

SERFF Tracking Number: UHLC-126503097 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44864
Company Tracking Number: WB25006ST (03/10)
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: Web pages/WB25006ST (03/10)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126503097 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 44864
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: WB25006ST (03/10) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Michelle Ambach Disposition Date: 03/16/2010
Date Submitted: 02/16/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Web pages Status of Filing in Domicile: Not Filed
Project Number: WB25006ST (03/10) Date Approved in Domicile:
Requested Filing Mode: Review & Approval 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: 03/16/2010 Explanation for Other Group Market Type:
State Status Changed: 03/16/2010
Deemer Date: Created By: Michelle Ambach
Submitted By: Michelle Ambach Corresponding Filing Tracking Number:
WB25006ST (3/10)

Filing Description:

Please see detailed letter of explanation attached under the supporting documentation tab.

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]

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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: \$700.00
 Retaliatory? No
 Fee Explanation: STATE REQUIRED FILING FEE
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$700.00	02/16/2010	34228834

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/16/2010	03/16/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Letter of explanation	Michelle Ambach	02/16/2010	02/16/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status	Note To Reviewer	Michelle Ambach	03/16/2010	03/16/2010

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Disposition

Disposition Date: 03/16/2010

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
Supporting Document	Letter of explanation	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
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Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes
Form	WEB PAGE	Filed	Yes

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Note To Reviewer

Created By:

Michelle Ambach on 03/16/2010 09:33 AM

Last Edited By:

Stephanie Fowler

Submitted On:

03/16/2010 11:08 AM

Subject:

Status

Comments:

I am requesting status on this filing.
Any information you can provide to me would be greatly appreciated.
Thank you,
Michelle Ambach

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Amendment Letter

Submitted Date: 02/16/2010

Comments:

Please see attached letter of explanation of under supporting documentation tab.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Letter of explanation

Comment:

AR LETTER.pdf

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Form Schedule

Lead Form Number: WB25006ST (03/10)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/16/2010	WB25006S T (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25006ST (03-10).pdf
Filed 03/16/2010	WB25100 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25100 (03-10).pdf
Filed 03/16/2010	WB25101 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25101 (03-10).pdf
Filed 03/16/2010	WB25102 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25102 (03-10).pdf
Filed 03/16/2010	WB25103 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25103 (03-10).pdf
Filed 03/16/2010	WB25104 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25104 (03-10).pdf
Filed 03/16/2010	WB25105 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25105 (03-10).pdf
Filed 03/16/2010	WB25106 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25106 (03-10).pdf
Filed 03/16/2010	WB25107 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25107 (03-10).pdf
Filed 03/16/2010	WB25165 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25165 (03-10) View Plans Page Select with 4 Value Adds.pdf
Filed 03/16/2010	WB25190 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25190 (03-10).pdf
Filed 03/16/2010	WB25199 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25199 (03-10).pdf
Filed 03/16/2010	WB25200 (03/10)	Advertising	WEB PAGE	Initial		45.000	WB25200 (03-10).pdf

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Filed WB25157S Advertising WEB PAGE Initial 45.000 WB25157ST
03/16/2010 T (03/10) (3-10).pdf

AARP® Medicare Supplement Insurance Plans

Insured by UnitedHealthcare Insurance Company*

Questions? Call toll-free

<1-866-408-5545>

(TTY 711)

7 a.m.–11 p.m. ET, Monday–Friday

9 a.m.–5 p.m. ET, Saturday

[Request printed materials](#)

What you need to know about Medicare Supplement Insurance Plans:

- Help cover some or all medical expenses not paid by Medicare Parts A & B.
- May help limit your annual out-of-pocket medical expenses.
- Do not require a referral to see a specialist.

Why get a Medicare Supplement Insurance Plan?

Choice of providers

You can go to any provider throughout the United States that accepts Medicare patients, so you won't have to worry about getting care while you travel in the U.S. or having to switch doctors.

Guaranteed Renewable

Your insurance provider can't cancel your coverage or increase your premium based on your health or the number of claims you file.

Rates are subject to change. Any rate change will apply to all members of the same class insured under your plan who reside in your state/area.

Can be combined with a Part D Plan

You can add Medicare prescription drug coverage to your Medicare Parts A and B and your Medicare Supplement Insurance Plans to help keep your medication costs under control.

View plans & pricing

Find a plan in your area:

Enter your ZIP code

go ▶

Example: 55105

Need help finding a ZIP code?

[Look up ZIP code](#)

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

*Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents). Policy Form Number GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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/producer may contact you.

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

Not connected with or endorsed by the United States government or the federal Medicare program.

WB250065T (03/10)



24-Hour Nurse HealthLine* provided by OptumHealth

Call toll-free to speak directly with a registered nurse about health topics, such as:

- **Care decisions:** Get help deciding whether to see a doctor or to seek emergency care.
- **Prescriptions:** Get information about prescription drugs or over-the-counter medications.
- **Health education:** Learn about chronic conditions and get self-care tips.

Additional resources available through the 24-Hour Nurse HealthLine:

- **Audio library:** Listen to recorded messages about more than 1,000 health and wellness topics. Available in both English and Spanish.
- **Bilingual and translation services:** Speak with nurses in English, Spanish, or use translations assistance for over 140 languages.

For more information about Nurse HealthLine, please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday.

This service is not part of the AARP Medicare Supplement Insurance Plan benefits, is not insurance, is subject to geographical availability, and may be discontinued at any time.

*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.



AARP Vision Discounts* provided by EyeMed Services

Simply show your AARP Medicare Supplement Insurance ID card at any of the participating providers to begin saving with vision discounts on:

- **Eyewear:** Save on the regular price of eyewear including bifocals, trifocals, lens options, frames, and contacts (disposable and non-disposable).
- **Exams:** Get discounts on routine eye and contact lens exams.

For more information about vision discounts, please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday.

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*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.

AARP Pharmacy Services*



Save on prescriptions, over-the-counter products and medical supplies, plus:

- **Access prescription discounts:** Save on all of FDA-approved prescription drugs at thousands of participating pharmacies nationwide, or by mail order. Already have prescription drug insurance? Use the AARP Prescription Discount Program to save on prescriptions not covered by your existing plan. This discount program is not intended to be the same as Medicare Part D insurance nor would it take the place of your Medicare Part D coverage. Note: The AARP Prescription Discount Program is provided by Walgreens Health Initiatives.
- **AARP Health Essentials:** AARP members get exclusive discounts on a huge selection of vitamins and nutrition, beauty and personal care, plus thousands of other products in many other categories. Visit www.aarppharmacycatalog.com to learn more. Note: The AARP Health Essentials Catalog is provided by Walgreens Health Initiatives.
- **Save on medical supplies from AARP Medical Supply Services:** Enjoy free home delivery on a wide range of Medicare Part B-reimbursed diabetes testing and respiratory supplies. Plus, Part B and supplemental insurance claims are submitted for you, and you'll even get reminder calls when it's time to re-order. Note: AARP Medical Supply Services provided by Prescription Solutions.

For more information about AARP Pharmacy Services, please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday

These services are not part of the AARP Medicare Supplement Insurance Plan benefits, are not insurance, are subject to geographical availability, and may be discontinued at any time.

*AARP Medical Supply Services is provided by Prescription Solutions, a licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of UnitedHealthcare Insurance Company (United). United 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, 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.

Walgreens provides the AARP Health Essentials catalog and web site and contracts with third-party vendors to provide related services. AARP does not endorse or recommend specific products. All decisions about medications and dietary supplements are between you and your health care providers. Walgreens 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.

SilverSneakers® Fitness Discounts*



A great way to stay fit, SilverSneakers® gives you access to health center facilities at no additional cost to you. You'll be able to take advantage of:

- **Workout classes:** Signature fitness classes taught by certified instructors, plus specialized workouts at select locations.
- **Fitness advisors:** Special on-site advisors to help you reach your fitness goals.
- **Nationwide locations:** Visit any of the 2,600 participating locations, nationwide.
- **Events and seminars:** Attend health seminars and social events.
- **Walking program:** If you live more than 15 miles from a SilverSneakers location, get fit with the SilverSneakers Steps self-directed walking program.

For more information about SilverSneakers® fitness discounts, please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday.

This service is not part of the AARP Medicare Supplement Insurance Plan benefits, is not insurance, is subject to geographical availability, and may be discontinued at any time.

*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.

Questions? Call toll-free

<1-866-408-5545>

(TTY 711)

7 a.m.–11 p.m. ET, Monday–Friday

9 a.m.–5 p.m. ET, Saturday

Request Printed Materials

Fill out this form to request information on benefits, limitations, costs, exclusions and eligibility for the AARP Medicare Supplement Insurance Plans. Printed materials will be mailed to you.

*Required field

AARP membership ID:

*First name:

*Last name:

*Address line 1:

Address line 2:

*City:

*State:

*ZIP code:

*Medicare (Part B) effective date:

*Date of birth:

Phone number:

Email address:

By providing your email address, you are agreeing to receive product information via email.

Where to find your AARP Membership ID

Your member ID is a 10-digit number located at the bottom of your AARP membership card.

If you're not yet an AARP member, you can still receive printed materials, however you must be a member in order to enroll in a plan.

Where to find your Medicare (Part B) effective date

Your Medicare (Part B) effective date is located on the front of your Medicare card.

How to get more information

If you still have questions about this form or the printed materials you are requesting, please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday.

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

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents). Policy Form Number GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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/producer may contact you.

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WB25104 (03/10)

Request Printed Material

Thank you!

Questions? Call toll-free

<1-866-408-5545>

(TTY 711)

7 a.m.–11 p.m. ET, Monday–Friday

9 a.m.–5 p.m. ET, Saturday

Thank you for your interest in AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company. You will receive your free information in the mail shortly.

If you have other questions, please call toll free <1-866-408-5545> (TTY <711>), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday.

[find plans in your area](#) ▶

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WB25105 (03/10)

Get Ready to Apply

Questions? Call toll-free

<1-866-408-5545>

(TTY 711)

7 a.m.–11 p.m. ET, Monday–Friday

9 a.m.–5 p.m. ET, Saturday

[Request printed materials](#)

Before you begin your online application please:

1. **Read all important plan documents.** This includes the Plan Overview, the corresponding Benefits Table as well as other important documents shown in the “Learn more before you apply” section on the previous page.

Please click on “cancel and go back” to review these documents if you have not already done so.

By clicking on “continue” you acknowledge that you have read the plan documents.

2. **Have your current AARP Membership ID number ready.** Your member ID is the 10-digit number found near the bottom of your membership card. You must be an AARP member in order to apply for coverage and you will be given the opportunity to purchase a membership immediately before you start the online enrollment process.
3. **(Optional) Review the Medical Terms and Conditions Glossary.** This glossary has brief descriptions for terms and medical conditions that may be helpful in completing your application. To view the glossary as a PDF, please click [here](#).

[◀ cancel and go back](#)

[continue ▶](#)

You can save your online application

If you don't complete your application all at once, you can save it and log in later to complete it.

Applications are saved for 30 days, and you can delete your application at any time.

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WB25106 (03/10)

Member Resources

Questions? Call toll-free

<1-866-408-5545>

(TTY 711)

7 a.m.–11 p.m. ET, Monday–Friday

9 a.m.–5 p.m. ET, Saturday

[Request printed materials](#)

How to Appoint a Representative

An authorized representative is the person you designate to assist or handle affairs related to your health care services. This may be someone you designate as a Power of Attorney, a family member, friend, caregiver, or an advocate you assign to assist with an exception, appeal or grievance. Your authorized representative may also help you make payments and handle billing questions on your behalf.

To appoint a representative please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday for a customer service representative who can assist you.

How to make payments

If you're paying by mail and have lost your payment envelope, mail your payment to:

For AZ, CA, HI, NV, the payment address is:

UnitedHealthcare
P.O. BOX 79041
City of Industry, CA 91716-9041

For CT, DE, DC, FL, GU, KY, ME, MD, MA, MI, MS, NH, NJ, NY, NC, OH, PA, PR, RI, VA, VI, VT, WV, the payment address is:

UnitedHealthcare
P.O. BOX 8220
Philadelphia, PA 19101-8220

For AK, AL, AR, CO, GA, ID, IL, IN, IA, KS, LA, MN, MO, MT, NE, NM, ND, OK, OR, SC, SD, TN, TX, UT, WA, WI, WY, the payment address is:

UnitedHealthcare
P.O. BOX 660629
Dallas, TX 75266-0629

All checks or money orders must be made payable to UnitedHealthcare Insurance Company.

You may also make payments over the phone. Please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday for a customer service representative who can assist you.

How to submit a claim

Most claims are submitted automatically, but should you need to submit a claim on your own, please mail your bill, statement or Explanation of Medicare Benefits to:

UnitedHealthcare
Claim Division
P.O. Box 740819
Atlanta, GA 30374-0819

Be sure to note your name and membership number in the upper right hand corner. Please keep a copy for your records.

Most claims are processed within 14 days of the receipt of the claim. Please call toll free <1-866-408-5545> (TTY 711), 7 a.m.–11 p.m. ET, Monday–Friday; 9 a.m.–5 p.m. ET, Saturday for a customer service representative who can assist you.

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

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

Not connected with or endorsed by the United States government or the federal Medicare program.

WB25107 (03/10)

AARP® Medicare Supplement Insurance Plans

Insured by UnitedHealthcare Insurance Company*

Questions? Call toll-free
+1-800-428-5543
(TTY: 711)
7 a.m.–11 p.m. ET, Monday–Friday
9 a.m.–5 p.m. ET, Saturday
[Request printed materials](#)

Information shown is for plans with a coverage effective date of **June 1st, 2010 or later**.
 <If you are interested in a plan with a coverage effective date before June 1st, 2010, please click [here](#) >

There are <x> <plans/plan> for <state> [Change location](#)

Medicare Supplement Plan	Rates	Basic Benefits	Part A Deductible	Part B Deductible + Part B Excess Charges	Skilled Nursing Facility (SNF)	Foreign Emergency Care
<PLAN A> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100%				
<PLAN B> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100%	Plan pays 100%			
<PLAN C> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100%	Plan pays 100%	Plan pays 100% of Part B deductible. Plan does not pay Part B excess charges.	Plan pays 100%	Plan Pays 100% ¹
<PLAN SELECT C>² View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF) Select C Directory (PDF)	show rates >	Plan pays 100%	Plan pays 100%	Plan pays 100% of Part B deductible. Plan does not pay Part B excess charges.	Plan pays 100%	Plan Pays 100% ¹
<PLAN F> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan Pays 100% ¹
<PLAN SELECT F>² View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF) Select F Directory (PDF)	show rates >	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan Pays 100% ¹
<PLAN K> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100% of Part A coinsurance and Part B Preventative Care Coinsurance. Plan Pays 50% of Part B Coinsurance, Blood Coinsurance, Part A Hospice Care Coinsurance.	Plan pays 50%		Plan pays 50%	
<PLAN L> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100% of Part A Coinsurance and Part B Preventative Care Coinsurance. Plan Pays 75% of Part B Coinsurance, Blood Coinsurance, Part A Hospice Care Coinsurance.	Plan pays 75%		Plan pays 75%	
<PLAN N> View detailed benefits, copays and coverages for this plan. Plan Overview (PDF) Benefits Table (PDF)	show rates >	Plan pays 100% of Part A Coinsurance, Part A Hospice Care Coinsurance, Part B Coinsurance ³ , and Part B Preventative Care Coinsurance. Plan Pays 50% of Blood Coinsurance.	Plan pays 100%		Plan pays 100%	Plan pays 100% ¹

<p>Learn more before you apply</p> <p>Your guide to AARP Medicare Select and Medicare Supplement Insurance Plans (PDF)</p> <p>Guide to health insurance for people with Medicare (PDF)</p> <p>Rules and Disclosures (PDF)</p>	<p>Additional services available at no added cost to you⁴</p> <p>24-Hour Nurse HealthLine</p> <p>AARP Pharmacy Services</p> <p>AARP Vision Discounts</p> <p>SilverSneakers® Fitness Discounts</p>	<p>Important plan information</p> <p>Member Resources</p>
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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 purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

*Insured by UnitedHealthcare Insurance Company, Hiontham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents), Policy Form Number GRP 79111 (GRS 1 (0-2000-4)). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

¹These services are not an insurance program and may be discontinued at any time.

² You must also pay a separate deductible for foreign travel emergency of \$250 per year.

³ Select Plan C and Select Plan F offer the same standard benefits as Plan C and Plan F, except you must use a network hospital for Medicare Part A Services. You should also verify that your chosen physician is affiliated with a network hospital.

⁴ Plan pays 100% Part B Coinsurance, except up to a \$20 copay for office visits and up to a \$50 copay for ER visits.

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WB25146 (03/10)

<PLAN A>

Standard Rate <for Tobacco Users>: <\$123.45>

Level 2 Rate <for Tobacco Users>: <\$123.45>

Based on the information you provided, the monthly rates shown reflect the current premium levels in effect <the first of the following month>. All rates are subject to change. Any rate change will apply to all members of the same class insured under your plan who reside in your state/area. The information contained herein is provided solely for general informational purposes and is not intended to be a solicitation or an offer to sell insurance, nor is the information a complete description of all terms, conditions, and exclusions of insurance coverage or other products.

<The Tobacco Use rate does not apply to any individuals who meet Medicare Supplement Open Enrollment or Guarantee Issue criteria.>

Electronic Funds Transfer (EFT) Discount - A \$2.00 discount per month off the total household premium is available when monthly payments are automatically sent to us by the bank.

<**Spouse Discount** - You can take 5% off your monthly premiums if two members are on the same AARP account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.>

WB25190 (03/10)

[enroll now ▶](#)

[Close Window](#)

Enter Your Information

This will help us determine your rates.

Date of birth:

Enter in format mm/dd/yyyy

Part B
effective date:

Enter in format mm/dd/yyyy

[continue ▶](#)

Based on the information you provide, the monthly rates that display will reflect the current premium levels. All rates are subject to change.

WB25199 (03/10)

What is a Part B effective date?

This is when your Medicare Part B benefits became active. You can find your Part B effective date on your Medicare card.



[Close Window](#)

Please Call Us

Rates for this area are currently not available online. Please call toll-free <1-866-408-5545> (TTY:711) for rate information.

WB25200 (03/10)

continue ▶

[Cancel](#)

Contact Us

Medicare Advantage plans

If you are not currently enrolled in a plan

UnitedHealthcare Customer Service representatives will answer your questions and give you helpful information.

Call toll-free: <1-877-699-5710>
TTY users, call: <711>
Hours: <8 a.m.–8 p.m.> (in your time zone), <7 days a week>

Plan members

Contact UnitedHealthcare by phone, online or by mail.

Phone:

Call the number on the back of your ID card.
Hours of operation: <8 a.m.–8 p.m.> in your time zone, <7 days a week>

Online:

[Medicare Advantage member contact form](#)

Mail:

UnitedHealthcare Customer Service
<P.O. Box 29675>
<Hot Springs, AR 71903-9802>

Medicare Supplement plans

If you are not currently enrolled in an AARP Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company:

Please contact UnitedHealthcare by phone or online to receive information on benefits, limitations, costs, exclusions and eligibility.

Online: [Medicare Supplement Request Information](#)

Phone:

Call toll-free: <1-866-408-5545>
TTY users, call: <711>
Hours:
<7 a.m.–11 p.m. ET, Monday–Friday>
<9 a.m.–5 p.m. ET, Saturday>

If you are already enrolled in an AARP Medicare Supplement Insurance Plan:

Please contact UnitedHealthcare by phone or mail for all general inquiries.

Phone:

Call toll-free: <1-866-408-5545>
TTY users, call: <711>
Hours:
<7 a.m.–11 p.m. ET, Monday–Friday>
<9 a.m.–5 p.m. ET, Saturday>

Mail:

AARP Health
P.O. Box 1017
Montgomeryville, PA 18936

Medicare prescription drug plans

Both plan members and non-plan members can contact UnitedHealthcare Customer Service by phone or mail.

Para información en español, por favor llame al departamento de atención al cliente de UnitedHealthcare. [Vea los beneficios y recursos en Español](#)

Phone:

Call toll-free: <1-866-255-4835>
TTY users, call: <711>
Hours: <24 hours a day, 7 days a week>

Mail correspondence address:

UnitedHealthcare Customer Service
<P.O. Box 29300>
<Hot Springs, AR 71903-9300>

Enrollment forms may be mailed to:

UnitedHealthcare Customer Service
<P.O. Box 29200>
<Hot Springs, AR 71903-9200>

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AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York Residents), Policy Form Number GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. Call for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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Please note that each insurer has sole responsibility for its products.

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WB251575T (03/10)

SERFF Tracking Number: UHLC-126503097 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44864
Company Tracking Number: WB25006ST (03/10)
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: Web pages/WB25006ST (03/10)

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Letter of explanation	Filed	Date: 03/16/2010
Comments:		
Attachment:		
AR LETTER.pdf		

February 16, 2010

RE: UnitedHealthcare Insurance Company
NAIC No: 0707-79413
AARP Medicare Supplement Plans Website Pages
Our File No: WB25006ST (03/10) et al

Dear Sir or Madam:

We enclose for your information and review, proof copies of a website advertisement for use in connection with the AARP Medicare Supplement Insurance Plans. The website content being filed here will eventually reside at the URL: www.AARPMedicarePlans.com, along with webpages WB25003ST (08/09) ("Welcome" page) and WB25007ST (08/09) ("Important Disclosures" page) which were previously approved by your office on **11/18/09 under DOI#43771**. The enclosed pages are all new, and only one of them is designed to replace materials previously submitted to the Department. (Enclosed page WB25006ST (03/10) will be used in place of WB25091 (09/09) which had been approved along with the two mentioned above under DOI#43771.)

This advertisement will be viewable as part of a website which includes information on a variety of Medicare insurance products offered by the family of UnitedHealth Group companies. The website content sought to be approved here is specific to the AARP Medicare Supplement Insurance Plans underwritten by UnitedHealthcare Insurance Company. The other products displayed on the website (Medicare Advantage and Prescription Drug plans) are subject to federal, rather than state, approval and have therefore been filed with CMS.

When a viewer clicks on the "view plans" tab of (previously approved) WB25003ST (08/09), they will be directed to webpage WB25006ST (03-10) to enter their zip code and view plans and pricing in their geographic area. Available plans will be displayed on page **WB25165 (03/10)**. Clicking the "show rates" link will then trigger pop-up WB25199 (3-10) requesting the viewer enter their date of birth and Part B effective date, in order to assure that appropriate rates are displayed (for instance during open enrollment or guaranteed issue periods). The "Rates" column will then be populated with current rate information. (If rates are not displayable, pop-up WB25200 (3-10) will appear to indicate that the viewer must call us for rate information.)

When the viewer clicks "Apply now", pop-up **WB25190 (03/10)** will appear with more detailed information. The viewer must then click "Apply now" on the pop-up itself in order to proceed. At this point, they will be automatically directed in one of two ways. If online enrollment is not yet available in your state, they will be taken to WB25104 (03-10) in order to request printed materials and WB25105 (03/10) which thanks them for doing so. Alternatively, if online enrollment is available, they will be taken to page WB25106 (03-10).

WB25157ST (03/10), which contains both AARP Medicare Supplement plan information and federal product information, is the page that will be accessed by clicking "Contact Us" at the bottom of any other page. WB25107 (03/10) provides information which may further clarify the products and services available following application. Finally, this filing includes pop-ups which provide information on Value Added Services that are available in the geographic region selected. WB25107 (03/10) and these added pop-ups may be accessed via links on the Available Plans page (listed above).

We trust the enclosed materials are in order and look forward to your prompt acknowledgement of this filing. If you have any further questions, you can contact me at 215-902-8444. If you prefer, you may also send a facsimile to me at Fax: 215-902-8813 or send an email to Susan_J_Cipollo@uhc.com. Thank you for your assistance.

Sincerely,

A handwritten signature in cursive script that reads "Susan J. Cipollo".

Susan J. Cipollo
Director, Marketing Compliance

SJC:mca
Enclosures

LIST OF ENCLOSURES
MEDICARE SUPPLEMENT
MARKETING WEBSITE
2010

WB25006ST (03-10)

WB25165 (03-10)

WB25200 (3-10)

WB25190 (03-10)

WB25104 (03-10)

WB25105 (03-10)

WB25106 (03-10)

WB25157ST (3-10)

WB25107 (03-10)