

Dear [Sample A. Sample],

We recently sent you the information you requested to review and change your supplemental health insurance to another AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). If you haven't already sent in your application, please review the information you recently received and reply today. You'll also continue to have access to many valuable discounts and services.

***[MDMN2L0050000DST: ALL LETTER EFFORTS WITH DEFAULT PLAN OFFER]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's information on the popular AARP Medicare Supplement Plans:

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

***[MDMN2L0050000TS6: ALL LETTER EFFORTS TAILORED TO SPECIFIC PLANS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's the information you requested on the following plan(s):

**[Plan A:** This is an economical plan covering the basic benefits.]

**[Plan B:** In addition to the basic benefits, this plan pays your Medicare Part A hospital deductible, [\[\\$1,132 in 2011\]](#).]

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

**[Plan K:** This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[4,640\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

**[Plan L:** This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of [\\$\[2,320\]](#) the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

**[Plan N:** Plan N pays your Medicare Part A hospital deductible and co-payments for covered inpatient stays. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a co-payment of up to [\[\\$20\]](#) for an office visit, and up to [\[\\$50\]](#) for an emergency room visit, and Plan N will pay the balance of eligible expenses not paid by Medicare (generally 20%). This plan also offers foreign travel emergency benefits, and skilled nursing facility co-insurance benefits.]

**[\[MDMN2LM0804000ST: ALL LETTER EFFORTS\]](#)**

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Supplement Insurance Plans* for important information.

If you decide to make a change to another AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

**With Medicare supplement plans, you can't be singled out for a rate increase based solely on the number of claims you file.**<sup>oo</sup>

And nationally, AARP Medicare Supplement Plans' average rate increase for the last [five] years is [5.5%].<sup>††</sup>

**Compatible with Medicare Part D prescription drug coverage.**

All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

### **Take advantage of the privileges of being an insured member: ‡**

- **The SilverSneakers<sup>®</sup> Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth<sup>®</sup>. 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.
- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** 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.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

**‡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.**

### **How is a Medicare supplement plan different from a Medicare advantage plan?**

Medicare supplement plans help you maintain control over your health care and budget, and allow you to enjoy the following:

- You choose your own hospitals, specialists, and doctors who accept Medicare patients without the need for referrals or prior approval for care of any kind.
- You can move or travel nationwide without worrying about leaving a network.
- You can have added security — Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or

the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.

- You can choose from a range of plans to find one that fits your needs and budget.

**[MDMN2L01504000ST: ALL LETTER EFFORTS IF REPLY BY DATE IS ON THE RECORD LAYOUT]**

**[Reply by XX/XX/XXXX for your earliest plan effective date.]**

[Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

**[MDMN2L01600000ST: ALL LETTER EFFORTS]**

**Important Notice:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit [www.MedSupEducation.com](http://www.MedSupEducation.com).

**Questions? Call for answers in easy-to-understand language.**

After you've looked through these materials, if you still have questions, just call [1-800-272-2146], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**[MDMN2L01700000ST: ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE]**

Please read all important legal disclaimers at the end of this letter.

**[MDMN2L01800000ST: ALL LETTER EFFORTS]**

<sup>†</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

<sup>∞</sup> 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.

\*\* Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

†† The National average rate increase is based on rate increases for years [2006-2010] for AARP Medicare Supplement Plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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. Neither AARP nor its affiliate is the insurer.

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.**

In some states, plans may be available to persons eligible for Medicare by reason of disability.

Policy Form No. GRP 79171 GPS-1 (G-36000-4).

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

**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.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

**The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by UnitedHealthcare Insurance Company (United) and are not part of insurance coverage and may be discontinued at any time.** AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. 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 only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens 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. **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 health care provider. **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. 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. In some states there are a limited number of

eye health providers available. 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.

Visit [www.AARPMedSup.com](http://www.AARPMedSup.com)  
AARP MEDICARE SUPPLEMENT INSURANCE PLANS  
Insured by UnitedHealthcare Insurance Company

{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

**[MDMN2L00100000ST: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]**

**Over [2.8] million members nationwide have chosen AARP<sup>®</sup> Medicare Supplement Insurance. †**

**[MDMN2L00200000AR: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 1) - INSURED AND NON-INSURED MEMBERS]**

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>oo</sup>

Competitively priced plans to fit your needs and budget.

Save up to thousands <sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

**[MDMN2L00300000ST: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Reply by [XX/XX/XXXX](#) for your earliest possible effective date.]**

**[MDMN2L00300000S1: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Please apply for a [XX/XX/XXX](#) effective date.]**

**LA25415AR**

***[MDMN2L00403000ST: 3<sup>rd</sup> LETTER EFFORT – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Don't miss out on this opportunity to consider an AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Complete and send in your application today. You will not receive another reminder notice.

***[MDMN2L00403IM0ST: 3<sup>rd</sup> LETTER EFFORT – INSURED MEMBERS]***

Dear [Sample A. Sample],

Be sure to take this opportunity to review your current supplemental health insurance and decide whether you want to change to another AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Complete and send in your Enrollment Form today. You will not receive another notice reminding you of this opportunity.

***[MDMN2L0050000DST: 3<sup>rd</sup> LETTER EFFORT WITH DEFAULT PLAN OFFER – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's information on the popular AARP Medicare Supplement Plans:

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

***[MDMN2L0050000TS6: 3<sup>rd</sup> LETTER EFFORT TAILORED TO SPECIFIC PLANS – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's the information you requested on the following plan(s):

**[Plan A:** This is an economical plan covering the basic benefits.]

**[Plan B:** In addition to the basic benefits, this plan pays your Medicare Part A hospital deductible, [[\\$1,132 in 2011](#)].]

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

**[Plan K:** This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[4,640] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

**[Plan L:** This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[2,320] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

**[Plan N:** Plan N pays your Medicare Part A hospital deductible and co-payments for covered inpatient stays. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a co-payment of up to \$[20] for an office visit, and up to \$[50] for an emergency room visit, and Plan N will pay the balance of eligible expenses not paid by Medicare (generally 20%). This plan also offers foreign travel emergency benefits, and skilled nursing facility co-insurance benefits.]

***[MDMN2L00800IM0ST: 3<sup>rd</sup> LETTER EFFORT – INSURED MEMBERS]***

If you decide to make a change to another AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

***[MDMN2L012030C0ST: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]***

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Take a moment to read through the materials we previously sent you. It's all the information you need to choose the right AARP Medicare Supplement Plan for you. Then complete and return the application today. Please don't wait any longer. The right time to apply is now.

**Important Notice:** You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [\[1-800-272-2146\]](tel:1-800-272-2146), toll-free, or visit [www.MedSupEducation.com](http://www.MedSupEducation.com).

**Questions? Call for answers in easy-to-understand language.**

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Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

***[MDMN2L01700000ST: 3<sup>rd</sup> LETTER EFFORT AT BOTTOM OF FIRST PAGE – INSURED AND NON-INSURED MEMBERS]***

Please read all important legal disclaimers at the end of this letter.

***[MDMN2L01800000ST: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]***

† Based on [\[2010\]](#) company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

∞ 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.

\*\* Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

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Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).

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In some states, plans may be available to persons eligible for Medicare by reason of disability.  
Policy Form No. GRP 79171 GPS-1 (G-36000-4).

AARP doesn't make individual recommendations for health-related products, services, insurance or programs.  
You are encouraged to evaluate your needs and compare products.

**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.

Visit [www.AARPMedSup.com](http://www.AARPMedSup.com)  
AARP MEDICARE SUPPLEMENT INSURANCE PLANS  
Insured by UnitedHealthcare Insurance Company

{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

**[MDMN2L00100000ST: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]**

**Over [2.8] million members nationwide have chosen AARP<sup>®</sup> Medicare Supplement Insurance. †**

**[MDMN2L00200000AR: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 1) - INSURED AND NON-INSURED MEMBERS]**

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>oo</sup>

Competitively priced plans to fit your needs and budget.

Save up to thousands <sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

**[MDMN2L00300000ST: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Reply by [XX/XX/XXXX](#) for your earliest possible effective date.]**

**[MDMN2L00300000S1: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT - INSURED AND NON-INSURED MEMBERS]**

**[Please apply for a [XX/XX/XXX](#) effective date.]**

**LA25416S1**

***[MDMN2L00403000ST: 3<sup>rd</sup> LETTER EFFORT – NON-INSURED MEMBERS]***

Dear [Sample A. Sample],

Don't miss out on this opportunity to consider an AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Complete and send in your application today. You will not receive another reminder notice.

***[MDMN2L00403IM0ST: 3<sup>rd</sup> LETTER EFFORT – INSURED MEMBERS]***

Dear [Sample A. Sample],

Be sure to take this opportunity to review your current supplemental health insurance and decide whether you want to change to another AARP<sup>®</sup> Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Complete and send in your Enrollment Form today. You will not receive another notice reminding you of this opportunity.

***[MDMN2L0050000DST: 3<sup>rd</sup> LETTER EFFORT WITH DEFAULT PLAN OFFER – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's information on the popular AARP Medicare Supplement Plans:

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

**[Plan F:** This is the most comprehensive plan available, and a good choice if your doctor charges more than Medicare approves. In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and foreign travel emergency care benefits.]

***[MDMN2L0050000TS6: 3<sup>rd</sup> LETTER EFFORT TAILORED TO SPECIFIC PLANS – INSURED AND NON-INSURED MEMBERS]***

All Medicare supplement plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. Here's the information you requested on the following plan(s):

**[Plan A:** This is an economical plan covering the basic benefits.]

**[Plan B:** In addition to the basic benefits, this plan pays your Medicare Part A hospital deductible, [[\\$1,132 in 2011](#)].]

**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

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**[Plan K:** This is a plan that covers 50% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 50% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[4,640] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan K in the enclosed booklet.]

**[Plan L:** This is a plan that covers 75% of the Part A deductible for days 1-60, then 100% of the Part A co-insurance for days 61+. The plan will also pay 75% of the Part B co-insurance, the skilled nursing facility co-insurance, and the first 3 pints of blood each year. Once you reach the out-of-pocket limit of \$[2,320] the plan will then pay 100% of the Part A and B co-insurance for the remainder of the year. You'll find additional information on Plan L in the enclosed booklet.]

**[Plan N:** Plan N pays your Medicare Part A hospital deductible and co-payments for covered inpatient stays. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a co-payment of up to \$[20] for an office visit, and up to \$[50] for an emergency room visit, and Plan N will pay the balance of eligible expenses not paid by Medicare (generally 20%). This plan also offers foreign travel emergency benefits, and skilled nursing facility co-insurance benefits.]

***[MDMN2L00800IM0ST: 3<sup>rd</sup> LETTER EFFORT – INSURED MEMBERS]***

If you decide to make a change to another AARP Medicare Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

***[MDMN2L012030N0AR: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]***

**Enjoy guaranteed acceptance. You cannot be turned down for coverage.**

You can enroll in any plan listed on the *Outline of Medicare Supplement Coverage – Cover Page*, located in the materials we previously sent you. As with all Medicare supplement plans, you cannot be turned down for coverage during the six months after enrolling in Medicare Part

B at age 65 or older. If you would like additional information on any of the other plans available, please call [\[1-800-272-2146\]](tel:1-800-272-2146).

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Sincerely,

Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

***[MDMN2L01700000ST: 3<sup>rd</sup> LETTER EFFORT AT BOTTOM OF FIRST PAGE – INSURED AND NON-INSURED MEMBERS]***

Please read all important legal disclaimers at the end of this letter.

***[MDMN2L01800000ST: 3<sup>rd</sup> LETTER EFFORT – INSURED AND NON-INSURED MEMBERS]***

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∞ 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.

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{{AARP Medicare Supplement Plans logo here  
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample  
1234 Main Street  
Anytown, USA 12345]

*[MDMN2L00100000ST: 3<sup>rd</sup> LETTER EFFORT]*

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nationwide have chosen AARP<sup>®</sup>  
Medicare Supplement Insurance. †**

*[MDMN2L00200000AR: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 1)]*

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.<sup>∞</sup>

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Save up to thousands<sup>\*\*</sup> of dollars a year in out-of-pocket costs with a Medicare supplement plan.

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*[MDMN2L00300000ST: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT]*

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for your earliest possible effective date.]**

*[MDMN2L00300000S1: 3<sup>rd</sup> LETTER EFFORT (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT]*

**[Please apply for a [XX/XX/XXX](#) effective date.]**

*[MDMN2L00403IM0ST: 3<sup>rd</sup> LETTER EFFORT]*

Dear [Sample A. Sample],

**LA25418S1**

Be sure to take this opportunity to review your current supplemental health insurance and decide whether you want to change to another AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Complete and send in your Enrollment Form today. You will not receive another notice reminding you of this opportunity.

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**[Plan C:** In addition to the basic benefits, this plan covers skilled nursing facility co-insurance and the foreign travel emergency care benefit.]

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Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

**[MDMN2L01700000ST: 3<sup>rd</sup> LETTER EFFORT AT BOTTOM OF FIRST PAGE]**

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