

SERFF Tracking Number: UHLC-126787748 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46621  
Company Tracking Number: LA25303ST  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: Group Medicare Supplement  
Project Name/Number: Print Advertising/LA25303ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126787748 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 46621

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: LA25303ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Tammy Frederick

Disposition Date: 08/31/2010

Date Submitted: 08/26/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Print Advertising

Project Number: LA25303ST

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/31/2010

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: 08/31/2010

Created By: Tammy Frederick

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tammy Frederick

Filing Description:

RE: UnitedHealthcare Insurance Company

AARP Medicare Supplement Advertising Material

Line-Medicare Supplement Group Health

NAIC No: 0707-79413

File No: LA25303ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

Dear Commissioner:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group

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health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These Medicare Supplement Advertisements are Invitations to Inquire. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertising.

We trust the enclosed forms are 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 Fax: 215-902-8813 or send an email to Susan\_J\_Cipollo@uhc.com.

Sincerely,

Susan J. Cipollo  
Director, Marketing Compliance

SJC:tmf  
Enclosures

LIST OF ENCLOSURES  
MEDICARE SUPPLEMENT  
ADVERTISEMENT  
2010

LA25303ST - LETTER  
BA25092ST - BROCHURE  
OA25072ST - OUTSIDE ENVELOPE

## 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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 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  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: 50.00 per component, 3 components  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	08/26/2010	39036388

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/31/2010	08/31/2010

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## **Disposition**

Disposition Date: 08/31/2010

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	Brochure	Filed	Yes
Form	Outside Envelope	Filed	Yes

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## Form Schedule

Lead Form Number: LA25303ST

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/31/2010	LA25303ST	Advertising Letter	Initial		45.000	LA25303ST.pdf
Filed 08/31/2010 T	BA25092S	Advertising Brochure	Initial		45.000	BA25092ST.pdf
Filed 08/31/2010 T	OA25072S	Advertising Outside Envelope	Initial		45.000	OA25072ST.pdf

# Congratulations

on becoming an AARP member!



**Medicare Supplement Plans**

insured by **UnitedHealthcare  
Insurance Company**

AARP Medicare Supplement Insurance Plans insured by  
UnitedHealthcare Insurance Company  
P.O. Box 1017  
Montgomeryville, PA 18936-1017

[Sample A. Sample]  
[123 Any Street]  
[Apt. 1A]  
[Anytown, USA 12345-1234]

## Now get ready to enjoy competitive plan rates available FOR MEMBERS ONLY!

Dear Sample A. Sample,

Now that you're an AARP member, you can take advantage of an entire world of special offers and discounts available only to AARP members.

One of the most important discoveries you'll make is the opportunity to apply for an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents). Only AARP members can apply for these plans, which are the only Medicare supplement plans to carry the AARP name.

Medicare supplement coverage is important because it helps pay some of the out-of-pocket costs that Medicare does not pay.

### **The benefits of a Medicare supplement plan, at competitive rates – available only to AARP members like you!**

We at UnitedHealthcare Insurance Company know you're concerned about the rising costs of health insurance. So AARP Medicare Supplement Plans offer you competitive rates. Medicare supplement plans may reduce your out-of-pocket expenses and lower the chances that you'll need to dip into your retirement savings to cover your health care costs.

There are a variety of AARP Medicare Supplement Plans to choose from in your state. And like all Medicare supplement plans, they also give you the freedom to see your own doctor or specialist who accepts Medicare patients without any networks or referrals.

### **Learn more about this exciting members-only opportunity. Call [1-8XX-XXX-XXXX] (711 to TTY) today!**

Now that you're an AARP member, it's time to maximize your membership! Call [1-8XX-XXX-XXXX] (711 for TTY) today to learn more about the competitive rates available to you as an AARP member.

Sincerely,

Susan Morisato  
President, Ovarions Insurance Solutions  
UnitedHealthcare Insurance Company

P.S. Congratulations again on becoming an AARP member! Call [1-8XX-XXX-XXXX] today to learn about the competitive rates on AARP Medicare Supplement Plans – available FOR MEMBERS ONLY!

LA25303ST 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.

The coverage you need...  
Competitive rates...  
The AARP name...

Now that you're an AARP member, you're about to discover all the many advantages that AARP membership can provide.

One such opportunity is the AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company.

**A Medicare supplement plan gives you:**

- **Valuable insurance that helps pay some of the out-of-pocket costs Medicare does not pay.** You can choose from the plans available in your state, including: Plan A, a basic and competitively priced option; Plan C, which includes coverage for skilled nursing facility co-payments; and Plan F, the most comprehensive plan that covers the same things as Plan C plus the difference between doctors' charges and what Medicare approves.<sup>1</sup>
- **The freedom to choose your own doctor.** Go to any doctor, specialist or hospital that accepts Medicare patients.

- **Guaranteed coverage for life.** As long as you continue to pay your premium when due and you answered the required questions on your application truthfully and completely. Rates are subject to change. Any change will apply to all members of the same class insured under your plan who reside in your state.

**PLUS, with an AARP Medicare Supplement Plan (available only to AARP members like you), you'll also get:**

- **Competitive rates.** These rates are only available to AARP members. Call now and see how they compare.
- **The reassurance of the AARP name.** Founded in 1958, AARP is a nonprofit, nonpartisan membership organization that helps people 50 and over improve the quality of their lives.

Maximize your AARP membership today!

**Call [1-8XX-XXX-XXXX]**  
to learn more about AARP Medicare Supplement Plans!

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.

<sup>1</sup>Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, excess charge is not to exceed any charge limitation established by the Medicare program or state law. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

# Do I really need Medicare supplement insurance?

You may find that the coverage provided by Medicare Parts A and B is not enough. In fact, Medicare Part A has a deductible of more than \$1,000, and Medicare only covers about 80% of your Part B medical expenses. That means you could end up spending up to thousands of dollars out of your pocket to cover your medical costs.\*

A Medicare supplement plan helps pay for some or all of the costs not paid by Medicare, helping you to lower your out-of-pocket costs and help avoid tapping into your retirement savings.



Learn more about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

**Competitive rates available  
FOR MEMBERS ONLY!  
Call [1-8XX-XXX-XXXX] today.**

\*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2009. <http://www.medpac.gov/documents/Jun09DataBookEntireReport.pdf> (8 Mar, 2010) p. 63,65.

BA25092ST



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

## Just look what the AARP name can mean to you!

Founded in 1958, AARP is a nonprofit, nonpartisan membership organization that helps people 50 and over improve the quality of their lives. This includes providing access to health insurance plans that carry the AARP name.

AARP Medicare Supplement Plans are the only Medicare supplement plans to carry the AARP name. This is an important point, because the AARP name on your Medicare supplement plan means that you'll get:

- Access to competitively priced Medicare supplement insurance plans – available only to AARP members.
- The customer service and commitment to excellence you'd expect to be associated with the AARP name.

**Learn more about this valuable AARP member opportunity now available to YOU!**

**Call [1-8XX-XXX-XXXX]**

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AARP® Medicare Supplement Insurance Plans  
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P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

PRSRT STD  
U.S. POSTAGE  
**PAID**  
UNITEDHEALTHCARE

Exciting opportunity for new AARP members:

window die-cut  
DO NOT PRINT

Competitive rates available  
**FOR MEMBERS ONLY.**

OA25072ST