

SERFF Tracking Number: UHLC-127114461 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48425
Company Tracking Number: LA25551ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertisements/LA25551ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-127114461 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 48425
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25551ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Authors: Tammy Frederick, Bobbie Walton Disposition Date: 04/12/2011
Date Submitted: 04/06/2011 Disposition Status: Filed-Closed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Advertisements Status of Filing in Domicile: Not Filed
Project Number: LA25551ST 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: Tammy Frederick Submitted By: Tammy Frederick
Corresponding Filing Tracking Number: LA25551ST

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 Contract.

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

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Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
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

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

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: \$200.00
Retaliatory? No
Fee Explanation: 4 comps @ 50.00 per comp
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$200.00	04/06/2011	46325247

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: UHLC-127114461 *State:* Arkansas
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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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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: LA25551ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	LA25551ST	Advertising	LETTER	Initial		45.000	LA25551ST.pdf
Filed-Closed 04/12/2011	LA25552ST	Advertising	LETTER	Initial		45.000	LA25552ST.pdf
Filed-Closed 04/12/2011	OA25139S	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25139ST.pdf
Filed-Closed 04/12/2011	OA25140S	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA25140ST.pdf

Your doctor, your hospital,
your coverage choice.
Now get what's important to you.

[Sample A. Sample
123 Main Street
Anytown, ST 12345-6789]

Dear [Sample A. Sample],

If having a doctor who knows you and your health is important, then you deserve to choose who's right for you. If choosing health coverage that fits your needs is important, then you deserve to make that choice as well.

Choose an AARP® Medicare Supplement Insurance Plan and take charge. Over [2.9] million* people have chosen AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. These are the only Medicare supplement plans that carry the AARP name. And these plans have a [96%] satisfaction rating from insured members.* They feel they made the right choice. And now you can do the same.

Get the freedom you want. You'll be able to see the doctors you want, without a referral, use the hospital you want, without network restrictions. You can choose any health care provider as long as they accept Medicare patients. This **open access** means you'll also have the freedom to travel throughout the U.S. without concern about finding approved network providers when you need care.

Get the service you deserve. Outstanding service is just a phone call away. You'll get the answers you need, when you need them. You can speak with a licensed insurance agent, if you have questions about plan benefits, plan choices or any questions about these plans.

Customer satisfaction is extremely important. In fact, **[9 out of 10]** plan holders would recommend the AARP Medicare Supplement Plans to their family members and friends.*

Take action now — during the Annual Election Period! Now is a good time to review your current plan to be sure you are getting the coverage you need and the choice to see the doctors you want. During the Medicare Advantage Annual Election Period (AEP), which extends from [October 15th to December 7th] you may want to go back to Medicare (Parts A & B), and apply for an AARP Medicare Supplement Plan.

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*[www.uhcmedsupstats.com]

Protect yourself from unexpected out-of-pocket costs that Medicare doesn't pay.

The only Medicare supplement plans endorsed by AARP.

[9 out of 10] plan holders would recommend AARP Medicare Supplement Plans to their friends and family.*

Questions: Call toll-free [1-800-000-0000]

(continued from front)

Protect yourself from out-of-pocket health care expenses. Since Medicare covers only about 80% of your expenses under Part B, you may be responsible for paying the other 20% or more out of your own pocket. That's why you should consider the protection of an AARP Medicare Supplement Plan.

Take advantage of group rates for AARP members. You can choose from a range of plans to meet your needs and budget. Group rates are available to AARP members on all plans.

The sooner you apply, the sooner your plan can become effective. Apply now for an AARP Medicare Supplement Insurance Plan to get the earliest effective date. You don't need to be a member to call, but you do need to be a member to enroll. To get started, simply complete the enclosed application, or call toll-free [1-800-000-0000] (TTY: 711). Or you can visit [www.aarpmedsup.com] for more information.

Sincerely,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

Follow these steps to get started:

1. Review the enclosed Medicare supplement brochure to understand how this insurance works.
2. Look for the enclosed Cover Page – Rates and Plan Benefit Tables. Together they will show you the benefits and rates of the AARP Medicare Supplement Plans available in your state, so you can compare and choose the plan that's best for you.
3. Complete your Application Form and mail it, or call with any questions. If you are not an AARP member, fill out and return the enclosed AARP Membership Form.

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.

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. 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 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.

Please see enclosed materials for benefits, costs, eligibility requirements, exclusions and limitations.

Get a Free Guide: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit us on the Web at [www.medsupeducation.com].

**No networks, no referrals,
no compromise.
Now get what's important to you.**

[Sample A. Sample
123 Main Street
Anytown, ST 12345-6789]

Dear [Sample A. Sample],

Recently you received some information about how an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can give you more flexibility with your health care coverage choices.

As you may recall, Medicare supplement plans offer you **open access** to doctors and hospitals. You choose the health care providers you want, as long as they accept Medicare patients. There are no networks, no referrals needed, no compromises.

With an AARP Medicare Supplement Insurance Plan, you get:

A range of coverage options. You can choose the plan that's best for you.

Group rates for AARP members. As an AARP member you can take advantage of group rates on all plans. If you are not a member, you can enroll at the same time you apply for coverage.

Outstanding service. The answers you need, when you need them, are just a phone call away. You can speak with a licensed insurance agent if you have questions about plan benefits, plan choices or any questions about these plans.

A plan millions already rely on. Over [2.9] million* people have chosen an AARP Medicare Supplement Insurance Plan. These are the only Medicare supplement plans to carry the AARP name. And these plans have a [96%] satisfaction rating from insured members.*

Take action now — during the Annual Election Period! Now is a good time to review your current plan to be sure you are getting the coverage you need and the choice to see the doctors you want. During the Medicare Advantage Annual Election Period (AEP), which extends from [October 15th to December 7th] you may want to go back to Medicare (Parts A & B), and apply for an AARP Medicare Supplement Plan.

(continued on back)

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**The only Medicare
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**[9 out of 10] plan
holders would
recommend AARP
Medicare Supplement
Plans to their friends
and family.***

**Questions: Call
toll-free
[1-800-000-0000]**

*[www.uhcmstats.com]

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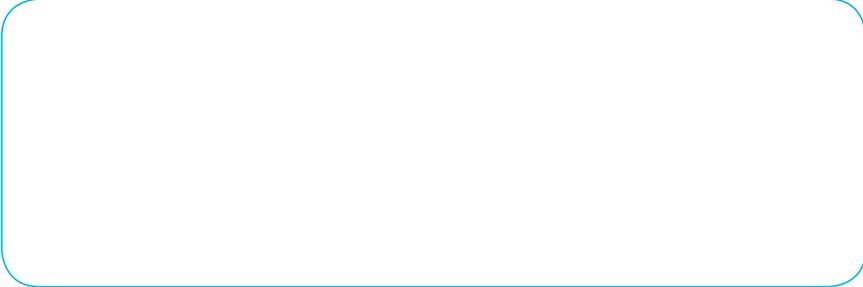
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AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



Looking for more *choice* and *flexibility*
in your health care coverage?



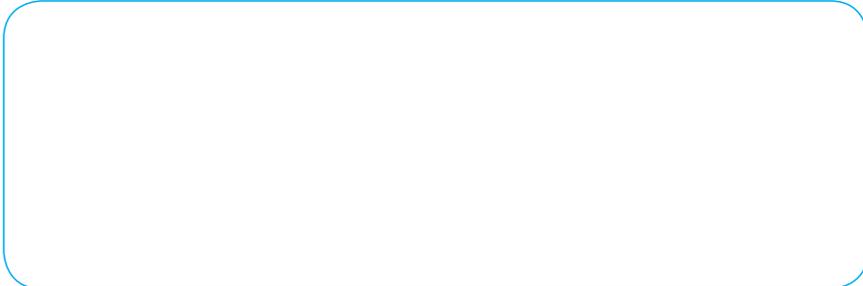
See inside...

OA25139ST

AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

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

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UNITEDHEALTHCARE



Is choosing your health care provider
important to you?



See inside...

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