

SERFF Tracking Number: UHLC-126480952 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44755
Company Tracking Number: LA25140AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: Medicare Select
Project Name/Number: MIPPA Control/LA25140AR

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Select SERFF Tr Num: UHLC-126480952 State: Arkansas
TOI: MS07G Group Medicare Supplement - Medicare Select 2010 SERFF Status: Closed-Filed State Tr Num: 44755
Sub-TOI: MS07G.003 Plan C 2010 Co Tr Num: LA25140AR State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 02/04/2010
Date Submitted: 02/01/2010 Disposition Status: Filed
Implementation Date Requested: 03/04/2010 Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA Control Status of Filing in Domicile: Not Filed
Project Number: LA25140AR 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: 02/04/2010 Explanation for Other Group Market Type:
State Status Changed: 02/04/2010
Deemer Date: Created By: Tammy Frederick
Submitted By: Tammy Frederick Corresponding Filing Tracking Number:
LA25140AR

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

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

SERFF Tracking Number: UHLC-126480952 State: Arkansas
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Select 2010
Product Name: Medicare Select
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The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in GU25003AR, which was approved by the Department on 11/3/09 under the Department's File Number: 43646.

The enclosed advertising material will be used with the following materials previously approved by the Department.

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

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 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

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

Enrollment Applications: S75646IMMMAR01 01B, S93042MNMAR01 01B, S93143AGMMAR01 01B,
S93244AGMMAR01 01B, S94340MNMAR01 01B, S94445MNMAR01 01B

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

Guide – GU25003AR

Company and Contact

Filing Contact Information

Susan Cipollo, Director

680 Blair Mill Rd.

Horsham, PA 19044

Susan_J_Cipollo@uhc.com

215-902-8444 [Phone]

215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company

CoCode: 79413

State of Domicile: Connecticut

SERFF Tracking Number: UHLC-126480952 State: Arkansas
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 Company Tracking Number: LA25140AR
 TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
 Select 2010
 Product Name: Medicare Select
 Project Name/Number: MIPPA Control/LA25140AR
 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: \$150.00
 Retaliatory? No
 Fee Explanation: 50.00 per form, 3 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	02/01/2010	33904974

SERFF Tracking Number: UHLC-126480952 State: Arkansas
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Select 2010
Product Name: Medicare Select
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	02/04/2010	02/04/2010

SERFF Tracking Number: UHLC-126480952 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 44755
Company Tracking Number: LA25140AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: Medicare Select
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Disposition

Disposition Date: 02/04/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126480952 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44755
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 TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
 Select 2010
 Product Name: Medicare Select
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes

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Form Schedule

Lead Form Number: LA25140AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/04/2010 R	LA25140A	Advertising Letter		Initial		45.000	LA25140AR.pdf
Filed 02/04/2010 R	LA25141A	Advertising Letter		Initial		45.000	LA25141AR.pdf
Filed 02/04/2010 R	LA25144A	Advertising Letter		Initial		45.000	LA25144AR.pdf

{{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
SEGMENTS]***

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

[MDMCLE02000020ST: APPEARS IN SIDE BAR, FU3 LETTER SEGMENTS]

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

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

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

LA25140AR

[MDMCLE03000000ST: APPEARS IN ALL LETTER SEGMENTS]

[Reply by XX/XX/XXXX.]

[MDMCLE04001000ST: APPEARS IN ALL LETTER SEGMENTS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select 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 Select insurance plan that meets your needs and budget.

[SEMPLE00060000ST: APPEARS IN ALL LETTER SEGMENTS]

Here's information on the money-saving AARP Medicare Select Insurance Plans C and F:

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[MDMCLEM8001000ST: APPEARS IN ALL LETTER SEGMENTS]

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 SEGMENTS]

Advantages of AARP Medicare Select Insurance Plans.

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

[MDMCLE00101000ST: APPEARS IN ALL LETTER SEGMENTS]

You could receive benefits with no waiting period.

If you are replacing your current health insurance plan with an AARP Medicare Select Insurance 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 SEGMENTS]

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

To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Select and 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.[†]

[MDMCLE00130100ST: APPEARS IN ALL LETTER SEGMENTS]

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 Select and 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 Select Plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

[MDMCLE00140100ST: APPEARS IN ALL LETTER SEGMENTS]

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

- **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 SEGMENTS]

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and 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.
- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals.

[MDMCLE001601N0ST: APPEARS IN ALL LETTER SEGMENTS]

[Reply by XX/XX/XXXX.]

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

[MDMCLE00170000ST: APPEARS IN ALL LETTER SEGMENTS]

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

[MDMCLE00180100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP. †

[MDMCLE0018R100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE FUTURE]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP. †

[MDMCLE00200100ST: APPEARS IN ALL LETTER SEGMENTS]

† 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 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]**

[MDMCLE010010N0ST: APPEARS IN ALL LETTER SEGMENTS]

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

[MDMCLE020000E0ST: APPEARS IN ALL LETTER SEGMENTS]

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

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

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

LA25141AR

[MDMCLE03000000ST: APPEARS IN ALL LETTER SEGMENTS]

[Reply by XX/XX/XXXX.]

[MDMCLE04001000ST: APPEARS IN ALL LETTER SEGMENTS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select 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 Select Insurance plan that meets your needs and budget.

[SEMPLE00060000ST: APPEARS IN ALL LETTER SEGMENTS]

Here's information on the money-saving AARP Medicare Select Insurance Plans C and F:

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[MDMCLE080000N0ST: APPEARS IN ALL LETTER SEGMENTS]

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 SEGMENTS]

Advantages of AARP Medicare Select Insurance Plans.

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

[MDMCLE001010N0ST: APPEARS IN ALL LETTER SEGMENTS]

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 Select Insurance 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 SEGMENTS]

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

To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Select and 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.[†]

[MDMCLE00130100ST: APPEARS IN ALL LETTER SEGMENTS]

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 Select and 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 Select Plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

[MDMCLE00140100ST: APPEARS IN ALL LETTER SEGMENTS]

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

- **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.

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[MDMCLEM0150100ST: APPEARS IN ALL LETTER SEGMENTS]

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and 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.
- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals

[MDMCLE001601N0ST: APPEARS IN ALL LETTER SEGMENTS]

[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.]

[MDMCLE00170000ST: APPEARS IN ALL LETTER SEGMENTS]

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

[MDMCLE00180100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP. †

[MDMCLE0018R100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE FUTURE]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP. †

[MDMCLE00200100ST: APPEARS IN ALL LETTER SEGMENTS]

† 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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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 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 SEGMENTS]

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

[MDMCLE02000020ST: APPEARS IN ALL LETTER SEGMENTS]

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

[MDMCLE03000000ST: APPEARS IN ALL LETTER SEGMENTS]

[Reply by XX/XX/XXXX.]

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

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

LA25144AR

[MDMCLE040010M0ST: APPEARS IN ALL LETTER SEGMENTS]

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.

[MDMCLE050000DST: APPEARS IN ALL LETTER SEGMENTS]

Here's information on the money-saving AARP Medicare Select Insurance Plans C and F:

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[MDMCLEM8001000ST: APPEARS IN ALL LETTER SEGMENTS]

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.

If you decide to make a change to another AARP Medicare Select or 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 plans from one AARP Medicare Select or 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 SEGMENTS]

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 Select and 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 Select Plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

[MDMCLE00140100ST: APPEARS IN ALL LETTER SEGMENTS]

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

- **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 SEGMENTS]

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and 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. 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.

- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals.

[MDMCLE00160100ST: APPEARS IN ALL LETTER SEGMENTS]

[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 SEGMENTS]

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

[MDMCLE00180100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP.†

[MDMCLE0018R100ST: APPEARS IN ALL LETTER SEGMENTS IF REPLY BY DATE IS IN THE FUTURE]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP. †

[MDMCLE00200100ST: APPEARS IN ALL LETTER SEGMENTS]

† 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.

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