

SERFF Tracking Number: UHLC-126766157 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46476
Company Tracking Number: GU25013AR
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/GU25013AR

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126766157 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 46476
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: GU25013AR State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Bobbie Walton Disposition Date: 08/26/2010
Date Submitted: 08/12/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING Status of Filing in Domicile: Pending
Project Number: GU25013AR 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: 08/26/2010 Explanation for Other Group Market Type:
State Status Changed: 08/26/2010
Deemer Date: Created By: Bobbie Walton
Submitted By: Bobbie Walton Corresponding Filing Tracking Number:
GU25013AR

Filing Description:

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 Advertisements. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

When a person requests additional information, they will receive information about the exclusions and limitations in the

<i>SERFF Tracking Number:</i>	<i>UHLC-126766157</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>46476</i>
<i>Company Tracking Number:</i>	<i>GU25013AR</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/GU25013AR</i>		

wrap/guide and the other legal documents, including the rate pages.

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.

Rate Pages at the appendix of the presentation have been filed and approved, MRP001 and MRP003, approved on 11/13/09, under St. Tr. # 43696.

Disclaimers are at least 10 pt.

Variable copy is as follows:

Slide 1 - Agent name and phone number will be added. Year and dates will be changed so the presentation can be used in subsequent years.

Slide 5 - Medicare deductible amounts may change each year.

Slide 6 - Medicare deductible amounts may change each year.

Slide 11 - Medicare deductible amounts may change each year.

Slide 12 - Medicare deductible amounts may change each year.

Slide 23- Agent name and phone number will be added.

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

UnitedHealthcare Insurance Company
185 Asylum Street
Hartford, CT 06103
(860) 702-5000 ext. [Phone]

CoCode: 79413
Group Code: 707
Group Name:
FEIN Number: 36-2739571

State of Domicile: Connecticut
Company Type: Life and Health
State ID Number:

Filing Fees

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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 PER COMPONENT - 1 COMPONENT = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	08/12/2010	38735247

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 08/26/2010

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
	SALES PRESENTATION	Filed	Yes

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Form Schedule

Lead Form Number: GU25013AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/26/2010 R	GU25013A	Advertising	SALES PRESENTATION	Initial		45.000	GU25013AR. pdf

WELCOME!

My name is

I am a licensed insurance agent
contracted with UnitedHealthcare and not an employee or agent of AARP

 Call me at

<2010>

This information is for Arkansas

Goals For Today

Today we will:

- Provide general information about Medicare and Medicare supplement insurance
- Talk about AARP® and UnitedHealthcare Insurance Company (UnitedHealthcare) and how their relationship works
- Discuss features of AARP® Medicare Supplement Insurance Plans that might interest you
- Explore which plan might be best for you
- Help you apply if you're ready

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

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

What is Medicare?

A federal health insurance program

- Started by Congress in 1965
- Part of the Social Security Act
- Administered by a government agency called the Centers for Medicare and Medicaid Services (CMS)

You are eligible if:

- You are age 65 and over, or under age 65 with certain disabilities
- You are a U.S. citizen or permanent resident (or married to one) who has paid Social Security taxes for at least 10 years

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Insurance Company

What Medicare Covers

Medicare may cover a part of the following costs:



Part A:

Hospital insurance helps cover:

- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing facility care
- Home health care
- Hospice care
- Inpatient blood



Part B:

Medical insurance helps cover:

- Physician services
- Outpatient hospital services
- Ambulance
- Outpatient mental health
- Outpatient blood
- Durable medical equipment (wheelchairs, oxygen, etc.)*
- Outpatient physical, occupational and speech-language therapy

*Services and supplies must be medically necessary.



Medicare Supplement Plans
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Insurance Company



Part A:

Hospital and Skilled Nursing Insurance

Service	Medicare Pays	Your Cost Share [2010]
Hospitalization Deductibles	Days 1-60 – All but \$[1,100]	\$[1,100]
	Days 61-90 All but \$[275] per day	\$[275] per day
	Days 91-150 <i>(Lifetime Reserve Days)</i> All but \$[550] per day	\$[550] per day
	Nothing beyond 150 days <i>(After using Lifetime Reserve Days)</i>	All costs for the remainder of the hospital stay
	First 3 pints of blood – \$0	100%
Skilled Nursing Facility Care	Days 1-20 100% of approved amount	Nothing
	Days 21-100 All but \$[137.50] per day	\$[137.50] per day
	Days 100+ – No benefit	All costs for the remainder of your stay

A Medicare supplement plan can help cover some or all of these costs.

Usually Increases Each Year



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



Part B:

Medical Insurance

Service	Medicare Pays	Your Cost Share [2010]
Medical Expenses	80% of the approved amount	20% of the approved amount
Outpatient Hospital Expenses		
Hospital Expenses		\$[155] deductible per calendar year

A Medicare supplement plan can help cover some or all of these costs.

← May Increase Each Year

You must continue to pay your Medicare Part B premium.

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

What's Not Covered?

- Medicare wasn't designed to cover everything
- With Medicare Parts A and B, you must pay deductibles and co-insurance charges out of your own pocket
- Original Medicare does not offer coverage for prescription drugs in most cases
 - You can enroll in a Medicare Prescription Drug Plan (Part D)

With a Medicare supplement plan, you can receive help paying some or all of the costs not paid by Original Medicare, year after year.

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insured by **UnitedHealthcare**
Insurance Company

What is a Medicare Supplement Plan?

- Private health insurance designed to supplement Original Medicare
- Plans are named for letters of the alphabet (A, B, C, D, F, G, K, L, M and N) and benefit levels vary by plan
- Plans help pay some of the health care costs Medicare doesn't cover, like co-insurance, co-payments and deductibles
- Plans offer the freedom to go to any hospital or physician that accepts Medicare patients
- Plans are managed according to federal and state laws

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

Who is Eligible to Buy a Medicare Supplement Plan?

You are eligible if you are:

- Enrolled in Medicare Parts A and B at the time your coverage begins
- A resident of the state in which you are applying for coverage
- Age 65 or older (or under age 65 with certain disabilities in some states)

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Insurance Company

Why Choose a Medicare Supplement Plan?

- Helps you manage out-of-pocket costs
- You have the freedom to choose any doctor who accepts Medicare patients
- Virtually no claim forms for you to file
- Coverage goes with you when you move or travel anywhere in the U.S.*
- You have foreign travel coverage for emergency services (with some plans)
- A 30-day “free look” period for you to decide if you want to keep the plan

*Moving may require a plan change if you have a Medicare Select plan.

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Medicare Supplement Plans

Medicare Supplement Plans After 6/1/2010	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Co-insurance and Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	-	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Co-pay ¹
Medicare Part B Deductible	-	-	✓	-	✓	-	-	-	-	-
Medicare Part B Excess Charges	-	-	-	-	✓	✓	-	-	-	-
Blood (First Three Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Foreign Travel Emergency (up to plan limit)²	-	-	✓	✓	✓	✓	-	-	✓	✓
Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Preventive Care Part B Co-insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Co-insurance	-	-	✓	✓	✓	✓	50%	75%	✓	✓
[2010] out-of-pocket limit (plans K and L only)³							\$[4,620]	\$[2,310]		

*Plan F also offers a high-deductible plan.

¹ Plan pays Part B co-insurance or co-payment except for an insured co-pay of up to \$20 for each doctor's office visit and up to \$50 for each emergency room visit (emergency room co-pay waived if admitted as inpatient).

² Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year).

³ The plan pays 100 percent of covered services for the rest of the calendar year once beneficiaries have paid the out-of-pocket annual limit and annual Part B deductible (\$[155] in [2010]).



Medicare Supplement Plans
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How Does it Work?

Example: Alice was hospitalized for several days and was then released to skilled nursing care for 22 days. She also had a few follow-up doctor appointments. Let's look at what her out-of-pocket expenses could look like:

Description of Service	Medicare Only	Medicare Supplement Plan F
Part A deductible for hospital stay	\$[1,100]	\$0
Part A co-insurance for two days in a skilled nursing facility Days 1-20 are covered by Medicare. Days 21 and 22 would not be covered by Medicare. (2 days @ \$[137.50]/day)	\$ [275]	\$0
Part B deductible (assumes Alice has not satisfied her Part B deductible for the year)	\$ [155]	\$0
Part B co-insurance for two doctor visits (20% of the Medicare-approved amount)	\$ [32]	\$0
Part B extra charges for same two doctor visits (costs amount to 15% above the Medicare-approved amount)	\$ [24]	\$0
Total Alice would pay for this medical event	\$[1,586]	\$0

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Why Choose an AARP Medicare Supplement Plan?

- The only Medicare supplement plans that carry the AARP name
- Competitive pricing
- Trusted by more than 2.8 million seniors*
- Backed by the experience and expertise of UnitedHealthcare
- You benefit from exclusive member services - at no additional cost to you
- Once enrolled, knowledgeable Customer Service Representatives are available to assist you
- The only Medicare supplement plans available in all states

To enroll, you or a member of your household must be an AARP member. You can become a member at the same time you enroll in a plan.

*<http://www.aarphealthcare.com/statistics>

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Insurance Company

AARP and UnitedHealthcare

Committed to improving quality of life through innovative programs.

AARP

- A nonprofit organization focused on making positive social change and delivering value to members
- Provides members with access to a wide range of products and services, including health and wellness

UnitedHealthcare

- A health and well-being company dedicated to improving health care for all Americans
- Provides a wide range of Medicare services and supplemental programs on a national basis
- Strong, stable company (rated “A” by A.M. Best)*

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

*A.M. Best affirmed UHG’s financial strength rating of A and maintained a stable outlook on June 15, 2009. (www.ambest.com)
AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

AARP[®] | Medicare Supplement Plans
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AARP Medicare Supplement Plan Information

Arkansas Highlights:

- AARP Medicare Supplement Insurance Plans A, B, C, F, K, L and N are available in Arkansas if you are age 65 and older
- AARP Medicare Select Plans C and F are also available in certain areas of the state
- Plans are competitively priced
- Discounts available: multi-insured discounts and discounts for automatic payments
- Exclusive member services provide you with value-added programs and discounts, including SilverSneakers® Fitness Program at no extra cost*

*These are additional insured member services apart from the AARP Medicare Supplement Plan benefits. They are not insurance programs and may be discontinued at any time.

AARP | Medicare Supplement Plans
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Insurance Company

How Much Will Your Monthly Premium Be?

You will pay one of two rates: Standard or Level 2. The following will determine the rate you will pay:

- The plan you select
- How much time has passed since your Medicare Part B effective date
- Your use (or non-use) of tobacco products (Excludes Open Enrollment or Guaranteed Issue)
- Your answers to medical questions, if applicable

Rate Information

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

Exclusive Value-Added Services*



24-hour Nurse HealthLine

Get your health issues assessed. Make informed decisions on how to get proper care. Speak directly with registered nurses, toll-free, 24 hours a day.



Vision discounts

Save on eye exams, eyeglasses and contact lenses.



Pharmacy savings

Get discounts on your prescription drugs, over-the-counter products and medical supplies (Discounts do not take the place of Part D).



SilverSneakers® Fitness Program

Live healthier with free access to fitness centers and classes. Get a free gym membership at participating locations with amenities like exercise equipment and fitness classes included.

*These are additional insured member services apart from the AARP Medicare Supplement Plan benefits. They are not insurance programs and may be discontinued at any time.

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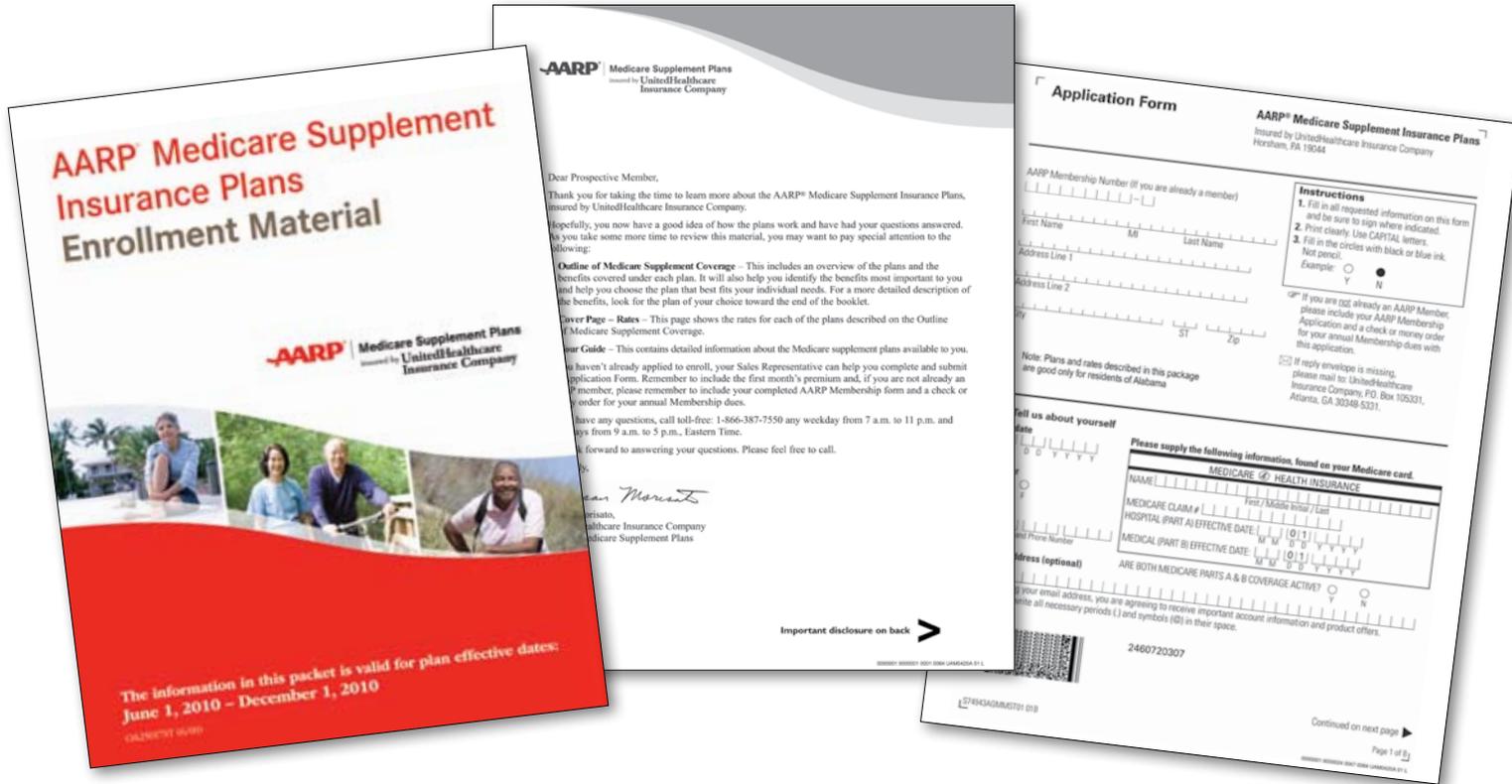
What's Next?

Let's meet and...

- Discuss your options
- Decide which plan is right for you
- Complete and submit your application

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

Enrollment Materials

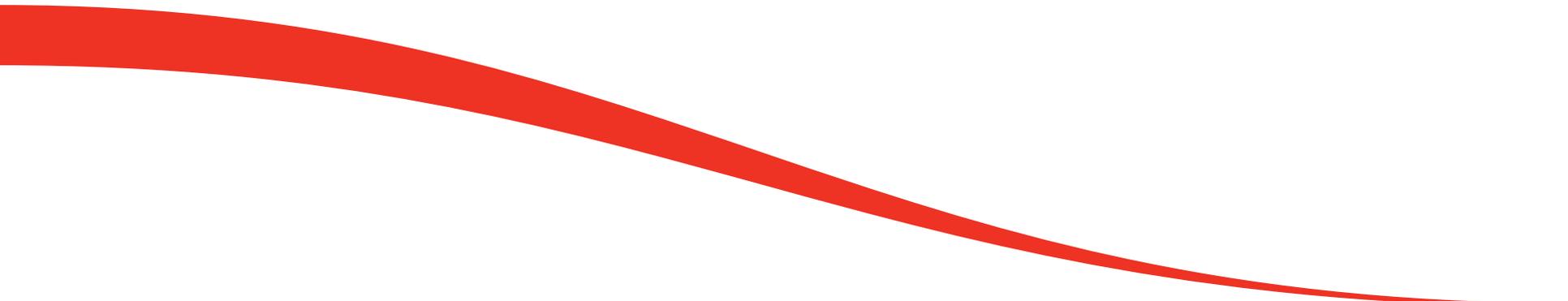


Once You Become an Insured Member, You Will Receive:

- Your insured member identification card
- A Welcome Kit, including your certificate of insurance and coverage details
- Ongoing educational materials about how to make the most of your health plan benefits
- Help and answers to any questions you may have from courteous Customer Service Representatives (who are licensed insurance agents)

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Insurance Company

QUESTIONS and answers.



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

Tell Your Family and Friends

Are there others you know who may benefit from my services?



“Referrals from family and friends are the greatest compliments I can receive.”

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

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Thank You

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Additional Information

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.

Your agent can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

The Silver Sneakers program is made available as a value added service to AARP members insured by UnitedHealthcare. Neither AARP nor UnitedHealthcare endorse or are responsible for the services or information provided by this program. Consult a health care professional before beginning any exercise program. **The AARP Prescription Discount Program, provided by Walgreens,** offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens 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. The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time. All decisions about prescription medications are between you and your doctor or other health care provider. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc used under license. **OptumHealth is the provider of Nurse HealthLine.** OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. All decisions about medications, vision care and health and wellness care are between you and your health care provider.



Medicare Supplement Plans
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Cover Page - Rates for Arkansas

Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Plan A	Plan B	Plan C	Select C ¹	Plan F	Select F ¹	Plan K	Plan L	Plan N
Standard Rates								
\$92.50	\$135.50	\$159.00	\$112.00	\$159.75	\$113.00	\$71.25	\$101.75	\$117.00
Standard Rates for Tobacco Users								
\$101.75	\$149.05	\$174.90	\$123.20	\$175.72	\$124.30	\$78.37	\$111.92	\$128.70
Level 2 Rates for individuals who have one or more of the medical conditions on the application.²								
\$138.75	\$203.25	\$238.50	\$168.00	\$239.62	\$169.50	106.87	\$152.62	\$175.50
Level 2 Rates for tobacco users who have one or more of the medical conditions on the application.²								
\$152.62	\$223.57	\$262.35	\$184.80	\$263.58	\$186.45	\$117.55	\$167.88	\$193.05

1 You must use a network hospital with Select Plans C and F.

2 Refer to Section 6 of the application.