

SERFF Tracking Number: UHLC-126627226 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45815
Company Tracking Number: SA25161ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Print AD/SA25161ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126627226 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 45815
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: SA25161ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Michelle Ambach Disposition Date: 06/01/2010
Date Submitted: 05/28/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Print AD Status of Filing in Domicile: Pending
Project Number: SA25161ST 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: 06/01/2010 Explanation for Other Group Market Type:
State Status Changed: 06/01/2010
Deemer Date: Created By: Michelle Ambach
Submitted By: Michelle Ambach Corresponding Filing Tracking Number:
Filing Description:
This Invitation to Inquire is a Medicare Supplement Advertisement. The Policy Form Number GRP79171 GPS-1 appears on SA25161ST. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

The following bracketed disclaimer will be used or not used depending on the time of year. The organization name in the first disclaimer will be UnitedHealthcare when populated.

[Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1, <2010>. Please contact [insert Organization name] for details.]

SERFF Tracking Number: UHLC-126627226 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45815
 Company Tracking Number: SA25161ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Group Medicare Supplement
 Project Name/Number: Print AD/SA25161ST

Material ID: <OV3210851_000000> Y0066_100505_092808 (SA25161ST) was submitted to CMS on 05/07/2010, which is in accordance with CMS 5 day file and use guidelines.

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

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	05/28/2010	36881239

SERFF Tracking Number: UHLC-126627226 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45815
Company Tracking Number: SA25161ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Print AD/SA25161ST

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2010	06/01/2010

SERFF Tracking Number: UHLC-126627226 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 45815
Company Tracking Number: SA25161ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Print AD/SA25161ST

Disposition

Disposition Date: 06/01/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126627226 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45815
Company Tracking Number: SA25161ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Print AD/SA25161ST

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	STUFFER	Filed-Closed	Yes

SERFF Tracking Number: UHLC-126627226 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 45815
 Company Tracking Number: SA25161ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Group Medicare Supplement
 Project Name/Number: Print AD/SA25161ST

Form Schedule

Lead Form Number: SA25161ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/01/2010	SA25161S T	Advertising	STUFFER	Initial		45.000	SA25161ST_5-26.pdf

Your Medicare Coverage Options

There are two ways to receive your Medicare benefits. You can receive your benefits directly through Medicare Parts A and B with options for additional insurance such as Part D or Medicare supplement insurance. Or you may be able to choose a Medicare Advantage plan that combines all your benefits in one plan.

Option 1 – Medicare Parts A and B

Medicare (Part A and Part B) is a federal government insurance program. Part A pays for hospital visits. Part B pays for doctor visits. You may add additional insurance coverage such as a stand-alone prescription drug plan (Part D) and/or a Medicare supplement policy – available through private insurance companies like UnitedHealthcare.

Part A

Covers medically necessary care that requires overnight stays in the hospital.



Part B

Covers medically necessary care that does not require overnight stays, such as doctor visits. Most people pay a Medicare Part B premium.



Part D (optional add-on)

A stand-alone prescription drug plan can be added to help with the cost of prescription drugs.



Medicare Supplement Insurance (optional add-on)

These policies cover some of the costs that aren't paid for by Parts A and B.



Option 2 – Medicare Advantage (Part C)

Medicare Advantage plans offer the same coverage as Medicare Parts A and B, plus more benefits and services. You can enroll through a private insurance company like UnitedHealthcare. Medicare pays a fixed fee to the plan for your care. The plan makes payments to doctors and hospitals on your behalf.



Medicare Advantage (Part C)

Helps cover hospitalization and outpatient care, and may include prescription drug coverage and additional benefits. You must continue to pay your Part B premium.



Part D

Prescription drug coverage is included with many Medicare Advantage plans.



Additional Benefits

These are often included at no additional cost. Benefits may include vision services, hearing services and health screening tests.

Note: Part D and Medicare supplement plans are optional, but if you do not enroll in a Part D plan when you first become eligible, you may be subject to the Medicare late-enrollment penalty.¹

See reverse side, then call UnitedHealthcare to learn about the plan choices available in your area.

[Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1, <2010>. Please contact [insert Organization name] for details.]

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.



UnitedHealthcare offers a full range of Medicare health plans.

These plans offer medical, hospital and prescription drug coverage, and can help pay for costs not covered by Medicare Parts A and B.

Option 1: Medicare Advantage plan.

An AARP® MedicareComplete® from SecureHorizons® plan is a Medicare Advantage plan that offers low premiums and includes medical and hospital coverage, as well as other benefits like vision and hearing care. Many AARP MedicareComplete plans include prescription drug coverage (Medicare Part D) at no additional cost.

Option 2: Medicare supplement plan.

Like all Medicare supplement plans, an AARP® Medicare Supplement Insurance Plan helps cover costs Medicare Parts A and B don't cover. There are no network restrictions for physicians or hospital care, and your coverage is nationwide, allowing you to travel worry-free.

Medicare Part D.

The AARP® MedicareRx Plans, insured through UnitedHealthcare, can help pay for your prescription drug costs. There are two ways you can be covered by Part D:

- Enroll in a stand-alone prescription drug plan, or
- Enroll in a Medicare Advantage plan that includes prescription drug coverage.

AARP® | **Medicare Plans**
from **UnitedHealthcare**

¹If you qualify for extra help, you will not have a late-enrollment penalty (LEP). Also, if you have other prescription coverage at least as good as Medicare (also known as creditable coverage), you may not be assessed a LEP.

The family of AARP Medicare Plans includes Part D Prescription Drug Plans, Medicare Supplement Insurance Plans and Medicare Advantage Plans featuring the AARP® brand name. Plans are insured or covered by UnitedHealthcare Insurance Company or an affiliate, a Medicare Advantage Organization with a Medicare contract and a Medicare-approved Part D sponsor.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors. AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

The AARP Medicare Supplement Insurance Plans, AARP MedicareComplete and 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. 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), together UnitedHealthcare. Policy Form No. GRP79171 G-PS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability. Each insurer has sole responsibility for its own products.

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

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

<OV3210851_000000>
Y0066_100505_092808

©2010 United HealthCare Services, Inc.