

SERFF Tracking Number: UHLC-126489708 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
Company Tracking Number: BA25015ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA NB/BA25051ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126489708 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44772
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25015ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 03/10/2010
Date Submitted: 02/05/2010 Disposition Status: Filed-Closed
Implementation Date Requested: 03/08/2010 Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA NB Status of Filing in Domicile: Pending
Project Number: BA25051ST 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: 03/10/2010 Explanation for Other Group Market Type:
State Status Changed: 03/10/2010
Deemer Date: Created By: Tammy Frederick
Submitted By: Tammy Frederick Corresponding Filing Tracking Number:
BA25051ST

Filing Description:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program. The enclosed advertising material is new and does not replace any material previously submitted to the Department. When in final production the following component numbers BA25051ST, BA25052S1 and BA25053ST will appear in the lower left hand-side on each of brochures and self mailer.

These materials will be utilized with the following materials:

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

SERFF Tracking Number: UHLC-126489708 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
Company Tracking Number: BA25015ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA NB/BA25051ST

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

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

Enrollment Applications: M75146IMMMAR01 01B, et al

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

Wrap – BA25014AR
Guide – GU25003AR

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by the Department on 11/3/2009, under St. Tr. # 43646.

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

SERFF Tracking Number: UHLC-126489708 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
 Company Tracking Number: BA25015ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: MIPPA NB/BA25051ST
 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: \$250.00
 Retaliatory? No
 Fee Explanation: 50.00 per form. 5 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$250.00	02/05/2010	34004884

SERFF Tracking Number: UHLC-126489708 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
Company Tracking Number: BA25015ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA NB/BA25051ST

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/10/2010	03/10/2010

SERFF Tracking Number: UHLC-126489708 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 44772
Company Tracking Number: BA25015ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA NB/BA25051ST

Disposition

Disposition Date: 03/10/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126489708 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
 Company Tracking Number: BA25015ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: MIPPA NB/BA25051ST

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Brochure	Filed	Yes
Form	Brochure	Filed	Yes
Form	Self Mailer	Filed	Yes
Form	Outside Envelope	Filed	Yes
Form	Outside Envelope	Filed	Yes

SERFF Tracking Number: UHLC-126489708 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44772
 Company Tracking Number: BA25015ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Medicare Supplement
 Project Name/Number: MIPPA NB/BA25051ST

Form Schedule

Lead Form Number: BA25015ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/10/2010 T	BA25015S	Advertising	Brochure	Initial		45.000	BA25051ST.p df
Filed 03/10/2010 1	BA25052S	Advertising	Brochure	Initial		45.000	BA25052S1.p df
Filed 03/10/2010 T	BA25053S	Advertising	Self Mailer	Initial		45.000	BA25053ST.p df
Filed 03/10/2010 T	OA25048S	Advertising	Outside Envelope	Initial		45.000	OA25048ST.p df
Filed 03/10/2010 T	OA25049S	Advertising	Outside Envelope	Initial		45.000	OA25049ST.p df

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare 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.

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

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

Call to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

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.

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 us on the Web at www.aarphealthcare.com/learn.





Here's to your health!

A birthday reminder: don't forget to look into your Medicare supplement insurance options.

Please call **1-866-565-3027** (711 for TTY access) for a no-strings-attached talk with a licensed insurance agent specializing in AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Plan features:

- freedom to go to any doctor that accepts Medicare patients
- ability to see specialists without referrals
- virtually no claim forms
- coverage that travels with you in the U.S.

Remember, this birthday is not about getting older, it's about improving your health care coverage!

Best wishes,

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

(Tie this around your finger so you don't forget to call.)

For more about AARP® Medicare Supplement Insurance, go to www.aarphealthcare.com/XXX
Important disclaimer information on back.

Understanding the basics begins here.

Medicare supplement insurance plans are government-standardized plans that help limit some of the out-of-pocket costs not paid by Medicare Parts A & B. These plans help give you some control over your health care with features such as choosing your own doctors that accept Medicare patients.

Most Medicare supplement plans provide basic benefits, including the following:*

Part A

Hospitalization: Your co-insurance plus coverage for 365 additional days after Medicare benefits end.

Part B

Medical expenses: Your co-insurance, which is generally 20% of Medicare-approved expenses, and any applicable co-payments.

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, offer a range of benefits and premiums, so you can find the plan that fits your needs and budget.

*Plans K, L, and N require insureds to pay a portion of Part B co-insurance or co-payments.

Call **1-866-387-7553** for answers to your questions about AARP Medicare Supplement Insurance Plans.



Your line to AARP Medicare Supplement Insurance Plans: **1-866-387-7553.**

And don't forget, you can always find helpful information online at www.aarphealthcare.com/xxx.

BA25052S1



Your QuickStart Guide
to AARP® Medicare Supplement Plans

Quick answers to commonly asked questions.

Over 2.8 million¹ AARP® members have enrolled in AARP Medicare Supplement Plans. But your needs are unique. And in order to choose the coverage that's right for you, you should feel comfortable with your options.

Below you'll find answers to some common questions, but chances are you'll still have some of your own. Be sure to jot them down. Then call **1-866-387-7553** to go over your AARP Medicare Supplement Plan options with a knowledgeable licensed insurance agent.

Q. Do I really need to supplement my Medicare coverage?

A. This is a good question because everybody's needs are different. But keep in mind, Medicare covers only about 80% of your Medicare Part B expenses, so a Medicare supplement insurance plan may be a good idea. Some plans even help with Medicare deductibles. You might want to take a look at last year's expenses to help estimate your coverage needs. Depending on how much you can afford, you may want a plan that covers as many out-of-pocket expenses as possible.

Q. What makes AARP Medicare Supplement Plans different from other providers?

A. These Plans offer rate stability. Nationally, AARP Medicare Supplement Plan holders have had yearly rate increases averaging less than <6%> for the last <five> years.² With these Plans, you can't be singled out for a rate increase based solely on the number of claims you file. And they're the only Medicare supplement plans that carry the AARP name. But sometimes premiums may increase for other reasons, such as an increase applicable to all persons covered under this type of policy or certificate in a particular state.

¹Based on <2007> internal company data. www.aarphealthcare.com/statistics

²National aggregate figure. Based on internal company data as of [January 2009]. Increases vary by plan, state, and year. www.aarphealthcare.com/statistics

Q. How do I know which is the right plan for me?

A. Selecting a plan that's right for you can be tricky. Take a look at the enclosed outline of coverage or call 1-866-387-7553 to review your options.

Q. Am I guaranteed acceptance?

A. You are guaranteed acceptance if you enroll in Medicare Part B at age 65 and purchase an AARP Medicare Supplement Plan during your open enrollment period. Your open enrollment period is the six-month period that begins in the first month you are covered under Medicare Part B.

Q. What are the other materials included in this package?

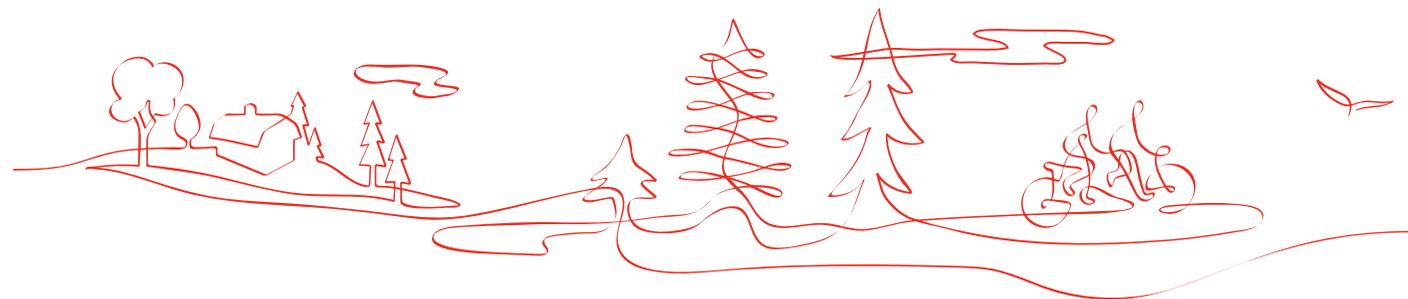
A. Your AARP Medicare Supplement Plan kit includes information to help you determine which plan makes the most sense for your needs and budget. Inside you'll find:

Outlines of Coverage: details on a selection of AARP Medicare Supplement Plans available in your state.

Cover Page – Rates: monthly premiums for all plans available in your state.

Cover Page: plan benefits at-a-glance.

Your Guide: eligibility, guaranteed acceptance, and exclusions information.



Q. What if I have more questions?

A. For more information on specific plans, please call **1-866-387-7553** (711 for TTY access) to speak with a knowledgeable licensed insurance agent who specializes in AARP Medicare Supplement Plans. Assistance is available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. Don't forget, you can also always visit www.aarphealthcare.com/xxx for more information.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare 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.

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

Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability.

Please see the enclosed for complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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.

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 us on the Web at www.aarphealthcare.com/learn.

Step 1: Call **1-866-643-0428** to speak with a helpful representative.

Step 2: Consider your options.

Medicare alone generally covers about 80% of your Medicare Part B expenses. That means about 20% or more of your Part B medical expenses could come out of your own pocket. And those unplanned expenses could add up.

Some reasons you might want Medicare supplement insurance are:

- It helps pay some of the costs Medicare doesn't, such as your co-insurance and deductibles.
- As with all Medicare supplement plans, your coverage will go with you wherever you travel or move to in the U.S.
- Once you are enrolled, your coverage is guaranteed renewable as long as your premiums are paid when due and the information provided on your application is accurate.

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

UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRST STD
U.S. POSTAGE
PAID
UNITED HEALTHCARE

Sample A. Sample
123 Main Street
Anytown, US XXXXX-XXXX

Looking for the path to Medicare supplement insurance that's right for you?
Call **1-866-643-0428**.

BA25053ST

It's a short path to the lifelong benefits of Medicare supplement insurance.

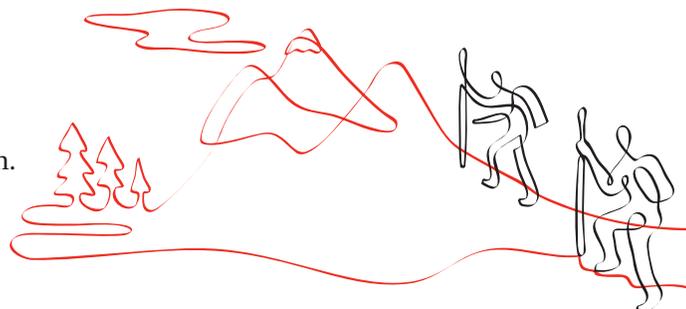
Take the first step today.

Your Call-In Companion

Now the supplemental insurance you may need is just a few steps away.

A good time to supplement Medicare Parts A and B is when you turn 65, and within six months after you first enroll in Medicare Part B. Call now to speak with a knowledgeable licensed insurance agent for a no-strings-attached review of your AARP® Medicare Supplement Insurance Plan options.

The good news is you have a range of plans to choose from, and you don't need to be an AARP member to call. If you decide to apply for an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, you can join when you apply. Use this Call-In Companion to start down the right path.



Step 3: Pick your plan.

As with all traditional Medicare supplement plans, an AARP Medicare Supplement Insurance Plan lets you keep your own doctor, specialist, and hospital that accepts Medicare patients.

Below is a guide to the benefits of Plans A through N.

	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Benefits							
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓
Part B (Medical) co-insurance or co-payments	✓	✓	✓	✓	50% ¹	75% ¹	Co-pay ²
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	✓	✓	50%	75%	✓
Hospice Care co-insurance	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care co-insurance			✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	50%	75%	✓
Part B Annual Deductible			✓	✓			
Part B Excess Charges				✓			
Foreign Travel emergency care			✓	✓			✓
Annual Out-of-Pocket spending limit					[\$X,XXX.XX]	[\$X,XXX.XX]	

¹ **EXCEPTION:** Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

² **NOTE:** Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

Take a look at just a few of the AARP Medicare Supplement Plans:

Plan A provides basic benefits, including Medicare's Part A hospital and Part B medical co-insurance, and your first three pints of blood each year.

Plan C may be a more attractive option. It covers the basic benefits just described in Plan A, plus Medicare's Part A and Part B deductibles, skilled nursing facility co-payments, and foreign travel emergencies.

Plan F has everything that Plan C offers, plus it provides benefits for the difference between what the doctor charges and what Medicare approves (this is important if your doctor charges more than Medicare's approved expenses).

Please call if you're interested in receiving more information on specific plans. Every person and every situation is different, and a licensed insurance agent can review your AARP Medicare Supplement Plan options with you. Then you'll be ready for Step 4.

Step 4: Apply.

Questions? Call **1-866-643-0428**

(711 for TTY access) to speak with a knowledgeable licensed insurance agent about your AARP Medicare Supplement Plan options. And don't worry — if you're not an AARP member, you can join when you apply. Assistance is available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. It will be a pleasure to help you.

You'll also find helpful information at **www.aarphealthcare.com/XXX**, including a Plan Selector — an easy-to-use tool that can help you identify what supplemental insurance might be best for you.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare 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.

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

Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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

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 us on the Web at www.aarphealthcare.com/learn.

FOLD

FOLD

AARP® Medicare Supplement Insurance Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

PRST STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

Sample A. Sample
123 Main Street
Anytown, US XXXXX-XXXX

Something to celebrate the rest of your life.

OA25048ST

FOLD

FOLD

FOLD

FOLD

FOLD

FOLD

FOLD

FOLD

AARP® Medicare Supplement Insurance Plans
insured by **UnitedHealthcare Insurance Company**
(UnitedHealthcare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

PRST STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



Discover your direct line to AARP® Medicare Supplement Insurance.

OA25049ST

FOLD

FOLD

FOLD

FOLD

FOLD

FOLD