

SERFF Tracking Number: UHLC-126940858 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47500  
Company Tracking Number: SA25213STGRS  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: Group Medicare Supplement  
Project Name/Number: Advertising/SA25213STGRS

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126940858 State: Arkansas  
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 47500  
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: SA25213STGRS State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton Disposition Date: 01/05/2011  
Date Submitted: 12/09/2010 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Advertising Status of Filing in Domicile: Not Filed  
Project Number: SA25213STGRS 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  
Group Market Type: Association Overall Rate Impact:  
Filing Status Changed: 01/05/2011  
State Status Changed: 01/05/2011 Deemer Date:  
Created By: Tammy Frederick Submitted By: Bobbie Walton  
Corresponding Filing Tracking Number: SA25213STGRS  
Filing Description:  
RE: UnitedHealthcare Insurance Company  
AARP Medicare Supplement Advertising Material  
Print Advertising  
NAIC No: 0707-79413  
File No: SA25213STGRS  
Invitation to Inquire Method for Dissemination - Direct Mail Policy Form NO. GRP 79171

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.

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 Variable copy is the phone number and Variable bracketed text will be used only in situations where an Invitation to Contract is requested. Disclaimers are at least 10 pt.

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.

LIST OF ENCLOSURES  
MEDICARE SUPPLEMENT  
Print Advertising  
2010

SA25213STGRS Advertisement

## 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:

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## Filing Fees

SERFF Tracking Number: UHLC-126940858 State: Arkansas  
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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	12/09/2010	42790926

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2011	01/05/2011

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## **Disposition**

Disposition Date: 01/05/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Print Ad	Filed	Yes

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## Form Schedule

**Lead Form Number: SA25213STGRS**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/05/2011	SA25213S TGRS	Advertising	Print Ad	Initial		45.000	SA25213STG RS.pdf

# Understanding Medicare supplement insurance



**AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company give you the information you need to make the right choices about your health care coverage.**

## Let's begin with the basics.

Original Medicare is health insurance created by the Federal government for individuals age 65 and over, and individuals under 65 with certain disabilities. Original Medicare is made up of two parts: Part A (this includes hospital costs) and Part B (medical costs). These two parts cover your basic services.

**Medicare Part A** helps cover inpatient hospital care, skilled nursing facility stays (this means nursing care provided only by licensed nurses) and hospice care.

**Medicare Part B** helps cover doctor visits and outpatient care. It may also provide for some other medical services not covered by Part A. Some examples are physical and occupational therapists (if you are in need of specific therapies to promote everyday wellness).

Medicare Part B usually only covers about 80% of Part B medical expenses. Anything outside of that will result in out-of-pocket costs to you. This means Medicare by itself has certain limits to what it will pay for, which is why it may be wise to consider supplemental insurance to cover some of those gaps.

## How Medicare supplement insurance fits in with Parts A and B



**Medicare Part A**  
Hospital



**Medicare Part B**  
Medical



**Medicare supplement**

Medicare supplement insurance will help to cover medical expenses not paid by Parts A and B.



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

**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.**

## Medicare supplement insurance offers additional coverage you may need.

Medicare supplement insurance is also referred to as “Medigap.” It helps to pay your share of the costs of Medicare-covered services. Depending on the plan chosen, it can help protect you from having to pay certain expenses like co-insurance, co-payments and deductibles. Medicare supplement insurance also offers flexibility and easy access to your choice of doctors and specialists that accept Medicare patients, if you should need them.

### Here are some additional facts about Medicare supplement insurance:

- Policies are sold by private companies
- The management of plans follow state laws
- Having no networks gives you the freedom to go to any hospital or physician that accepts Medicare patients, even when you move or travel within the United States
- Foreign travel coverage is included for emergency services\* (with many plans)
- UnitedHealthcare Insurance Company offers up to 7 plans in most states (plans vary in MN, MA and WI). Benefit levels vary by plan

## What you should know about prescription drug plans (also known as Part D).



Medicare supplement insurance policies cannot offer coverage for prescription drugs. This is by law. Prescription drug plans are available to you separately through private insurance companies contracted by Medicare. You're not automatically enrolled in Part D. So you may want to purchase this in addition to a Medicare supplement insurance plan.

### Choose the coverage to meet your needs.

Remember, it is your choice whether you wish to purchase a Medicare supplement insurance plan. Many people simply have Original Medicare alone, which includes Part A and Part B (described on reverse). If you want more coverage than this, a Medicare supplement insurance plan may be just what you're looking for.

**Simply call the phone number below for assistance in making the right choices to fit your needs.**

## Want to know more? Call now!

Just call toll-free at [1.800.392.7537] with questions or for more information.

**[This information is just one way to explain your options – keep checking your mail for more to come!]**

\*Care needed immediately because of an injury or an illness of sudden and unexpected onset.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are strongly encouraged to evaluate your needs and compare products.

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.