

SERFF Tracking Number: UHLC-126760968 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46433
Company Tracking Number: LA25337ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25337ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126760968 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 46433
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25337ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Authors: Tammy Frederick, Bobbie Walton Disposition Date: 08/26/2010
Date Submitted: 08/09/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING
Project Number: LA25337ST
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/26/2010

Deemer Date:
Submitted By: Tammy Frederick

Filing Description:

RE: UnitedHealthcare Insurance Company
AARP Medicare Supplement Advertising Material Filing
NAIC No: 0707-79413
File No: LA25337ST, et al

Status of Filing in Domicile: Pending
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: 08/26/2010
Created By: Bobbie Walton
Corresponding Filing Tracking Number:
LA25337ST

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

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submitted to the Department.

The number on the bottom right side of each letter is simply an instruction to the print vendor, indication the letterhead to be used. We have confirmed that all type in these components is a minimum of 10-point in size.

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.

Standardized Medicare Supplement/Select certificates were previously approved by the Department on 11/5/09 under St. Tr # 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

680 Blair Mill Rd.

Horsham, PA 19044

Susan_J_Cipollo@uhc.com

215-902-8444 [Phone]

215-902-8813 [FAX]

Filing Company Information

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 Product Name: MEDICARE SUPPLEMENT
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 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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$0.00	08/09/2010	
UnitedHealthcare Insurance Company	\$150.00	08/26/2010	39040285

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/26/2010	08/26/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/26/2010	08/26/2010	Tammy Frederick	08/26/2010	08/26/2010

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Disposition

Disposition Date: 08/26/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/26/2010
Submitted Date 08/26/2010
Respond By Date 09/27/2010

Dear Susan Cipollo,

This will acknowledge receipt of the captioned filing. Please submit the appropriate filing fees.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/26/2010
Submitted Date 08/26/2010

Dear Stephanie Fowler,

Comments:

Response 1

Comments: EFT fees submitted, thank you. Please let me know if there is anything additional you need to help you complete your review of the filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Bobbie Walton, Tammy Frederick

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Form Schedule

Lead Form Number: LA25337ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/26/2010	LA25337ST	Advertising	LETTER	Initial		45.000	LA25337ST.pdf
Filed 08/26/2010	LA25338ST	Advertising	LETTER	Initial		45.000	LA25338ST.pdf

Medicare alone can leave you responsible for about 20% or more of Part B medical expenses. But there is a simple solution.

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

Dear Sample A. Sample,

As you've probably noticed, Medicare doesn't cover all of your health care expenses under Part B. After Medicare pays its share, you may still have to pay about 20% or more of your medical costs.

These out-of-pocket expenses can run up to thousands of dollars.*

There is a way to help prevent this. By purchasing Medicare supplement insurance, you can get help with some of the medical expenses Medicare doesn't pay.

Why choose an AARP® Medicare Supplement Insurance Plan?

Consider this: over [2.8] million** people have chosen AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans that carry the AARP name and are insured by UnitedHealthcare Insurance Company (UnitedHealthcare). UnitedHealthcare offers a range of Medicare supplement plans to choose from. With a range of options, you're likely to find a plan that meets your needs and budget.

Save with additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And you can take 5% off your monthly premiums if two members of your household are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

Assistance when you need it.

Help is just a phone call away. Licensed agents are available to answer questions about your AARP Medicare Supplement Insurance Plan options, Monday to Friday, 7 a.m. – 11 p.m. and Saturday, 9 a.m. – 5 p.m. Eastern Time.

(continued on back)

The only Medicare supplement plans endorsed by AARP

Helps pay some expenses Medicare alone doesn't pay

Your choice of doctors and hospitals that accept Medicare patients

No referrals for specialists

Virtually no claim forms

Your plan travels with you in the U.S.

A variety of plan choices

For more information, call toll-free

[1-866-412-5259]

* Medicare Payment Advisory Commission (MedPAC).
A Data Book: Healthcare Spending and the Medicare Program, [June 2009,
www.medpac.gov/documents/Jun09DataBookEntirereport.pdf, pages 63, 65].

** Based on [December 2009] internal company data.
www.aarphealthcare.com/Marketing/UHG/Statistics.aspx

† Based on [January 2010] internal company statistics.

(continued from front)

Now is a good time to look at your insurance.

There's no time like the present to evaluate your health insurance options. Does your current plan meet your needs? Would another plan suit you better? A Medicare supplement plan could help you pay for the about 20% or more of medical costs that Medicare Part B doesn't pay.

The sooner you apply, the sooner your plan can become effective.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. You don't need to be a member to call, but you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. **To get started, simply complete the enclosed application, visit www.aarphealthcare.com/learn, or call toll-free [1-866-412-5259] (TTY: 711).**

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

Enclosed is everything you need to help you choose your AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

Follow these steps to get started:

1. Review the enclosed Medicare supplement information to understand how this insurance works, as well as ways it can help you reduce out-of-pocket costs.
2. Now look for the enclosed Rate Page. Keep this handy while you look at the enclosed plan booklet.
3. Compare plans that sound like a good fit for your needs. Then look at the prices on the Rate Page to decide what fits best with your budget.
4. Complete your Enrollment Application and mail it. Or call with any questions. If you're not an AARP member, you'll need to fill out the enclosed AARP Membership Application.

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.

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.

Please see the enclosed materials 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.aarphealthcare.com/learn.

**Why pay for out-of-pocket
medical costs that
Medicare doesn't pay?**

[Sample A. Sample
123 Main Street
Suite 1234
Anytown US 12345-6789]

Dear [Sample A. Sample],

Recently, you may have received some information about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). As you may recall, Medicare alone doesn't pay for everything. A Medicare supplement plan can help with some of the out-of-pocket costs. Isn't that worth looking into?

Medicare only covers about 80% of Part B expenses.

About 20% or more is up to you, and out-of-pocket costs can add up to thousands of dollars.* But a Medicare supplement plan can help you pay for some of the costs not paid by Medicare Part B.

Why pay for something you don't have to?

Join the over [2.8 million]** people who purchased an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plan that carries the AARP name and is insured by UnitedHealthcare Insurance Company. UnitedHealthcare offers a range of Medicare supplement plans to choose from, so you're likely to find coverage that meets your needs and budget.

Now is a good time to look at your insurance.

There's no time like the present to evaluate your health insurance options. Does your current plan meet your needs? Would another plan suit you better? A Medicare supplement plan could help you pay for the about 20% or more of medical costs that Medicare Part B doesn't pay.

Have questions?

Help is a phone call away. You can discuss your AARP Medicare Supplement Insurance Plan options with a licensed agent, Monday to Friday, 7 a.m. – 11 p.m. and Saturday, 9 a.m. – 5 p.m. Eastern Time.

(continued on back)

**The only Medicare
supplement plans
endorsed by AARP**

**Helps pay some
expenses Medicare
alone doesn't pay**

**Your choice of doctors
and hospitals that
accept Medicare
patients**

**No referrals for
specialists**

**Virtually no claim
forms**

**Your plan travels
with you in the U.S.**

**A variety of plan
choices**

**For more information,
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For your convenience, enclosed you'll find an application form and plan details, including rates and information on eligibility, exclusions, and more. If you have any questions about AARP Medicare Supplement Plans, answers are just a phone call away. You don't need to be a member to call, but you do need to be a member to enroll. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.

Apply now for an AARP Medicare Supplement Insurance Plan to get your earliest effective date. **To get started, simply complete the enclosed application, visit www.aarphealthcare.com/learn, or call toll-free [1-866-412-5259] (TTY: 711).**

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Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

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