

SERFF Tracking Number: UHLC-127068282 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48176  
Company Tracking Number: LA25572ST  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: Group Medicare Supplement  
Project Name/Number: Advertising/LA25572ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-127068282 State: Arkansas  
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48176  
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25572ST State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton Disposition Date: 03/09/2011  
Date Submitted: 03/08/2011 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: LA25572ST 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: 03/09/2011  
State Status Changed: 03/09/2011 Deemer Date:  
Created By: Tammy Frederick Submitted By: Tammy Frederick  
Corresponding Filing Tracking Number: LA25572ST

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.

The attached Medicare Supplement Advertisements are Invitations to Inquire. Final production of CA25117ST will have the component number on the bottom left hand corner of the advertisement.



SERFF Tracking Number: UHLC-127068282 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48176  
Company Tracking Number: LA25572ST  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: Group Medicare Supplement  
Project Name/Number: Advertising/LA25572ST

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/09/2011	03/09/2011

*SERFF Tracking Number:* UHLC-127068282      *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company      *State Tracking Number:* 48176  
*Company Tracking Number:* LA25572ST  
*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* Group Medicare Supplement  
*Project Name/Number:* Advertising/LA25572ST

## **Disposition**

Disposition Date: 03/09/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127068282 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48176  
 Company Tracking Number: LA25572ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: Group Medicare Supplement  
 Project Name/Number: Advertising/LA25572ST

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Self mailer	Filed	Yes

SERFF Tracking Number: UHLC-127068282 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48176  
 Company Tracking Number: LA25572ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: Group Medicare Supplement  
 Project Name/Number: Advertising/LA25572ST

## Form Schedule

Lead Form Number: LA25572ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/09/2011	LA25572ST	Advertising	Letter	Initial		45.000	LA25572ST.pdf
Filed 03/09/2011	AS2641ST	Advertising	Print Ad	Initial		45.000	AS2641ST.pdf
Filed 03/09/2011	AS2642ST	Advertising	Print Ad	Initial		45.000	AS2642ST.pdf
Filed 03/09/2011	CA25117S	Advertising	Self mailer	Initial		45.000	CA25117ST.pdf



## Medicare Supplement Plans

insured by **UnitedHealthcare  
Insurance Company**

**There are many Medicare supplement plans to choose from. Consider the only one that carries the AARP® name.**

Dear Friend,

Making the supplemental health insurance choice that makes sense for you is important. Medicare is good to have, but it might not provide enough coverage for your needs. In fact, Medicare alone only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars.<sup>1</sup>

That's why millions of AARP members have chosen an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).<sup>2</sup> These plans (and all Medicare supplement insurance plans) help pay for some of the out-of-pocket expenses not paid by Medicare – in other words, that last about 20% or more.

AARP Medicare Supplement Insurance Plans feature:

- Competitive rates
- Customer service that you would expect from the AARP name
- A wide variety of plans to meet your needs

And like all Medicare supplement insurance plans, they give you the freedom to choose any doctor who accepts Medicare patients.

With so many plans to choose from, you could find one that fits your needs. I can help you get the information you need to decide.

**Call today for more information [or join me at a seminar to explore your options].**

[Date], [Time]  
 [Location]  
 [Address]  
 [City], [ST] [ZIP]

[Date], [Time]  
 [Location]  
 [Address]  
 [City], [ST] [ZIP]

[Part D prescription drug plans may be discussed.]

Sincerely,

### [Agent Name]

Licensed Insurance Agent  
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX]

[agentname@e-mail.com]  
[Optional Agent Address]

### A UnitedHealthcare® Medicare Solution

<sup>1</sup> 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.

<sup>2</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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 11749, 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.

LA25572ST



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

There are many Medicare supplement insurance plans.  
**Only one carries the AARP® name.**

- Competitive rates
- Customer service that you would expect from the AARP name
- A wide variety of plans to choose from

**Call today for more information [or to find out about seminars in your area].**

**[Agent Name]**  
**[1-XXX-XXX-XXXX]**

Licensed Insurance Agent  
Contracted with UnitedHealthcare  
Insurance Company

A UnitedHealthcare® Medicare Solution

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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 11749, for New York residents). Policy Form No. GRP79171 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.

AS2641ST



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

There are many Medicare supplement insurance plans to choose from.

## Consider the only one that carries the AARP® name.

Medicare only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars! That's why millions of AARP members have chosen an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with about 20% or more.<sup>2</sup>

AARP Medicare Supplement Insurance Plans feature:

- Competitive rates
- Customer service that you would expect from the AARP name
- A wide variety of plans to meet your needs

And, like all Medicare supplement plans, AARP Medicare Supplement Plans:

- Provide benefits to help cover some of the out-of-pocket costs not paid by Medicare
- Give you the freedom to choose any doctor who accepts Medicare patients

**Get the information you need to choose the AARP Medicare Supplement Insurance Plan that meets your needs. Call today for more information [or join me at a seminar to explore your options].**

[Date], [Time]	[Date], [Time]
[Location]	[Location]
[Address]	[Address]
[City], [ST] [ZIP]	[City], [ST] [ZIP]

[Part D prescription drug plans may be discussed.]

**[Agent Name]**  
Licensed Insurance Agent  
Contracted with UnitedHealthcare  
**[1-XXX-XXX-XXXX]**  
**[agent@email.com]**  
[Optional Agent Address]

A UnitedHealthcare® Medicare Solution

<sup>1</sup> 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.

<sup>2</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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 11749, 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.

[Agent Address]  
[City], [ST] [ZIP]

**Get helpful information and understand your options.**

[Recipient Name]  
[Recipient Address]  
[Recipient City], [State] [Zip]

**AARP**<sup>®</sup> | Medicare Supplement Plans  
insured by **UnitedHealthcare**  
**Insurance Company**

CA25117ST

**There are many Medicare  
supplement insurance plans  
to choose from.**

Consider the only one that carries the AARP<sup>®</sup> name.



**AARP**<sup>®</sup> | Medicare Supplement Plans  
insured by **UnitedHealthcare**  
**Insurance Company**



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

## Decide if an AARP® Medicare Supplement Insurance Plan meets your needs.

Medicare only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars.<sup>1</sup> That's why millions of AARP members have chosen an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with about 20% or more.<sup>2</sup>

AARP Medicare Supplement Insurance Plans feature:

- Competitive rates
- Customer service that you would expect from the AARP name

- A wide variety of plans to meet your needs

And, like all Medicare supplement plans, AARP Medicare Supplement Plans:

- Provide benefits to help cover some of the out-of-pocket costs not paid by Medicare
- Give you the freedom to choose any doctor who accepts Medicare patients

**Get the information you need to choose the AARP Medicare Supplement Insurance Plan that meets your needs. Call today for more information [or join me at a seminar to explore your options].**

[Date], [Time]	[Date], [Time]
[Location]	[Location]
[Address]	[Address]
[City], [ST] [ZIP]	[City], [ST] [ZIP]

[Part D prescription drug plans may be discussed.]

### [Agent Name]

Licensed Insurance Agent  
Contracted with UnitedHealthcare

[1-XXX-XXX-XXXX]  
[agentname@e-mail.com]  
[Optional Agent Address]

A UnitedHealthcare® Medicare Solution

<sup>1</sup> 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.

<sup>2</sup> Based on [2010] company data verified by Mark Farrah Associates. [www.UHCMedSupStats.com](http://www.UHCMedSupStats.com)

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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 11749, 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.

CA25117ST