

SERFF Tracking Number: UHLC-126462355 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44641
Company Tracking Number: LA25105AR
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA Non-CREED Letters/LA25105AR

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126462355 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 44641
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25105AR State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Michelle Ambach Disposition Date: 02/02/2010
Date Submitted: 01/20/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA Non-CREED Letters
Project Number: LA25105AR
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/02/2010

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: 02/02/2010
Created By: Michelle Ambach
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michelle Ambach

Filing Description:

We enclose 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 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 BA25014ST, approved by the Department on 11/13/09 under SERFF#UHLC-126332278.

The certs that will be used with this advertising are as follows:

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Group Accident and Health Insurance

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Market Sales Only)
 Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
 Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Market Sales Only)
 Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)

Standardized Medicare Supplement were previously approved by the Department on 11/5/09 under DOI#43459.

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: \$300.00
 Retaliatory? No
 Fee Explanation: STATE REQUIRED FEE
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$300.00	01/20/2010	33661094

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/02/2010	02/02/2010

SERFF Tracking Number: UHLC-126462355 *State:* Arkansas
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Disposition

Disposition Date: 02/02/2010

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

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Form Schedule

Lead Form Number: LA25105AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/02/2010 R	LA25105A	Advertising	LETTER	Initial		45.000	LA25105AR.pdf
Filed 02/02/2010 R	LA25106A	Advertising	LETTER	Initial		45.000	LA25106AR.pdf
Filed 02/02/2010 R	LA25109A	Advertising	LETTER	Initial		45.000	LA25109AR.pdf
Filed 02/02/2010 R	LA25110A	Advertising	LETTER	Initial		45.000	LA25110AR.pdf
Filed 02/02/2010 R	LA25111A	Advertising	LETTER	Initial		45.000	LA25111AR.pdf
Filed 02/02/2010 R	LA25113A	Advertising	LETTER	Initial		45.000	LA25113AR.pdf

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

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

[MDMNLE01000000ST: APPEARS IN ALL LETTER EFFORTS]

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

[MDMCLE01001010S1: APPEARS IN JOHNSON BOX, ALL LETTER EFFORTS]

The #1 choice for Medicare Supplement in [State]. °

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE03000000ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

***[MDMCLE00170100ST: APPEARS IN ALL LETTER EFFORTS AT BOTTOM OF
FIRST PAGE]***

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

LA25105AR

[MDMCLE04001000ST: APPEARS IN ALL 1ST LETTER EFFORTS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® 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 covers about 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.

[MDMCLE04002000ST: APPEARS IN ALL 2ND LETTER EFFORTS]

Dear [Sample A. Sample],

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

[MDMCLE0500000DST: APPEARS IN 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 the information on the most 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.]

[MDMCLE0500000TST: APPEARS IN 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 these plans:

[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, [**\$1,100 in 2010**].]

[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 **[\$4,620]** 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 **[\$2,310]** 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.]

[MDMNLED700000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

[MDMCLEM8001000ST: APPEARS IN 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 Select and Medicare Supplement Insurance Plans* for important information.

[MDMCLE09001000ST: APPEARS IN ALL LETTER EFFORTS]

Advantages of AARP Medicare Supplement Plans.

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

[MDMCLE00101000ST: APPEARS IN ALL LETTER EFFORTS]

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 covered hospital stays that start — and medical care received — on or after your insurance effective date."

[MDMCLE00110100ST: APPEARS IN ALL LETTER EFFORTS]

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. 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 — [99.2%] within 10 business days.†

[MDMCLE00120100ST: APPEARS IN ALL LETTER EFFORTS]

You can't be singled out for a rate increase based on the number of claims you file.

And nationally, more than [2.8] million AARP Medicare Supplement Plan holders have had rate increases of less than [6%] on average each year over the past [five] years. ‡

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.

[MDMCLE00130100S2: APPEARS IN ALL LETTER EFFORTS]

Take advantage of the privileges of being an insured member: †

- **The SilverSneakers® 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®. 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. Here's how one member felt about this service:

["Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ... !"]

Sara S.

Oceanside, CA]

- **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.
- **5% Household 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.

[MDMCLEM0140100ST: APPEARS IN ALL LETTER EFFORTS]

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 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.

[MDMCLE00150100ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[Remember, the rates in this package are good through this date. Simply fill out and return the enclosed application. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

[MDMCLE00160000ST: APPEARS IN 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.aarphealthcare.com/learn.

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, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

[MDMCLE00180100S3: APPEARS IN ALL LETTER EFFORTS]

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

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

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

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 purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

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

This is a solicitation of insurance. An agent may contact you. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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. 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.aarphealthcare.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]**

[MDMNLE01000000ST: APPEARS IN ALL LETTER EFFORTS]

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

[MDMCLE020000E0S1: APPEARS IN ALL LETTER EFFORTS]

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE03000000ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[MDMCLE04001000ST: APPEARS IN 1ST LETTER EFFORTS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® 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 covers about 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.

[MDMCLE00190100ST: APPEARS IN ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE]

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

LA25106AR

[MDMCLE04002000ST: APPEARS IN ALL 2ND LETTER EFFORTS]

Dear [Sample A. Sample],

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

[MDMCLE0500000DST: APPEARS IN 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 the information on the most 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.]

[MDMCLE0500000TST: APPEARS IN 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 these plans:

[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, [\$1,100 in 2010].]

[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 \$[4,620] 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 \$[2,310] 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.]

[MDMNLED7000000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

[MDMCLE080000N0ST: APPEARS IN ALL LETTER EFFORTS]

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. 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].

[MDMCLE09001000ST: APPEARS IN ALL LETTER EFFORTS]

Advantages of AARP Medicare Supplement Plans.

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

[MDMCLE001010N0ST: APPEARS IN ALL LETTER EFFORTS]

[You could receive benefits with no waiting period.]

[If you apply within six months after your 65th birthday, once enrolled, you'll be eligible for benefits for covered hospital stays and medical care, regardless of pre-existing conditions." Or 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 covered hospital stays that start — and medical care received — on or after your insurance effective date.]

[MDMCLE00110100ST: APPEARS IN ALL LETTER EFFORTS]

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. 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 — [99.2%] within 10 business days.†

[MDMCLE00120100ST: APPEARS IN ALL LETTER EFFORTS]

You can't be singled out for a rate increase based on the number of claims you file.

And nationally, more than [2.8] million AARP Medicare Supplement Plan holders have had rate increases of less than [6%] on average each year over the past [five] years. ‡

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.

[MDMCLE00130100S2: APPEARS IN ALL LETTER EFFORTS]

Take advantage of the privileges of being an insured member: †

- **The SilverSneakers® 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®. 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. Here's how one member felt about this service:

["Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ... !"]

Sara S.

Oceanside, CA]

- **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.
- **5% Household 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.

[MDMCLEM0140100ST: APPEARS IN ALL LETTER EFFORTS]

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 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.

[MDMCLE001501N0ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[Remember, the rates in this package are good through this 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.]

[MDMCLE00160000ST: APPEARS IN 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.aarphealthcare.com/learn.

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, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

[MDMCLE00180100S3: APPEARS IN ALL LETTER EFFORTS]

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

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

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

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 purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

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

This is a solicitation of insurance. An agent may contact you. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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. **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.aarphealthcare.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]**

[MDMCLE01000020ST: APPEARS IN ALL LETTER EFFORTS]

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

[MDMCLE02000020S1: APPEARS IN ALL LETTER EFFORTS]

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE03000000ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[MDMCLE040010M0ST: APPEARS IN ALL 1ST LETTER EFFORTS]

Dear [Sample A. Sample],

As a plan holder, you already know the benefits of having an AARP® 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.

[MDMNLE00170100ST: APPEARS IN ALL LETTER EFFORTS]

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

LA25109AR

[MDMCLE040020M0ST: APPEARS IN ALL 2ND LETTER EFFORTS]

Dear [Sample A. Sample],

We recently sent you the information you requested to review and change your supplemental health insurance to another AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. 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.

[MDMCLE050000DST: APPEARS IN 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 the information on the most 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.]

[MDMCLE050000TST: APPEARS IN 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 these plans:

[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, [\$1,100 in 2010].]

[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 \$[4,620] 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 \$[2,310] 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.]

[MDMNLED700000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

[MDMCLE08000IM0ST: APPEARS IN ALL LETTER EFFORTS]

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.

[MDMCLE00130100ST: APPEARS IN ALL LETTER EFFORTS]

You can't be singled out for a rate increase based on the number of claims you file. And nationally, more than [2.8] million AARP Medicare Supplement Plan holders have had rate increases of less than [6%] on average each year over the past [five] years. [±]

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.

[MDMCLE00140100S2: APPEARS IN ALL LETTER EFFORTS]

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

- **The SilverSneakers® 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®. 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. Here's how one member felt about this service:

["Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ... !"]
Sara S.
Oceanside, CA]

- **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.
- **5% Household 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.

[MDMCLEM0150100ST: APPEARS IN ALL LETTER EFFORTS]

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 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.

[MDMCLE00160100ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[Remember, the rates in this package are good through this date. Simply fill out and return the enclosed application. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

[MDMCLE00170000ST: APPEARS IN ALL LETTER EFFORTS]

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

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Sincerely,

Susan Morisato
 President, Ovations Insurance Solutions
 UnitedHealthcare Insurance Company

[MDMCLE00200100ST: APPEARS IN ALL LETTER EFFORTS]

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

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

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

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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).

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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. **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.aarphealthcare.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]**

[MDMCLE01000020ST: APPEARS IN JOHNSON BOX, ALL LETTER EFFORTS]

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

[MDMCLE020000E0S1: APPEARS IN ALL LETTER EFFORTS]

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE03000000ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[MDMCLE04003000ST: APPEARS IN ALL LETTER EFFORTS]

Dear [Sample A. Sample],

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

[MDMNLE00170100ST: APPEARS IN ALL LETTER EFFORTS]

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

LA25110AR

[MDMCLE0500000DST: APPEARS IN 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 the information on the most 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.]

[MDMCLE0500000TST: APPEARS IN 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 these plans:

[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, [\$1,100 in 2010].]

[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 \$[4,620] 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 \$[2,310] 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.]

[MDMNLED7000000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

[MDMCLE001303F0ST: APPEARS IN ALL LETTER EFFORTS]

This is your final notice. Apply today for the only Medicare supplement plans that carry the AARP name.

Take advantage of discounts and services exclusive to AARP members. Plus, with a **[94%]** customer satisfaction rating, you'll get the answers you need — **[99.8%]** of questions are answered in the first call.[†]

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.

[MDMCLE00170000ST: APPEARS IN 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.aarphealthcare.com/learn.

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Sincerely,

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

[MDMCLE00200100ST: APPEARS IN ALL LETTER EFFORTS]

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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]**

[MDMCLE01000020ST: APPEARS IN ALL LETTER EFFORTS]

**Over [2.8] million members
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Medicare Supplement Insurance. †**

[MDMCLE020000E0S1: APPEARS IN ALL LETTER EFFORTS]

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE03000000ST: APPEARS IN ALL LETTER EFFORTS]

[Reply by XX/XX/XXXX.]

[MDMCLE04003000ST: APPEARS IN ALL LETTER EFFORTS]

Dear [Sample A. Sample],

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

[MDMCLE00190100ST: APPEARS IN ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE]

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

LA25111AR

[MDMCLE0500000DST: APPEARS IN 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 the information on the most popular AARP Medicare Supplement Plans:

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[MDMCLE0500000TST: APPEARS IN ALL LETTER EFFORTS TAILORED TO SPECIFIC PLANS]

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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 \$[4,620] 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 \$[2,310] 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.]

[MDMNLED700000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

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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, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

[MDMCLE00200100ST: APPEARS IN ALL LETTER EFFORTS]

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

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 purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

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

This is a solicitation of insurance. An agent may contact you. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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

Visit www.aarphealthcare.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]**

[MDMCLE01000020ST: APPEARS IN ALL LETTER EFFORTS]

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

[MDMCLE02000020S1: APPEARS IN ALL LETTER EFFORTS]

["Thank you for the excellent service provided. It is recognized and appreciated."
— Charles L.
Millington, TN]

[MDMCLE04003IM0ST: APPEARS IN ALL LETTER EFFORTS]

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 Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. Complete and send in your Enrollment Form today. You will not receive another notice reminding you of this opportunity.

[MDMCLE00190100ST: APPEARS IN ALL LETTER EFFORTS AT BOTTOM OF FIRST PAGE]

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

LA25104AR

[MDMCLE0500000DST: APPEARS IN 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 the information on the most 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.]

[MDMCLE0500000TST: APPEARS IN 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 these plans:

[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, [\$1,100 in 2010].]

[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 \$[4,620] 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 \$[2,310] 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.]

[MDMNLED7000000ST: APPEARS IN ALL LETTERS EFFORTS]

Select Plans C and F: These plans offer you the same supplemental benefits as the traditional AARP Medicare Supplement Plans C and F, but because you are required to use the Medicare-certified hospitals in the enclosed directory for inpatient hospital stays, **your rate is significantly lower.**

[MDMCLE08000IM0ST: APPEARS IN ALL LETTER EFFORTS]

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.

[MDMCLE00170000ST: APPEARS IN ALL LETTER EFFORTS]

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