

SERFF Tracking Number: UHLC-127026854 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 47951
Company Tracking Number: CA25040ST (2/11)
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/CA25040ST (2/11)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127026854 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 47951

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25040ST (2/11) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 02/10/2011

Disposition Date: 03/01/2011 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Project Number: CA25040ST (2/11)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: CA25040ST (2/11)

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. The enclosed advertising is replacing material previously approved on 04/28/2010 under the Department's File Number: 45484. Only minor changes were made to these previously approved components and we have included red line versions for your review. The material included within this filing is an Invitation to Inquire.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Tammy Frederick

Please note that the Business Reply Card, MS2516ST, attached to CA25040ST (2/11) was previously approved on 04/28/2010 under the Department's File Number: 45484 and is attached for positioning only (FPO).

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/01/2011	03/01/2011

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Disposition

Disposition Date: 03/01/2011

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	No

An AARP Medicare Supplement Insurance Plan could be the right choice for you.

You may find that the coverage provided by Medicare Parts A and B isn't enough. In fact, Medicare Part A has a deductible of [\$1,132] per benefit period for a single night inpatient hospital stay. And Medicare generally covers about 80% of your Part B medical expenses, which could leave you with up to thousands of dollars in out-of-pocket costs.¹ An AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York, for New York residents), could help protect you against some of these costs — and it features competitive monthly premiums.



An AARP Medicare Supplement Plan may be able to help.

Medicare Supplement Plans offer standardized benefits you can rely on. Get the only one that carries the AARP name.

Like all standardized plans, AARP Medicare Supplement Insurance Plans offer:

- Coverage for some or all of the out-of-pocket expenses not paid for by Medicare
- The freedom to choose your own doctor, specialist and hospital that accepts Medicare patients
- Benefits to help with co-payments and deductibles when you see a doctor or go to the hospital so you can better predict your out-of-pocket expenses

Plus, AARP Medicare Supplement Insurance Plans offer competitive pricing to fit your budget.

Some plans to note:

- **Plan A**, the most basic and competitively priced option
- **Plan C**, which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments
- **Plan F**, a plan which has the benefits of Plan C and covers the difference between doctors' charges and what Medicare approves²

These plans carry a nationally recognized name.

It's nice to know that you can choose a plan that carries the AARP name. Find out if one of them is right for you.

Medicare alone may not be enough.

**Choose an AARP Medicare Supplement Insurance Plan.
To find out more, call today.**

1-[XXX-XXX-XXXX]
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST



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 purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are 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.

¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2010 <<http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf>> (4 Oct, 2010) p. 16.

² 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, charges not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.



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



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE
INSURANCE COMPANY**

P.O. BOX 25601
LEHIGH VALLEY, PA 18003-9905

