

SERFF Tracking Number: UHLC-126629661 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45695
 Company Tracking Number: CA25050ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Group Medicare Supplement
 Project Name/Number: DM/CA25050ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126629661 State: Arkansas
 TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45695
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25050ST State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Michelle Ambach Disposition Date: 05/27/2010
 Date Submitted: 05/18/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: DM Status of Filing in Domicile: Pending
 Project Number: CA25050ST 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. The enclosed stuffer will be used with LA25089ST, et al, previously approved by the Department on 3/31/10 under DOI#45172.

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 your Department on 11/3/09 under State Tracking Number 43646.

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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: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 x 1=\$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	05/18/2010	36611239

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Correspondence Summary

Dispositions

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

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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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Schedule Form	Schedule Item Stuffer	Schedule Item Status Filed	Public Access Yes
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Form Schedule

Lead Form Number: CA25050ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/27/2010 T	CA25050S	Advertising	Stuffer	Initial		45.000	CA25050ST.pdf

Choose Freedom

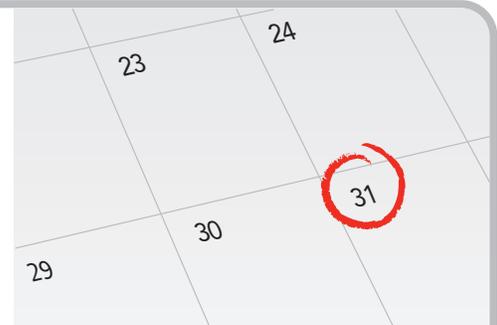
with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. See specialists without referrals. Visit any doctor or hospital that accepts Medicare patients. Travel nationwide with supplemental insurance.

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 plans offer:

- ✓ **Flexibility.** You have a choice of Medicare supplement plans to fit your needs. Each plan lets you choose any doctor who 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 up to thousands in out-of-pocket costs for medical expenses not paid by Medicare.* And your plan can't be cancelled due to changes in your health.
- ✓ **Simplicity.** There are no network restrictions and no referrals to see specialists, so you can get the care you need when you need it.

Now's the time to make a change.

The Annual Enrollment Period is your chance to add, drop or change a Medicare Advantage plan. 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.

Find out more about AARP Medicare Supplement Plans today.



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



Visit [www.aarpmedsup.com]

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

*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) pp. 63, 65.

**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 Helpline 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. AARP Medicare Supplement Plans are 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, plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the federal Medicare program. 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.

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