

SERFF Tracking Number: UHLC-126612976 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45584  
 Company Tracking Number: LA25206ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: Group Medicare Supplement  
 Project Name/Number: DM/LA25206ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126612976 State: Arkansas  
 TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 45584  
 Standard Plans 2010 Closed  
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25206ST State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Author: Michelle Ambach Disposition Date: 05/27/2010  
 Date Submitted: 05/04/2010 Disposition Status: Filed-Closed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: DM Status of Filing in Domicile: Not Filed  
 Project Number: LA25206ST 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: 05/27/2010 Explanation for Other Group Market Type:  
 State Status Changed: 05/27/2010  
 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 does not replace any material previously submitted to the Department.

Final production of CA25051ST will show the component number on the bottom left hand corner of the Print Ad.

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

Approved 11/13/09 under St. Tr. # 43696  
Enrollment Applications: M75146IMMMAR01 01B, et al

## 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]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: \$50.00 x 3=\$150.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	05/04/2010	36212755

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/27/2010	05/27/2010

*SERFF Tracking Number:* UHLC-126612976      *State:* Arkansas  
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## **Disposition**

Disposition Date: 05/27/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

Lead Form Number: LA25206ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/27/2010	LA25206ST	Advertising	LETTER	Initial		45.000	LA25206ST.pdf
Filed 05/27/2010 T	CA25051S	Advertising	BROCHURE	Initial		45.000	CA25051ST.pdf
Filed 05/27/2010 T	OA25064S	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25064ST.pdf

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

Your health insurance is your choice.  
Now may be your time to choose  
an AARP Medicare Supplement Plan.

Annual Enrollment Period for  
Medicare Advantage is 11/15 to 12/31.

Dear Sample A. Sample,

Hello again. Previously, you requested information about making a change from Medicare Advantage to an **AARP® Medicare Supplement Insurance Plan**, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Now that the Annual Enrollment Period for Medicare Advantage is just around the corner, you'll be able to make that change. If you're looking for more control over your choice of providers, a great option may be to return to Original Medicare, then pick a Medicare supplement plan — to help with some of the costs Medicare doesn't pay. Enclosed is information that can help you decide if this is the right choice for you.

**Get the freedom you've been looking for.**

Medicare supplement insurance can help offset some of the out-of-pocket costs Medicare doesn't pay. And unlike some Medicare Advantage plans, Medicare supplement plans leave you free to choose your own doctors and hospitals that accept Medicare patients without network restrictions, and see specialists without referrals.

**Experience flexibility in your plan choices.**

UnitedHealthcare offers a variety of Medicare supplement plan choices in each area, so you'll have the option to balance your needs and budget. And unlike Medicare Advantage plans, once you're enrolled, you'll have the opportunity to change plans at any time as long as you qualify.

**Medicare supplement insurance works with Medicare Part D.**

As with all plans, AARP Medicare Supplement Plans work together with Medicare Part D, so while Part D helps with your prescription drug costs, a Medicare supplement plan will help with some of the other out-of-pocket medical expenses not paid by Medicare.

**Reasons to choose Medicare supplement insurance:**

- Choose any doctor or hospital that accepts Medicare patients
- See specialists without referrals
- Insurance travels with you nationwide
- Take advantage of NO network restrictions

**See the enclosed materials for more details.**

over, please

**Enjoy all the value that comes with the AARP name.**

Nationally, AARP Medicare Supplement Insurance Plan holders have had rate increases of less than [5.5%] on average from [2006-2010].\* Count on top-notch customer service, fast customer call resolution times, and claims processed in less than [10] days.\*\*

**Don't miss the Annual Enrollment Period.**

The Annual Enrollment Period for Medicare Advantage is your chance to change your coverage. From November 15 to December 31, you can choose to disenroll from Medicare Advantage and return to Original Medicare coverage for the earliest effective date of January 1. To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice. Once approved, your new Medicare supplement plan will be ready to use on the date you request, as early as January 1. With a few exceptions, the Annual Enrollment Period is the only time you can add, drop, or change a Medicare Advantage plan.\*\*\*

**Everything you need to apply is enclosed.**

Changing from Medicare Advantage to Medicare and a Medicare supplement plan can be a big decision. If you have any questions, feel free to speak with a Representative who can help provide answers at 1-800-272-2146 (TTY: 711). You don't need to be a member to call. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. Check out the enclosed information to explore your AARP Medicare Supplement Plan options, and when you're ready to apply, complete and mail in the application. You can also apply online at [www.aarphealthcare.com](http://www.aarphealthcare.com).

Sincerely,



Susan Morisato

President, Ovations Insurance Solutions  
UnitedHealthcare Insurance Company

P.S. So you don't miss out on the Annual Enrollment Period for Medicare Advantage, look for a reminder in the coming weeks.

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

\*\*Based on [2009] internal company data. [www.aarphealthcare.com/statistics](http://www.aarphealthcare.com/statistics)

\*\*\*In some cases, you have the right to change your coverage without waiting until the next Annual Enrollment Period. If you have a Medicare Advantage plan, for example, and you move out of your plan's service area, you will have a chance to change your coverage without waiting for the next Annual Enrollment Period. Call the Medicare Help Line to ask about exceptions to the timing rules that may apply to you. 1-800-MEDICARE (1-800-633-4227).

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 79171GPS-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.**

Please see the enclosed materials for 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](http://www.aarphealthcare.com/learn).

**Visit [www.aarphealthcare.com/getmyplan](http://www.aarphealthcare.com/getmyplan)**

AARP MEDICARE SUPPLEMENT INSURANCE PLANS  
Insured by UnitedHealthcare Insurance Company

## Consider what a Medicare supplement plan can do for you.

	Yes	No
Do I want to choose my own doctors and hospitals as long as they accept Medicare patients?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want the freedom to see a specialist without a referral?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want help with Part B expenses Medicare doesn't pay?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want my plan to be compatible with a stand-alone Medicare Part D prescription drug plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want supplemental insurance that travels with me anywhere in the U.S.?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "yes" to most or all of these questions, Medicare supplement insurance could be a good choice.

Annual Enrollment Period for Medicare Advantage ends 12/31/10.  
Now's the time to make a change.

CA25051ST

Jane A. Sample  
123 Any Street  
Any City, State 10000

UnitedHealthcare Insurance Company  
(UnitedHealthcare Insurance Company  
of New York, for New York residents)  
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

PRSRT STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

# Choose Freedom.

See specialists without referrals. Visit any doctor or hospital that accepts Medicare patients. Travel nationwide with supplemental insurance.

# Get the freedom you want

from an AARP® Medicare Supplement Insurance Plan,  
insured by UnitedHealthcare Insurance Company.

Before your Annual Enrollment Period for Medicare Advantage ends, go back to Medicare Parts A & B, then find the Medicare supplement plan that fits your needs and budget. Designed to help cover some of the out-of-pocket costs Medicare doesn't pay, all Medicare supplement insurance plans offer:

## Flexibility

Pick from a range of Medicare supplement plans to fit your needs. Each plan lets you choose any doctor that accepts Medicare patients and gives you the freedom to travel nationwide. Once enrolled, if your needs change, you can change plans anytime if you qualify.

## Value

With a Medicare supplement plan, you could save thousands in out-of-pocket costs for medical services not paid by Medicare.\* And your plan is guaranteed renewable.

## Simplicity

There are no network restrictions and no referrals to see specialists, so you can get the care you need when you need it. With AARP Medicare Supplement Plans, [99.73%] of claims are processed within [10] days.\*\*

### Now's the time to make a change.

When the Annual Enrollment Period for Medicare Advantage ends 12/31, so will your chance to drop your Medicare Advantage insurance in 2010.

#### Here's what to do:

- From November 15 to December 31, you can choose to disenroll in Medicare Advantage and return to Medicare for the earliest effective date of January 1.
- To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice.
- Once approved, your new Medicare supplement insurance will be ready on the date you request, as early as January 1.

The Annual Enrollment Period is your chance to add, drop, or change a Medicare Advantage plan, with a few exceptions.\*\*\*

## The Medicare Advantage Enrollment Period ends December 31.

Find out more about AARP Medicare Supplement Plans today.



Call toll-free: 1-800-272-2146  
(TTY: 711)



Visit [www.aarphealthcare.com](http://www.aarphealthcare.com)

\*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2009. <http://www.medpac.gov/documents/Jun09DataBookEntireReport.pdf> (8 Mar, 2010) pages 63,65

\*\*Based on [2009] internal company data. [www.aarphealthcare.com/statistics](http://www.aarphealthcare.com/statistics)

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

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Visit [www.aarphealthcare.com/getmyplan](http://www.aarphealthcare.com/getmyplan)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS  
Insured by UnitedHealthcare Insurance Company

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FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

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



**HERE'S THE INFORMATION  
YOU PREVIOUSLY REQUESTED**

No networks. No referrals.  
Just the freedom you want with Medicare supplement insurance.

**ANNUAL ENROLLMENT PERIOD FOR MEDICARE ADVANTAGE  
BEGINS 11/15. DON'T MISS OUT ON YOUR CHANCE TO  
CHANGE TO A MEDICARE SUPPLEMENT PLAN.**

OA25064ST

**UnitedHealthcare Insurance Company**  
(UnitedHealthcare Insurance Company of New York, for New York residents)  
P.O. Box 1017 • Montgomeryville, PA 18936-1017