

SERFF Tracking Number: UHLC-126734454 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46291
Company Tracking Number: BA25094ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: Print Advertising/BA25094ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: UHLC-126734454 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 46291
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25094ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton Disposition Date: 07/23/2010
Date Submitted: 07/22/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Print Advertising
Project Number: BA25094ST
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 07/23/2010

Deemer Date:
Submitted By: Tammy Frederick

Filing Description:

RE: UnitedHealthcare Insurance Company
AARP Medicare Supplement Advertising Material
Print AD
NAIC No: 0707-79413
File No: BA25094ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Group Market Type: Association
Explanation for Other Group Market Type:
State Status Changed: 07/23/2010
Created By: Tammy Frederick
Corresponding Filing Tracking Number:
BA25094ST

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Dear Commissioner:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

This Invitation to Inquire is a Medicare Supplement Advertisement. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

The number, L2553ST, that appears on the bottom of the back panel is simply an instruction code to the print vendor indicating what shell to use. Disclaimers are in at least 10 point type.

We trust the enclosed advertising is in order and look forward to your prompt acknowledgment of this filing. If you have any further questions, you can contact me at 215-902-8444. If you prefer, you may also send a facsimile to me at 215-902-8813 or send an email to Susan_J_Cipollo@uhc.com..

Sincerely,

Susan J. Cipollo
Director, Marketing Compliance

SJC: tmf

LIST OF ENCLOSURES
PRINT ADVERTISING
2010

BA25094ST - PRINT AD

Company and Contact

Filing Contact Information

Susan Cipollo, Director
680 Blair Mill Rd.

Susan_J_Cipollo@uhc.com
215-902-8444 [Phone]

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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: Per component
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	07/22/2010	38212233

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/23/2010	07/23/2010

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Disposition

Disposition Date: 07/23/2010

Implementation Date:

Status: Filed

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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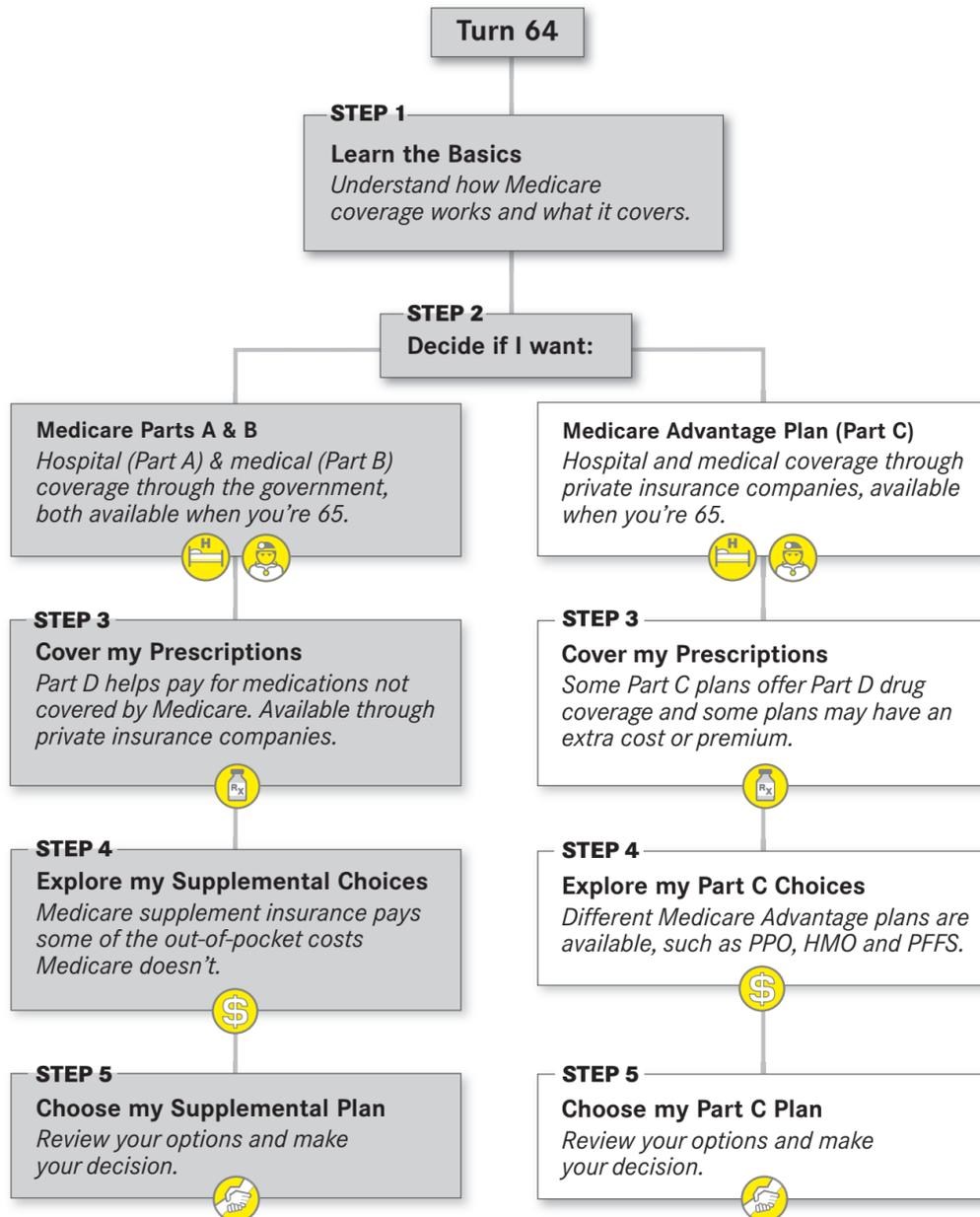
Form Schedule

Lead Form Number: BA25094ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 07/23/2010 T	BA25094S	Advertising	Print Ad	Initial		45.000	BA25094ST.pdf

A LOOK AHEAD.

Here's a step-by-step guide to the **decisions you'll need to make.**



TEN THINGS

to keep in mind over the next year.

- 1 You can get Medicare through Parts A & B, or through Part C (Medicare Advantage)
- 2 Part A (hospital) and Part B (medical) coverage is available from the government and is standardized throughout the U.S.
- 3 Part C plans offer the same benefits of Parts A & B, but through private insurers
- 4 Prescription drug coverage is available separately through Part D, or included in some Part C plans
- 5 You will share the costs of Medicare, which can vary with Parts C & D
- 6 Medicare alone may not cover all your expenses
- 7 Medicare supplement insurance may help pay for some of what Medicare doesn't
- 8 Compare your coverage needs and decide if Medicare alone will be enough
- 9 Understand your Medicare eligibility and enrollment timing as you approach 65
- 10 For any questions, call [1-866-236-9741], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. TTY: 711

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 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, AARP Medicare Supplement 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 for complete 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 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.MedSupEducation.com].

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

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

Here's a **quick guide** to making smart Medicare decisions.

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

Medicare: Just the highlights



YOUR SIMPLE GUIDE to the basics of Medicare.

If you're starting to think about your health insurance options as you approach age 65, it's important to have a clear understanding of the basics. This quick guide provides an overview of what's offered by Medicare and private insurers. You'll also learn how you may get help paying for some of what Medicare doesn't cover.

Take a moment now to get familiar with Medicare. You also may want to keep this handy as you get closer to age 65.

THE PARTS OF MEDICARE

PART A

Medicare Part A is hospital coverage. It helps pay for inpatient care in a hospital or a nursing facility after a qualified hospital stay, as well as some home health care and hospice care. You are responsible for deductibles and co-insurance. Medicare works the same way throughout the U.S. with any provider that accepts Medicare patients.

PART C

Medicare Part C is Medicare Advantage. It's a single plan that's Medicare-approved. Run by private companies, Medicare Advantage plans cover the same services as both Medicare Parts A & B. Plans vary depending on providers, some only allowing you to use in-network doctors and hospitals, while some also include prescription drug coverage at an extra cost. You must first be enrolled in Parts A & B prior to getting Plan C through a private insurer.

PART B

Medicare Part B is medical coverage. It 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.

PART D

Part D is prescription drug coverage. This is a stand-alone plan that may be purchased separately. It helps pay for prescription drugs, including all medically necessary drugs. Medicare-approved private companies offer these plans, with costs and covered drugs varying from plan to plan. Some Part C plans include Part D coverage.

NOT ALL EXPENSES ARE PAID by Medicare.

Part A may leave you with a hospital deductible, and Part B only pays about 80% of covered medical services.

That's where Medicare supplement insurance may help.

These are government-standardized plans that help to pay some of the medical expenses not paid by Medicare Parts A & B. That could save you up to thousands of dollars a year in out-of-pocket costs.* You can choose your own doctors and hospitals that accept Medicare patients, with no network restrictions or referrals.

Standard Medicare supplement plans are available in every state, offering a range of benefits. Plus, if you enroll in a Medicare supplement plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. By law, you can't be turned down for coverage during that time period.

These plans are all available through private insurers and are guaranteed renewable as long as you pay the premiums and you do not misstate one or more material facts when you apply for this plan.

COUNT ON THE ONLY MEDICARE SUPPLEMENT PLANS WITH THE AARP NAME.

AARP has been helping Americans for more than fifty years. Just one way it does that is by creating relationships with respected companies that offer the kinds of services you may need.** The Medicare supplement insurance products from UnitedHealthcare Insurance Company were selected to carry the AARP name because of a shared commitment to meeting the needs of Americans over 50. So, it's no surprise that [2.88 million] AARP members have enrolled.†

ASK YOURSELF SOME IMPORTANT QUESTIONS

Yes	No	Do I want to choose my own doctors and hospitals as long as they accept Medicare patients?
Yes	No	Do I want the freedom to see a specialist without a referral?
Yes	No	Do I want help paying the Medicare Part A hospital deductible?
Yes	No	Do I want help with about 20% or more of Medicare Part B expenses that Medicare doesn't pay?
Yes	No	Do I want a plan that travels with me in the U.S.?

If you answered "yes" to most or all of these questions, Medicare Parts A & B combined with a Medicare supplement insurance plan may be a good way to go.

HOW & WHEN to enroll in Medicare.

REGULAR ENROLLMENT

Generally, you should file an enrollment application with your local Social Security office as early as possible during the seven-month period that starts three months before, and ends three months after, the month of your 65th birthday. Enrollment is automatic if you already get Social Security or Railroad Retirement benefits.

LATE ENROLLMENT

You can also enroll between January 1 and March 31 of any year after you become eligible. You may pay more for late enrollment (a 10% premium penalty for each year you delay).

SPECIAL ENROLLMENT

If you're eligible for Medicare, you or your spouse are working for an employer with 20 or more employees, and you have coverage under your employer's group health plan (GHP), your plan pays first and Medicare becomes the secondary payer.

KNOW WHAT TO EXPECT

To learn more about Medicare eligibility, benefits and costs, visit www.Medicare.gov.

TO FIND OUT MORE ABOUT AARP® MEDICARE SUPPLEMENT INSURANCE

Call [1-866-236-9741] to speak with a Customer Service Representative, or visit [\[www.AARPMedSup.com\]](http://www.AARPMedSup.com).

*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2009. www.MedPac.gov/documents/Jun09DataBookEntireReport.pdf [(8 Mar, 2010)] pp. 63, 65.

**www.AARP.org

†Based on [Dec 2009] internal company data. [www.AARPHealthcare.com/statistics]

