

SERFF Tracking Number: UHLC-126512633 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44976
Company Tracking Number: LA25056ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA-Inquiry/LA25056ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126512633 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 44976
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25056ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Michelle Ambach Disposition Date: 03/17/2010
Date Submitted: 02/23/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA-Inquiry Status of Filing in Domicile: Pending
Project Number: LA25056ST 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: 03/17/2010 Explanation for Other Group Market Type:
State Status Changed: 03/17/2010
Deemer Date: Created By: Michelle Ambach
Submitted By: Michelle Ambach Corresponding Filing Tracking Number:
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 is new and do not replace any material previously submitted to the Department.

Please note that when folded for final production, the component number of the self-mailer, CA25025ST, and the brochure, BA25041ST, will appear in the bottom left hand corner of the component.

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

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program," can be found in BA25014AR approved by the Department on 11/3/09 under DOI#43646..

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

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

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
PO Box 150450 Group Name: State ID Number:
Hartford, CT 06115-0450 FEIN Number: 36-2739571
(860) 702-5000 ext. [Phone]

Filing Fees

SERFF Tracking Number: UHLC-126512633 State: Arkansas
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Fee Required? Yes
Fee Amount: \$300.00
Retaliatory? No
Fee Explanation: \$50.00 x 6 = \$300.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$300.00	02/23/2010	34380951

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/17/2010	03/17/2010

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Disposition

Disposition Date: 03/17/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	BROCHURE	Filed	Yes
Form	SELF MAILER	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes

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Form Schedule

Lead Form Number: LA25056ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/17/2010	LA25056ST	Advertising	LETTER	Initial		45.000	LA25056ST.pdf
Filed 03/17/2010	LA25057ST	Advertising	LETTER	Initial		45.000	LA25057ST.pdf
Filed 03/17/2010	BA25041S	Advertising	BROCHURE	Initial		45.000	BA25041ST.pdf
Filed 03/17/2010	CA25025S	Advertising	SELF MAILER	Initial		45.000	CA25025ST.pdf
Filed 03/17/2010	OA25029S	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25029ST.pdf
Filed 03/17/2010	OA25030S	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25030ST.pdf

[Jane A. Sample
123 Any Street
Anytown, State 10000]
Bar Code

You can make it happen.

Help the people you care about find an
AARP® Medicare Supplement Plan that
works for them.

Dear [Sample A. Sample,]

You care about your friends and family. And it showed when you asked for information about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company¹ (UnitedHealthcare). As your family members or friends face important health insurance decisions, they may turn to you for support and guidance. The enclosed materials will give you a better understanding of how Medicare and Medicare supplement plans work.

You play a key part in making sure your loved ones get the plan they want. That's why you need useful information in one convenient place. In this mailing, you'll find a guide to help your friend or family member understand Medicare and Medicare supplement insurance. You can also go over your loved one's rates on the personal quote page provided. The back of this letter outlines a step-by-step process to arrive at a decision that's best for your friend or relative.

A Medicare supplement plan can help with some of the out-of-pocket expenses. Since Medicare only covers 80% of Medicare Part B expenses, the remaining 20% of medical costs could really add up.

UnitedHealthcare is committed to delivering useful information. For health information and tools specifically for people age 50 and above, visit <http://www.aarphealthcare.com/healthed> to find tips on everyday health, planning for serious illness, caregiving, and common diseases in older people.

Call [1-800-272-2146] for assistance. You can have your questions about Medicare supplement plans answered at [1-800-272-2146 (TTY: 711)]. A licensed insurance agent can bring you closer to helping your loved one find a plan.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

over, please >

¹UnitedHealthcare Insurance Company of New York, for New York residents.

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 Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company (for New York residents, UnitedHealthcare Insurance Company of New York). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4).

A planning guide for you and the people you care about.

Follow this guide when you have a conversation with your friend or relative.

1. Review the enclosed *Medicare for the Ones You Love* brochure.

This brochure provides a quick overview of the different parts of Medicare, including hospital, medical, and prescription drug coverage. Knowing more about each part can help make the whole decision process a lot easier. You'll also see how Medicare supplement insurance works with Medicare.

2. Ask questions. You can help your family member or friend determine what he or she wants in a health insurance plan. Ask your loved one these questions:

- Do you want to use your own doctors and hospitals that accept Medicare patients?
- Do you want insurance that travels with you nationwide?
- Do you want a plan that can never be cancelled due to age, health, or number of claims made, as long as premiums are paid when due and all required questions on the application are answered truthfully?²
- Would you want an insurance plan that works with any stand-alone Part D prescription plan that you choose?

Medicare supplement plans can provide all of the above. Plus, you don't need a referral to see a specialist.

3. Call a licensed insurance agent for help. Medicare supplement plans provide a range of basic to comprehensive benefits, depending on the plan you choose.

- Look at the cover page for the chart with your state's plans and compare what each plan has to offer.
- Once you've reviewed all the plan details, you'll have a better idea of which option might best meet the needs of the person you're helping out.
- If you have any questions, you can always call [1-800-272-2146 (TTY: 711)].

4. Apply for an AARP Medicare Supplement Insurance Plan.

Help your family member or friend complete and return the enclosed application. In many states, an application can be submitted online at www.aarphealthcare.com.

²Rates are subject to change. Any rate change will apply to all members of the same class insured under the same plan who reside in the same state.

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

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs. See the enclosed information, including benefits, costs, eligibility requirements, exclusions, and limitations.

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 the 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 find it on the Web at www.aarphealthcare.com/guidetohealth.



[Jane A. Sample
123 Any Street
Anytown, State 10000]
Bar Code

Had a chance to help your loved ones
choose the right plan?

**In just a few minutes, you could be
making a big difference for them.**

Dear [Sample A. Sample],

A few weeks ago, you received information that could help someone close to you apply for an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company¹ (UnitedHealthcare). If you haven't had a chance to help your loved one apply, take some time now to review the benefits of a Medicare supplement plan.

Why a Medicare supplement plan could be right for your friend or relative.

A Medicare supplement plan will never single you out for a rate increase due to age, health, or number of claims made, as long as premiums are paid when due and all required questions on the application are answered truthfully. Because Medicare only covers about 80% of Part B expenses and not all Part A costs, it could help with some of those out-of-pocket expenses. And just as with all other Medicare supplement plans, your loved one can also:

- Visit any doctor or hospital that accepts Medicare patients
- See specialists without referrals
- Have insurance that travels with him or her nationwide
- Have virtually no claim forms to fill out
- Be more prepared for unpredictable out-of-pocket medical costs

If your loved one needs advice or information, just ask.

Call a licensed insurance agent at [1-800-272-2146 (TTY: 711)] with any questions about AARP Medicare Supplement Plans — [99.8%] of questions are answered in one call.² Don't hesitate. Someone in your life could use health insurance that supplements his or her Medicare.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

¹UnitedHealthcare Insurance Company of New York, for New York residents.

²Based on [2008] internal company data. www.aarphealthcare.com/statistics

Have questions? You're not alone.

Help your family member or friend with his or her decision by reviewing the questions below.

What is the difference between “Medigap” and “Medicare supplement insurance”?

There is no difference — both terms have the same meaning. Throughout these materials, the term “Medicare supplement insurance” is used. It’s named that way because it is designed to supplement Medicare Part A and Part B. It is sometimes also called a “Medigap Policy” because it fills in some of the gaps that Medicare Parts A and B don’t cover.

What are “Basic Benefits”?

Basic Benefits are standard benefits each Medicare supplement plan provides. Plan A provides only Basic Benefits. Other plans provide Basic Benefits plus other benefits. Basic Benefits are:

1. **Hospitalization.** Part A co-insurance plus coverage for 365 additional days after Medicare benefits end.
2. **Medical Expenses.** Part B co-insurance — generally 20% of Medicare-approved expenses — or co-insurance for hospital outpatient care.
3. **Blood.** The first three pints of blood each year. (Medicare pays for all blood after the first three pints.)

What is the Part B Deductible?

In [2010], the Part B amount your loved one is responsible for is [\$155]. Once he or she has met this deductible, Medicare will cover 80% of Medicare-approved charges. This deductible may be covered, depending on the Medicare supplement plan he or she chooses.

Does Medicare supplement insurance offer prescription drug coverage?

By law, Medicare supplement insurance policies can no longer offer benefits for prescription drugs. Prescription drug coverage, also known as Part D, is available separately through private insurance companies approved by Medicare.

For help with prescription drug costs, your loved one can enroll in an AARP® MedicareRx Plan, also insured through UnitedHealthcare. Enrolling in an AARP Medicare Supplement Plan and an AARP MedicareRx Plan will give the person you care about more complete health coverage from one insurance provider.

If you have more questions, just pick up the phone.

Call [1-800-272-2146 (TTY: 711)] to speak with a licensed insurance agent.

The AARP Medicare Supplement Insurance Plans and the AARP MedicareRx 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.

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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 the 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 find it on the Web at www.aarphealthcare.com/guidetohealth.

Here's the help *you* need for those who need your help.

The loved ones you take care of may not know Medicare and Medicare supplement insurance well enough to make a decision. The better you understand their options, the easier it will be for you to sit with them and go over how Medicare and Medicare supplement plans work. Once you've read this brochure, you'll know more about Medicare and AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company¹ – and can help someone close to you apply for a plan they could really use.



To get the right insurance for them, you need to understand how Medicare works.

Hospital Coverage: Medicare Part A

Helps pay for inpatient care in a hospital or a nursing facility after a hospital stay, as well as some home health care and hospice care. Run by the federal government, Medicare Part A works the same way throughout the U.S. with any provider that accepts it.

Medical Coverage: Medicare Part B

Run by the federal government, Medicare Part B helps pay for services like doctors visits, lab tests, and some diagnostic screenings not covered by hospital insurance. Various medical equipment and supplies are also covered. Dental, vision, hearing, and prescription drug benefits are not included.

Medicare Advantage: Part C

A single plan covering the same hospital and medical services as Parts A and B. These plans are offered by Medicare-approved private insurers. Some plans include prescription drug coverage (Part D), plus extra benefits like vision, dental, hearing, and/or health and wellness programs. These programs may require an extra cost.

Prescription Drug Coverage: Part D

If you have Medicare Parts A and B, this plan can be purchased separately to help pay for prescription drugs. These plans are offered by Medicare-approved private insurers – costs and covered drugs vary from insurer to insurer.

Medicare Supplement Plans

While not part of Medicare's four-part structure, Medicare supplement plans are offered by private insurers and are government-standardized plans that help limit some of the out-of-pocket costs not paid by Medicare Parts A and B.

Medicare doesn't cover all of your loved one's expenses. A Medicare supplement plan may help cover some of what Medicare doesn't pay for.

Medicare Part A can still leave your family member or friend with hospital deductibles and co-insurance, and Medicare Part B only pays about 80% for covered medical services.

Medicare supplement insurance

These plans help limit some of the out-of-pocket costs not paid by Medicare Parts A and B – and can help a plan holder gain control over his or her health expenses. With a Medicare supplement plan, your loved one can:

- Visit any doctor or hospital that accepts Medicare patients
- See specialists without referrals
- Have insurance that travels with him or her nationwide
- Have virtually no claim forms to fill out

Depending on the state, a range of plans is available, each offering a variety of benefits.

Take a look at an AARP Medicare Supplement Plan in action.

John has an AARP Medicare Supplement Plan C and had a 5-day inpatient hospital stay.² Here's how his coverage worked out.



²This example is for illustrative purposes only. Individual customer experiences may vary.

Medicare Part A Costs

5-day Hospital Stay	[\$22,040.00]
Medicare Part A Pays	-[\$20,940.00]
Part A Deductible John Owes	\$ 1,100.00

Medicare Part B Costs

Additional Outpatient Charges	[\$ 5,500.00]
Medicare Part B Deductible John Owes	\$ 155.00
Medicare Part B Pays 80% after Deductible	-[\$ 4,276.00]
Remaining 20% John Owes	\$ 1,224.00

An AARP Medicare Supplement Plan C paid these costs for John.

Plan C paid for Part A Deductible	-[\$ 1,100.00 ³]
Plan C paid for Part B Deductible	-[\$ 155.00 ³]
Plan C paid for 20% Medicare Co-insurance	-[\$ 1,224.00]
AARP Medicare Supplement Plan C Total Payment	[\$ 2,479.00]
Total Out-of-Pocket Expenses for John⁴	\$ 0.00

³These are [2010] Medicare Part A & B deductibles.

⁴The amount of out-of-pocket expenses does not reflect the monthly premium.

Medicare supplement plans and Medicare Advantage Plans: Show your loved one the difference.

Use the chart below to walk your friend or family member through the differences between Medicare supplement plans and Medicare Advantage (Part C) plans.

	Medicare Supplement Plans with Medicare	Medicare Advantage Plans
Choice	Select your own doctors and hospitals. Providers must accept Medicare patients.	You may be required to use network doctors and hospitals.
Access	See specialists without referrals.	You may need referrals and may be required to use network specialists.
Freedom	No network restrictions. Insurance goes with you wherever you travel in the U.S.	Network restrictions. Emergency care only for travel within the U.S.
Flexibility	You can switch to another AARP Medicare Supplement Plan at any time without penalty if you qualify.	Generally, you have a three-month Annual Enrollment Period to switch to another Medicare Advantage Plan.
Cost	Monthly premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly premiums, in addition to the Part B premium you continue paying. Other out-of-pocket expenses may include deductibles, co-insurance, and co-pays.
Prescription Drug Coverage	Not included – consider purchasing a Part D plan.	May be included.

When you're ready,
get help right over the phone.

Call a licensed insurance agent at **[1-800-272-2146] (TTY: 711).**

Complete and send in the enclosed application.

Apply online at www.aarphealthcare.com.

Answers **to your**
questions and theirs.

Supplement plans
help pay some of what
Medicare doesn't.



There's more to know and more ways to learn.

Resources available for you and your loved ones.

Web-based resources for patients and caregivers

Tips and tools for caregiving, staying healthy, and planning for serious illness.
www.aarphealthcare.com/healthed

Centers for Medicare & Medicaid Services

Up-to-date news and information on Medicare coverage and services.
www.cms.hhs.gov

For more information:

Medicare Helpline

For general questions about your Medicare status, as well as to receive the free guide

Medicare & You, call:

1-800-633-4227

TTY: 1-877-486-2048

Se habla español.

Or visit www.medicare.gov.

Social Security Infocenter

For help with eligibility, retirement, and/or disability benefits, call:

1-800-772-1213

TTY: 1-800-325-0778

Se habla español.

AARP Web Site

For more information about AARP, visit www.AARP.org.

Supplemental Insurance Publications

The government produces a helpful booklet called *Selecting Supplemental Insurance*.

AARP will send you a free copy. Just write to:

AARP Fulfillment

601 E Street NW

Washington, DC 20049

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Visit www.aarphealthcare.com/getmyplan.

AARP MEDICARE SUPPLEMENT INSURANCE PLANS insured by UnitedHealthcare Insurance Company.

Medicare
for the ones
you love.

A general guide to Medicare and
Medicare supplement plans.





Medicare Supplement Plans

insured by **UnitedHealthcare**
Insurance Company

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

PRSRT STD
U.S. POSTAGE
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UNITEDHEALTHCARE

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

Have you called to find out about
an AARP® Medicare Supplement Plan?

Somebody you care about is counting on you.

CA25025ST



You have a special bond **with somebody**
who needs help finding health insurance.



Call for more information on
AARP® Medicare Supplement Plans now.
[1-800-272-2146]

Don't let questions get in the way of finding an AARP Medicare Supplement Plan for your loved one.

It's not too late to help a family member or friend find an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.¹ Medicare supplement plans help pay for some of what Medicare doesn't. Your loved one counts on you. You can count on this: [99.8%] of questions are answered in one call.² Call a licensed insurance agent at **[1-800-272-2146 (TTY: 711)]** today and help someone you know find the plan he or she wants.

[99.8%]
of questions are
answered in one call

¹UnitedHealthcare Insurance Company of New York, for New York residents.

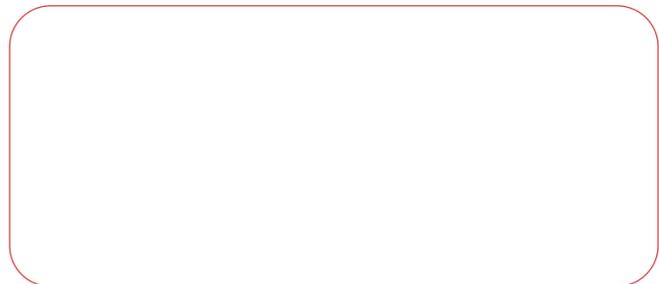
²Based on 2008 internal company data. www.aarphealthcare.com/statistics

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AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs. Call for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.



Thanks for requesting this information.

It's a big step toward helping your loved ones decide if
an AARP® Medicare Supplement Insurance Plan is right for them.

No matter who's counting on you
for **Medicare supplement advice**,
you can count on the information inside to help.



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**

PRSR STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



There's still time to **help the ones you care about with their health insurance.**

Inside: Information on an AARP® Medicare Supplement Insurance Plan
for your loved ones.



OA25030ST

Here's a follow-up to the information you asked for.