

SERFF Tracking Number: UHLC-126699116 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46093
 Company Tracking Number: AS2587ST
 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/AS2587ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126699116 State: Arkansas
 TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 46093
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: AS2587ST State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Michelle Ambach Disposition Date: 07/16/2010
 Date Submitted: 06/30/2010 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: AS2587ST 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: 07/16/2010 Explanation for Other Group Market Type:
 State Status Changed: 07/16/2010
 Deemer Date: Created By: Michelle Ambach
 Submitted By: Michelle Ambach Corresponding Filing Tracking Number:
 Filing Description:
 This is an Invitation to Inquire and is a Medicare Supplement Advertisement to be used by Agents and at AARP member events. The Policy Form Number GRP79171 GPS-1 appears on AS2587ST in the Disclaimers/Legals paragraph.

Variable information will be filled with Agent Contact information. The [Call today.] will either be left as Call today or removed for AARP member events where there will be no agent name/phone number. Out of pocket year and spending limits will be updated each year as made available by Medicare. The Fact sheet is meant to be used as a leave behind piece for the agent to use at in-home appointments and meetings. The consumer can take this with them to give them more information or they can contact the agent with questions or to set up an appointment. Disclaimer language is at least 10pt font.

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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
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00X1=\$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	06/30/2010	37657303

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/16/2010	07/16/2010

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Disposition

Disposition Date: 07/16/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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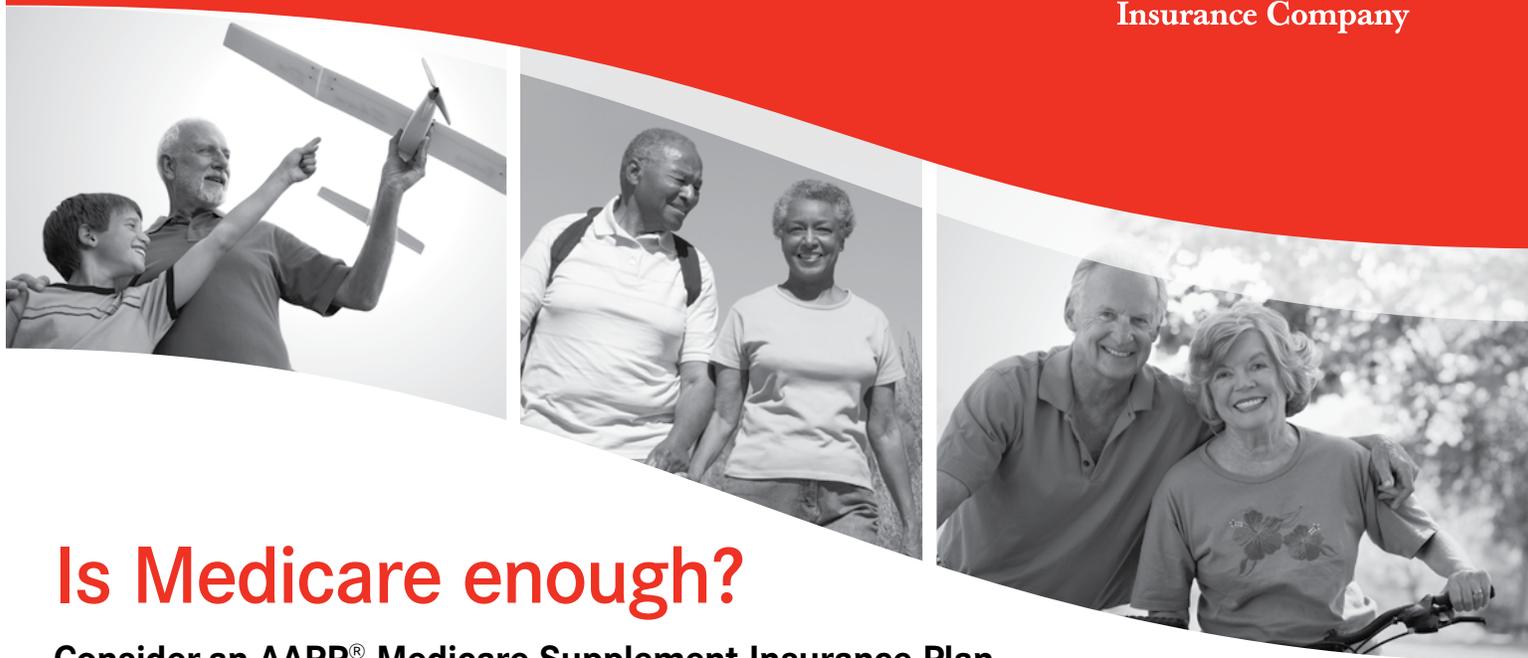
Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Print Ad	Filed	Yes

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Form Schedule

Lead Form Number: AS2587ST

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 07/16/2010	AS2587ST	Advertising	Print Ad	Initial		45.000	AS2587ST.pdf



Is Medicare enough?

Consider an AARP® Medicare Supplement Insurance Plan to help complete your coverage.

You might need more health insurance coverage than Medicare offers. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), feature a variety of plans you can choose from to help fit your needs. Medicare Supplement plans may help pay for your share of coinsurance, copayments and deductibles for the out-of-pocket costs for Medicare-covered services.

Get the information you need to choose an AARP Medicare Supplement Insurance Plan that may meet your needs. [Call today.]

[Agent Name]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[1-XXX-XXX-XXXX]

[Agent Email]

AARP Medicare Supplement Highlights Include:

Cost	Competitive rates that help manage your out-of-pocket costs
Plan Choice	Variety of plans available
Flexibility	Change to another AARP Medicare Supplement Plan at any time, if you qualify
All Medicare Supplement Plans Offer:	
Doctor Choice	Select your own doctors and hospitals, as long as they accept Medicare patients
Access	See specialists without referrals
Convenience	Virtually no claim forms to file
Guaranteed Coverage For Life	As long as you continue to pay your premium when due your plan automatically renews from year to year
Freedom	Insurance that travels with you anywhere in the U.S.

AARP Medicare Supplement Insurance Plans

The following chart lists the different benefits offered by each AARP Medicare Supplement Insurance plan available. Use it to help you decide which plan best meets your needs.

Medicare Supplement Insurance plans offer benefits and features designed to meet a variety of needs. Basic benefits are included in ALL plans:



Inpatient Hospital Care: Covers the Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends.



Medical Costs: Covers the Part B coinsurance (generally 20% of the Medicare-approved amount) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.



Blood: Covers the first 3 pints of blood each year.

Benefits	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Part A (Hospitalization) coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓
Part B (Medical) coinsurance or copayments	✓	✓	✓	✓	50% ¹	75% ¹	Copay ²
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	✓	✓	50%	75%	✓
Hospice Care coinsurance	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care coinsurance			✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	50%	75%	✓
Part B Annual Deductible			✓	✓			
Part B Excess Charges³				✓			
Foreign Travel emergency care			✓	✓			✓
[2010] Out-Of-Pocket spending limit					[\$4,620]	[\$2,310]	

¹ **EXCEPTION:** Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

² **NOTE:** Up to \$20 copay for office visits and up to \$50 copay for ER.

³ **NOTE:** Under Ohio and Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

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 does not recommend health related products, services, insurance and programs. You are strongly encouraged to evaluate your needs.

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 may be available to persons eligible for Medicare by reason of 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.