

SERFF Tracking Number: UHLC-127110616 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48414  
Company Tracking Number: CA25050ST (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/CA25050ST (2-11)

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127110616 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48414

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: CA25050ST (2-11)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 04/05/2011

Disposition Date: 04/12/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: CA25050ST (2-11)

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: 04/12/2011

State Status Changed: 04/12/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: CA25050ST (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 5/27/10 under DOI File Number: 45695. The material included within this filing is an Invitation to Contract.

Approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

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Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)  
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)  
Plan Benefit Tables: BT25 – BT33  
BT002 ST AB, CF, KLN  
BT002 ST CCSelect,  
BT002 ST FFSelect  
Plan Overviews: POV3, POV4  
Rules & Disclosures: RD4, RD5  
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)  
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)  
Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696

Enrollment Applications: M75146IMMMAR01 01B, et al

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

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: \$50.00  
Retaliatory? No  
Fee Explanation: per comp, 1 comp

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	04/05/2011	46291238

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/12/2011	04/12/2011

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## **Disposition**

Disposition Date: 04/12/2011

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>
	STUFFER	Filed	Yes

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## Form Schedule

**Lead Form Number: CA25050ST (2-11)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/12/2011 T	CA25050S T (2-11)	Advertising	STUFFER	Initial		45.000	CA25050ST (2-11).pdf

# Choose Freedom

with an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. See specialists without referrals. Visit any doctor or hospital that accepts Medicare patients. Travel nationwide with supplemental insurance.

Before your Annual Election Period for Medicare Advantage ends, you may want to go back to Medicare Parts A & B, then find the Medicare supplement plan that fits your needs and budget. Designed to help cover some of the out-of-pocket costs Medicare doesn't pay, all Medicare supplement plans offer:

- ✓ **Flexibility.** You have a choice of Medicare supplement plans to fit your needs. Each plan lets you choose any doctor who accepts Medicare patients and gives you the freedom to travel nationwide. Once enrolled, if your needs change, you can change plans anytime.
- ✓ **Value.** With a Medicare supplement plan, you could save up to thousands in out-of-pocket costs for medical expenses not paid by Medicare.\* And your plan can't be cancelled due to changes in your health.
- ✓ **Simplicity.** There are no network restrictions and no referrals needed to see specialists, so you can get the care you need when you need it.

## Now's the time to make a change.

The Annual Election Period is your chance to add, drop or change a Medicare Advantage plan. When the Annual Election Period for Medicare Advantage ends [12/7], so will your chance to drop your Medicare Advantage insurance in [2011].\*\*



### Here's what to do:

- From [October 15 to December 7], you can choose to disenroll in Medicare Advantage and return to Medicare Parts A & B for the earliest effective date of January 1.
- To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice.
- Once approved, your new Medicare supplement insurance will be ready on the date you request, as early as January 1.

**Find out more about AARP Medicare Supplement Plans today.**



Call toll-free: [1-800-272-2146]  
(TTY: 711)



Visit [[www.aarpmedsup.com](http://www.aarpmedsup.com)]

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

\*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.

\*\*In some cases, you have the right to change your coverage without waiting until the next Annual Election Period. If you have a Medicare Advantage plan, for example, and you move out of your plan's service area, you will have a chance to change your coverage without waiting for the next Annual Election Period. Call the Medicare Helpline to ask about exceptions to the timing rules that may apply to you: 1-800-MEDICARE (1-800-633-4227).

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. AARP Medicare Supplement Plans are 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 are available to eligible individuals under age 65 enrolled in Medicare due to 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.