

SERFF Tracking Number: UHLC-127123738 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48472
Company Tracking Number: BA25144ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/BA25144ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127123738 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48472

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: BA25144ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Disposition Date: 04/14/2011

Date Submitted: 04/13/2011

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: BA25144ST

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: 04/14/2011

State Status Changed: 04/14/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: BA25144ST

Filing Description:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program. The enclosed advertising is new and does not replace material previously approved by the Department.

When folded, the component number will appear on the bottom, lower left corner of the first page of the advertisement.

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

Approved 11/3/09 under St. Tr. # 43646

Wrap – BA25014AR

Guide – GU25003AR

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
680 Blair Mill Rd.
Horsham, PA 19044

Susan_J_Cipollo@uhc.com
215-902-8444 [Phone]
215-902-8813 [FAX]

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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	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: per comp, 1 comp
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	04/13/2011	46526049

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/14/2011	04/14/2011

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Disposition

Disposition Date: 04/14/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: BA25144ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/14/2011	BA25144S T	Advertising	Brochure	Initial		45.000	BA25144ST.pdf

Now's the time to make your move.

To get started, complete the enclosed application
OR call to get help choosing a plan that's best for you.

Find out more about AARP Medicare
Supplement Plans today.

Call toll-free: [1-XXX-XXX-XXXX] (TTY: 711)

AARP® | 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. 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.

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



Don't get locked into a Medicare plan
that doesn't meet your needs.

Compare your options and make your move.

Medicare supplement plans offer you freedom and flexibility.

The chart below can help you understand some of your options. Take a good look at the benefits of a Medicare supplement plan, combined with Medicare (Parts A & B). It could be just what you're looking for.

	Medicare Supplement Plans	Medicare Advantage Plans
CHOICE	Select your own doctors and hospitals that accept Medicare patients.	You may be required to use network doctors and hospitals that may leave the network at any time.
ACCESS	See specialists without referrals.	You may need referrals and may be required to use network specialists.
FREEDOM	No network restrictions. Insurance goes with you wherever you travel in the U.S.	Network restrictions. Only emergency care is covered for travel within the U.S.
FLEXIBILITY	If you want to change plans, you can apply for another Medicare supplement plan at any time. There is no annual enrollment period.	Generally, there are specific periods during the year when you can switch to another Medicare Advantage plan. The Annual Election Period extends from [October 15th to December 7th].
COST	Monthly premiums in addition to the Part B premium you pay. Limited out-of-pocket costs.	Low or no monthly premiums, in addition to the Part B premium you continue paying. Generally includes cost-sharing as co-pays/co-insurance.
PREDICTABILITY	Medicare supplement plans have standard benefits by plan and state.	Medicare Advantage plan benefits vary by plan and provider.

Choose from a variety of plans.

With AARP® Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company, you can choose a plan that's right for your needs and budget. Here are just a few examples. See the enclosed materials for a complete list. The ✓ means the plan pays 100% of your out-of-pocket costs for that benefit; otherwise, the plan pays 50%, 75%, 80% or no benefit as shown.

BENEFITS	Higher-Benefit-Level		Lower-Premium		Lower-Premium
	Plan C	Plan F	Plan K	Plan L	Plan N
Part A (Hospitalization) coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓
Part B (Medical) coinsurance or copayments	✓	✓	50% ¹	75% ¹	Copay ²
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	50%	75%	✓
Hospice Care coinsurance	✓	✓	50%	75%	✓
Skilled Nursing Facility Care coinsurance	✓	✓	50%	75%	✓
Part A Annual Deductible	✓	✓	50%	75%	✓
Part B Annual Deductible	✓	✓			
Part B Excess Charges		✓			
Foreign Travel emergency care ³	80%	80%			80%
Annual Out-Of-Pocket spending limit			[\$4,640] ⁴	[\$2,320] ⁴	

Higher-Benefit-Level	These plans offer the most supplemental coverage, paying 100% of your out-of-pocket costs for many benefits.
Lower-Premium	You pay a lower premium each month. These plans pay 50% or 75% of your out-of-pocket costs for many benefits.
Lower-Premium	This plan covers 100% of your out-of-pocket costs for many benefits. You pay copays for doctors visits.

- ¹ **Exception:** Like all plans, Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.
- ² Up to \$20 copay for office visits and up to \$50 copay for ER.
- ³ After a \$250 annual deductible, plans pay 80% up to a \$50,000 maximum benefit.
- ⁴ Plans K and L cover 50% and 75%, respectively, of your Part A deductible and approved Part B charges until you reach the out-of-pocket maximum for each plan. They will then pay 100% of your approved Part A and B costs.