

SERFF Tracking Number: UHLC-127172703 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48798
Company Tracking Number: GU25021STGRS
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertising/GU25021STGRS

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-127172703 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 48798
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: GU25021STGRS State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 06/01/2011
Date Submitted: 05/17/2011 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: GU25021STGRS 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: 06/01/2011
State Status Changed: 06/01/2011 Deemer Date:
Created By: Tammy Frederick Submitted By: Tammy Frederick
Corresponding Filing Tracking Number: GU25021STGRS
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 and will be used with the following materials:

These materials listed below were 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

Enrollment applications: M02M45MMMMAR01 01B, S02N45MMMMAR01 01B -approved 3/22/10 under St. Tr# 44910

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

Filing Fees

SERFF Tracking Number: UHLC-127172703 State: Arkansas
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 50.00 per comp, 2 comps.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	05/17/2011	47688436

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2011	06/01/2011

SERFF Tracking Number: UHLC-127172703 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 48798
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Disposition

Disposition Date: 06/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127172703 State: Arkansas
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Form Schedule

Lead Form Number: GU25021STGRS

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/01/2011	GU25021S TGRS	Advertising Guide	Advertising Guide	Initial		45.000	GU25021STG RS.pdf
Filed-Closed 06/01/2011	GU25021S TRRAGRS	Advertising Guide	Advertising Guide	Initial		45.000	GU25021STR RAGRS.pdf



It's time to choose a new health plan.

For retirees of [employer name].

For the retirees of

[Employer Logo]



Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents)(UnitedHealthcare).

GU25021STGRS

[Date]

Dear [Employer Name] Retiree,

UnitedHealthcare® is proud to have been your health care insurance provider. Your former employer has decided to provide you access to individual Medicare health care plans. While your group retiree coverage is ending, [Employer Name] has asked UnitedHealthcare to help with this transition. UnitedHealthcare has helped millions of people just like you choose a new health plan, with many of our plans carrying the AARP® name.* Whatever your needs, we have a plan designed to meet them.

Step 1: Learn about your options.

The world of Medicare is different from your group health insurance plan. It includes a variety of plan types and options. Inside you'll find information about Medicare basics and some of the health plan choices available to you.

Step 2: Consider your choices.

You do not need to make the decision alone, we have resources available to help you. If you have questions, give us a call. We can help. You can also review plans in your area that may be right for you by visiting: www.UHCMedicareSolutions.com/plans/.

Step 3: Enroll in a new health plan.

We want your enrollment in a new UnitedHealthcare plan to be as simple as possible. When you're ready just give us a call. We will be happy to answer any questions you may have and to enroll you over the phone. You can find a time line for your decisions at the end of this booklet. Be sure to enroll before your current coverage ends.

Sincerely,

[Employer Signature]

[Employer Name]
[Employer Title]

Sincerely,



Gayle Q. Adams
President, Group Retiree Services

**For information
and to enroll:**



Call **[1-877-791-9964]**, TTY **711**
[8 a.m. – 8 p.m. local time, 7 days a week]

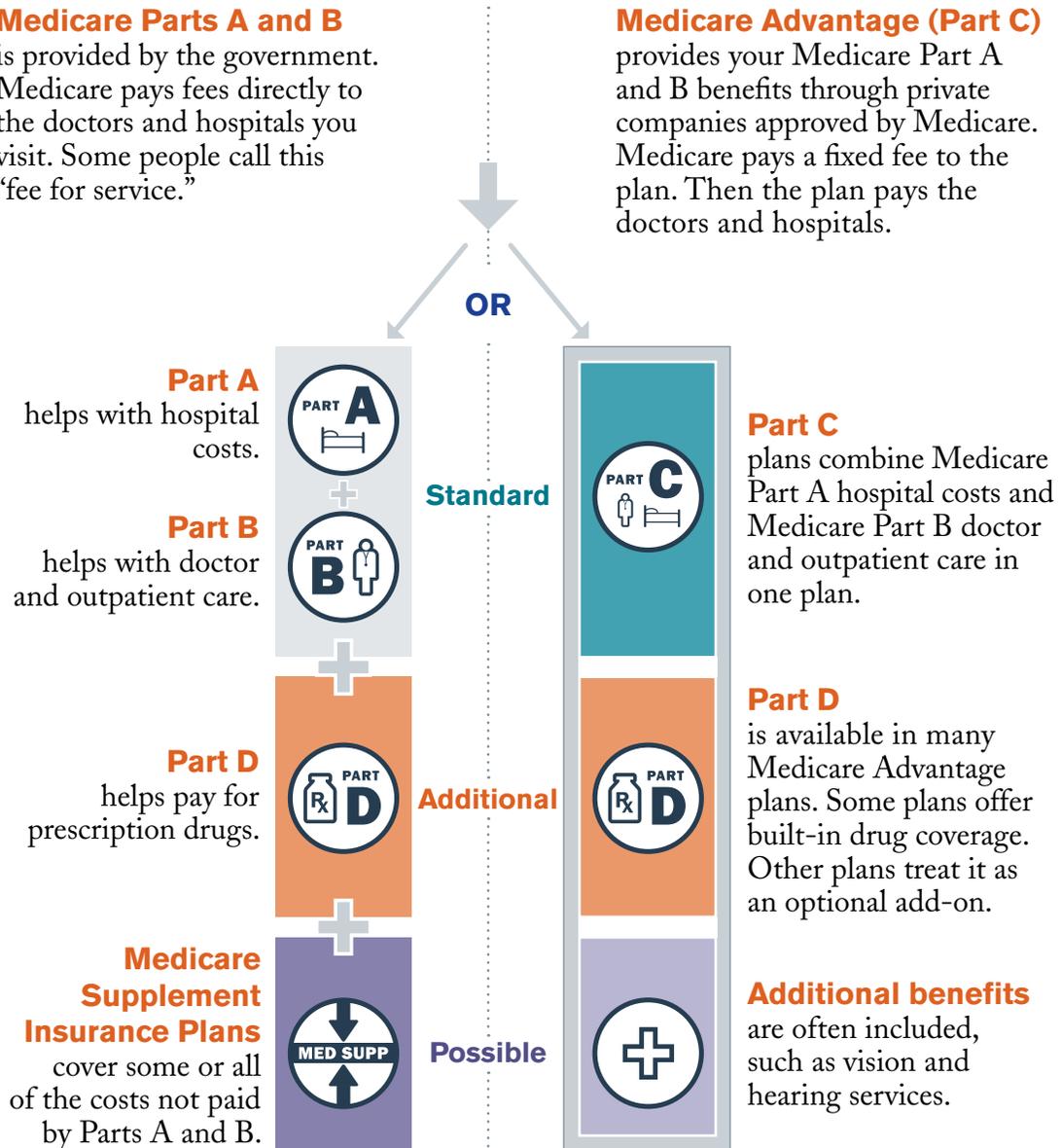
Step 1: Learn about your options.

Health care options.

Your biggest decision — and one that is a good idea to make first — is whether you want Medicare Parts A and B or a Medicare Advantage plan. They cover the same basic services, but work very differently. Your choice depends on your needs.

Medicare Parts A and B is provided by the government. Medicare pays fees directly to the doctors and hospitals you visit. Some people call this “fee for service.”

Medicare Advantage (Part C) provides your Medicare Part A and B benefits through private companies approved by Medicare. Medicare pays a fixed fee to the plan. Then the plan pays the doctors and hospitals.



The next few pages will tell you more about the different types of health care coverage available and what each provides.



I need basic coverage for hospital costs and doctor visits.

You may want Medicare.

Medicare is a federal health insurance program for people 65 and older and other people with certain disabilities. It helps millions of Americans get the health care they need. Medicare is offered in parts. Most people start their coverage with Medicare Parts A and B. With Medicare Parts A and B, you get your benefits directly from the government.

Medicare Part A – hospital care.

Part A helps with the cost of services like inpatient hospital and skilled nursing facilities stays after a hospital stay. It also helps with hospice care for the terminally ill and some skilled care for the homebound.

- You get Part A **automatically** when you sign up for Social Security
- Most people do not pay a monthly premium

Medicare Part B – doctor visits and outpatient care.

Part B helps with the cost of doctor visits and other medical services, including outpatient care at hospitals and clinics, laboratory tests, some diagnostic screenings, and some skilled nursing care at home, if you're homebound.

- You may already have Part B; if not, you **need to sign up**
- Most people pay a monthly premium automatically to Social Security

Note: If you choose to enroll in a UnitedHealthcare Medicare supplement insurance or Medicare Advantage plan, you first need to be enrolled in Medicare Part A and Part B.

Questions about Medicare Parts A and B?

Wondering if you're eligible for Medicare? Need extra help paying for your prescription drugs? To learn the answers to these questions and to enroll in Medicare Part A and/or Part B, call the Social Security Administration at [1-800-772-1213], [7 a.m. – 7 p.m., Monday – Friday], TTY [1-800-325-0778]. Or visit [www.socialsecurity.gov].

Medicare Parts A and B provide important coverage, but you may need more. On the next pages we cover health plan choices available to you. At the end of this book, we offer suggestions that may work for you.



Medicare supplement insurance

I want an insurance plan that can help me pay for some or all of the medical costs Medicare doesn't pay.

You may want a Medicare supplement insurance plan.

Medicare doesn't cover everything. In fact, Medicare only covers about 80% of your Medicare Part B expenses. The rest is up to you. You may choose to add a Medicare supplement insurance plan to your medical coverage. These plans are not part of the federal Medicare program and are provided by private insurance companies, like UnitedHealthcare.

Medicare supplement insurance – additional protection.

Medicare supplement insurance plans help pay for some or all of the costs Medicare Parts A and B don't pay – like co-insurance and deductibles. They also offer broad access to doctors, specialists and hospitals, whether you are at home or travelling in the United States. Benefits and premiums vary by plan.

- With no networks, you can choose any doctor or hospital in the United States as long as they accept Medicare patients
- Medicare supplement insurance plans are available in all states, so if you move, you will not lose your coverage
- You are not limited to an annual enrollment period and may change to another available UnitedHealthcare Medicare supplement insurance plan at any time

Get additional protection by choosing a Medicare supplement insurance plan.

A few things you need to know about Medicare supplement insurance plans.

Medicare supplement insurance plans are available to anyone who is 65 or older and eligible for Medicare. In some states, plans may also be available to persons under age 65 and eligible for Medicare due to disability.

Medicare supplement insurance plans cannot offer coverage for prescription drugs. If you choose to enroll in a Medicare supplement insurance plan, you may want to add a separate Medicare Part D prescription drug plan for more complete coverage.

Medicare supplement insurance plans are provided by private insurance companies which are not connected with or endorsed by the U.S. government or the federal Medicare program.



Medicare Prescription Drug

I'm looking for a plan that helps me pay for my prescription drugs.

You may want a Part D prescription drug plan.

Medicare Part D plans can help keep your drug costs down. People who choose Medicare Parts A and B can get help paying for their prescription drugs by choosing a Medicare Prescription Drug plan (Part D). These plans are provided by private insurance companies that are approved by Medicare, like UnitedHealthcare. If you don't enroll in a plan that includes Part D prescription drug coverage when you first become eligible for Medicare, you may have to pay a penalty later.

Medicare Part D – prescription drugs.

Medicare Part D plans can help keep your drug costs down. UnitedHealthcare Part D plans provide coverage for thousands of brand-name and generic drugs. The plans offer:

- A network of more than 60,000 pharmacies nationwide including CVS, Rite Aid, Sam's Club, Walmart, Kroger, Kmart, Osco, Target, Safeway, Walgreens and many others*
- \$0 annual deductibles, for many plans
- Get \$2 copays on hundreds of prescription drugs at thousands of network pharmacies nationwide with our Pharmacy Saver program
- Many generic options for brand-name drugs (check with your doctor about switching)
- Mail order services that offer convenience and may save you money

Paying for your prescription drugs in a Medicare Part D plan.

All Medicare Part D plans are set up in drug payment stages. Each stage tells you the amount you pay and the amount your plan pays for covered medications.

- **Stage 1:** Annual Deductible. If your plan has an annual deductible, you pay it.
- **Stage 2:** Initial Coverage. You pay a co-pay or co-insurance for each covered prescription drug. The plan pays the rest.
- **Stage 3:** Coverage Gap. You pay [93%] of the cost of generic drugs and about [50%] of the cost for most brand-name drugs. **
- **Stage 4:** Catastrophic Coverage. You pay nothing or a small co-pay or co-insurance. The plan pays the rest of the costs for each covered prescription until the end of the year, with no limit.

* Other pharmacies are available in our network.

** [2011] amounts



I'd like a single plan that helps me with my medical and drug costs – with a few extras added in.

You may want a Medicare Advantage (Part C) plan.

Medicare Advantage (Part C) plans combine all your benefits and services in one plan at little or no monthly premium. They are provided by private insurance companies that are approved by Medicare, like UnitedHealthcare.

Medicare Advantage (Part C) – hospital, doctor, drugs and more.

UnitedHealthcare Medicare Advantage plans offer:

- Medicare Parts A and B coverage for hospital, doctor and outpatient care
- Additional benefits including vision, hearing, dental or wellness programs
- Medicare Part D prescription drug coverage is included in most plans
- Predictable co-pays or co-insurance for the services you use
- An out-of-pocket maximum to limit how much you pay each year
- Plans that start at \$0 monthly premium; however, you must continue to pay your Medicare Part B premium if you have one.

Get all your health care coverage in one plan by choosing a Medicare Advantage plan.

A few things you need to know about Medicare Advantage (Part C) plans.

You first need to be enrolled in Medicare Part A and Part B (and continue to pay any premiums) to enroll in a Medicare Advantage Part C plan. Also, if that plan includes prescription drug coverage, you can't enroll in a separate Medicare Part D plan.

Do you have special needs? Ask about UnitedHealthcare plans that:

- **Provide extra care** and personal attention in a long-term care facility
- **Work well with Medicaid** to help people with limited income

Step 2: Consider your choices.

What are the differences between Medicare Advantage and Medicare supplement insurance?

When you become eligible for Medicare Parts A and B, you may come across some different health insurance options. The information below can help you compare Medicare supplement insurance plans and Medicare Advantage plans.

	Medicare supplement insurance plans	Medicare Advantage plans
Choice	Select your own doctors and hospitals, as long as they accept Medicare patients.	You may be required to use network doctors and hospitals.
Access	See specialists without referrals.	You may need referrals and may be required to use network specialists.
Freedom	No network restrictions. Coverage goes with you, across the United States.	You may have network restrictions. Emergency care only for travel within the United States.
Flexibility	You can switch to another available UnitedHealthcare Medicare supplement plan at any time.	Generally, there are specific periods during the year when you can switch to another Medicare Advantage plan.
Cost	Monthly plan premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly plan premiums, in addition to Part B, with deductibles, co-insurance and co-payments when you use services.
Prescription drug coverage	None. Consider purchasing a Medicare Part D plan.	This coverage may or may not be included, depending on the plan you choose.

Step 2: Consider your choices.

UnitedHealthcare plans available in your area.

Based on information your employer provided, we've listed plans in your area. Your costs may be lower if your former employer provides a subsidy.

Medical plans



Plan benefits	Your cost
Monthly plan premium (may include prescription drug coverage)	[\$0.00]
Annual deductible	[\$0.00]



Several plan choices are available. A Medicare supplement insurance kit with your personalized rates will arrive soon. Watch for it in the mail.

Prescription drug plans

If you choose Medicare supplement insurance or Medicare Parts A and B, you may want to consider a separate Medicare Part D prescription drug plan.



Plan benefits	Your cost
Monthly plan premium	[\$0.00]
Annual deductible	[\$0.00]

Get all the details.

Call us at [1-877-791-9964]. We're here to answer your questions. We can help with more plan details and to explore all your choices. We can check pricing and determine if your doctors or drugs are included.

You can also visit us online to learn more about UnitedHealthcare plans in your area at [[www.UHCMedicareSolutions.com/plans/.](http://www.UHCMedicareSolutions.com/plans/)]

Step 3: Enroll in a new health plan.

Get the coverage you need.

When you've had time to consider your choices, you may be ready to enroll. Give us a call, we are here to help. But don't delay, call us today. Be sure to enroll **before** your current coverage ends.

1 Learn about your options:

- Read this booklet

2 Consider your choices:

- Find out about plans in your area
- Call us for details
- Visit us online
- Attend a plan information meeting

3 Enroll in a plan – 2 easy ways:

- Call us to enroll or
- Mail a completed application

4 [Insert Month] Enrollment deadline.

5 [Insert Date] Your health coverage begins.



[1-877-791-9964], TTY 711

[8 a.m. – 8 p.m. local time, 7 days a week.]



**Get answers.
Medicare made clear.**

 **UnitedHealthcare**[®]
Medicare Solutions

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

The family of UnitedHealthcare[®] Medicare Solutions plans are insured or covered by an affiliate of UnitedHealthcare, a Medicare Advantage organization with a Medicare contract and Medicare-approved Part D sponsor.

This is a solicitation of insurance. An agent/producer may contact you.



P.O. Box 219359
Kansas City, MO 64121-9359

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
UNITDHEALTHCARE

[Joe Doe]
[123 Main St.]
[Anywhere, USA 54321]

**Learn more about health plan
choices from UnitedHealthcare.[®]**
Your health coverage is changing.
See inside for important information.



It's time to choose a new health plan.

For retirees of [employer name].

For the retirees of

[Employer Logo]



Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents)(UnitedHealthcare).

GU25021STRRAGRS

[Date]

Dear [Employer Name] Retiree,

UnitedHealthcare® is proud to have been your health care insurance provider. Your former employer has decided to provide you access to individual Medicare health care plans. While your group retiree coverage is ending, [Employer Name] has asked UnitedHealthcare to help with this transition. UnitedHealthcare has helped millions of people just like you choose a new health plan, with many of our plans carrying the AARP® name.* Whatever your needs, we have a plan designed to meet them.

Step 1: Learn about your options.

The world of Medicare is different from your group health insurance plan. It includes a variety of plan types and options. Inside you'll find information about Medicare basics and some of the health plan choices available to you. Your former employer is providing you with a Retiree Reimbursement Account (RRA), learn how it will help you manage your health care costs.

Step 2: Consider your choices.

You do not need to make the decision alone, we have resources available to help you. If you have questions, give us a call. We can help. You can also review plans in your area that may be right for you by visiting: www.UHCMedicareSolutions.com/plans/.

Step 3: Enroll in a new health plan.

We want your enrollment in a new UnitedHealthcare plan to be as simple as possible. When you're ready just give us a call. We will be happy to answer any questions you may have and to enroll you over the phone. You can find a time line for your decisions at the end of this booklet. Be sure to enroll before your current coverage ends.

Sincerely,

[Employer Signature]

[Employer Name]
[Employer Title]

Sincerely,



Gayle Q. Adams
President, Group Retiree Services

**For information
and to enroll:**



Call **[1-877-791-9964]**, TTY **711**
[8 a.m. – 8 p.m. local time, 7 days a week]

Paying for your health care costs

Learn about your reimbursement account.

Your employer has created a Retiree Reimbursement Account (RRA) to help you pay for eligible health care expenses. An RRA is a special type of health care reimbursement account designed just for use during your retirement.

More information will be coming soon, but here are some important things to know about your RRA:

- **You don't need to enroll.** Your employer automatically creates and funds the account, and UnitedHealthcare manages it.
- **Your employer makes the rules** - the amount of funding you receive, what is eligible for reimbursement, and how and when it can be accessed.
- **RRAs can only be funded by an employer or union sponsor.** You can't add your own funds.
- **You pay first, and then you can use your RRA** to reimburse yourself.
- **You don't have to pay federal income tax** on any RRA funds used to reimburse eligible retiree health care expenses.
- **Your RRA does not contain actual funds.** It contains "credits." Each time a reimbursement is approved, the amount is deducted from your total credits you have to draw on during retirement.
- **Your RRA is not health insurance.** It is a way to help reimburse yourself for eligible expenses not covered by your health insurance.

Look for your RRA Welcome Kit to arrive soon. It will contain all the information you need to begin to use your new account, as well as a phone number you can call with questions.

How an RRA works.



Note: While you don't need to enroll, you do need to activate your RRA account. Please watch for instructions in your kit.

** Depending on the rules of your RRA, you may be reimbursed for other eligible expenses.

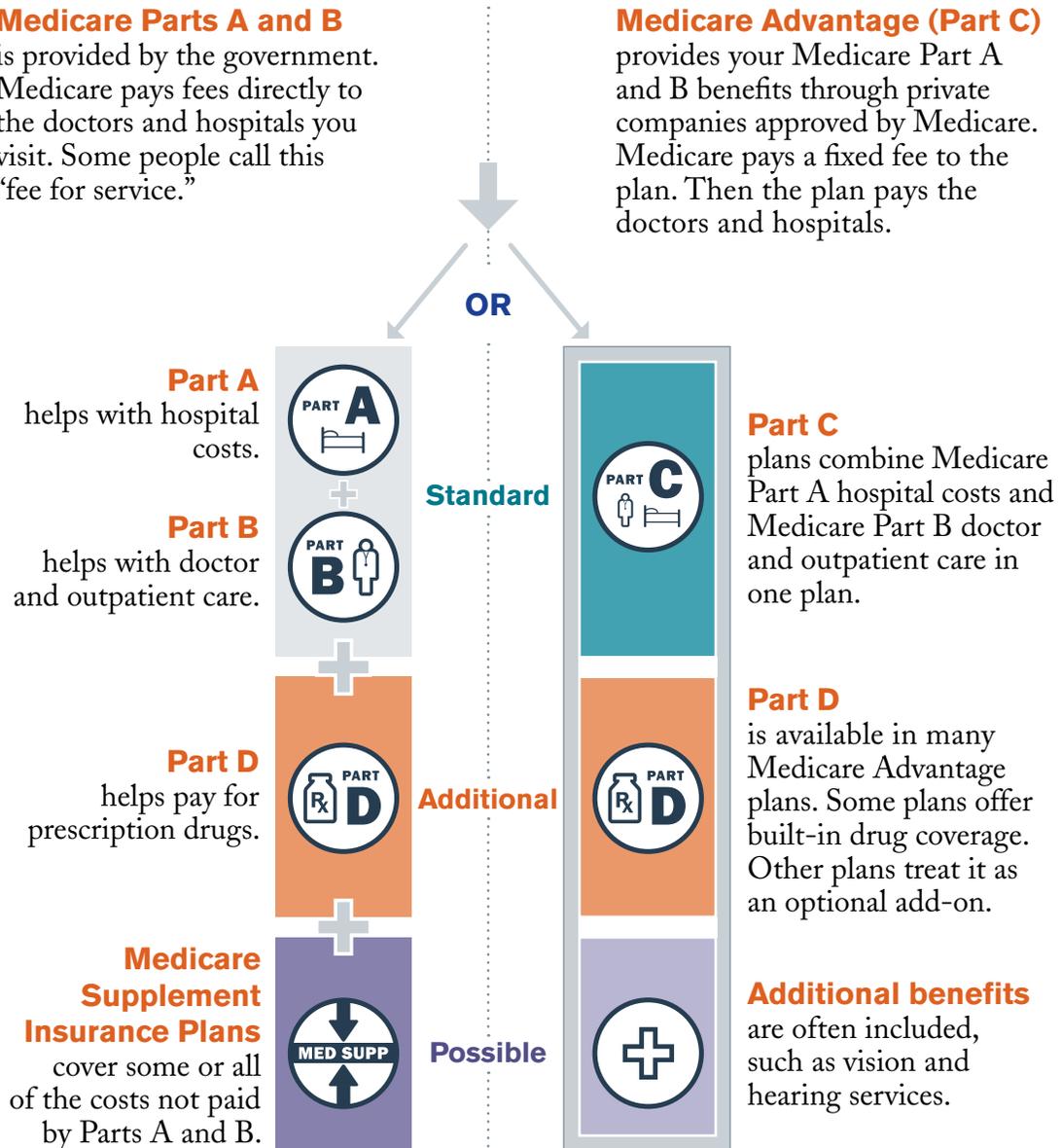
Step 1: Learn about your options.

Health care options.

Your biggest decision — and one that is a good idea to make first — is whether you want Medicare Parts A and B or a Medicare Advantage plan. They cover the same basic services, but work very differently. Your choice depends on your needs.

Medicare Parts A and B is provided by the government. Medicare pays fees directly to the doctors and hospitals you visit. Some people call this “fee for service.”

Medicare Advantage (Part C) provides your Medicare Part A and B benefits through private companies approved by Medicare. Medicare pays a fixed fee to the plan. Then the plan pays the doctors and hospitals.



The next few pages will tell you more about the different types of health care coverage available and what each provides.



I need basic coverage for hospital costs and doctor visits.

You may want Medicare.

Medicare is a federal health insurance program for people 65 and older and other people with certain disabilities. It helps millions of Americans get the health care they need. Medicare is offered in parts. Most people start their coverage with Medicare Parts A and B. With Medicare Parts A and B, you get your benefits directly from the government.

Medicare Part A – hospital care.

Part A helps with the cost of services like inpatient hospital and skilled nursing facilities stays after a hospital stay. It also helps with hospice care for the terminally ill and some skilled care for the homebound.

- You get Part A **automatically** when you sign up for Social Security
- Most people do not pay a monthly premium

Medicare Part B – doctor visits and outpatient care.

Part B helps with the cost of doctor visits and other medical services, including outpatient care at hospitals and clinics, laboratory tests, some diagnostic screenings, and some skilled nursing care at home, if you're homebound.

- You may already have Part B; if not, you **need to sign up**
- Most people pay a monthly premium automatically to Social Security

Note: If you choose to enroll in a UnitedHealthcare Medicare supplement insurance or Medicare Advantage plan, you first need to be enrolled in Medicare Part A and Part B.

Questions about Medicare Parts A and B?

Wondering if you're eligible for Medicare? Need extra help paying for your prescription drugs? To learn the answers to these questions and to enroll in Medicare Part A and/or Part B, call the Social Security Administration at [1-800-772-1213], [7 a.m. – 7 p.m., Monday – Friday], TTY [1-800-325-0778]. Or visit [www.socialsecurity.gov].

Medicare Parts A and B provide important coverage, but you may need more. On the next pages we cover health plan choices available to you. At the end of this book, we offer suggestions that may work for you.



Medicare supplement insurance

I want an insurance plan that can help me pay for some or all of the medical costs Medicare doesn't pay.

You may want a Medicare supplement insurance plan.

Medicare doesn't cover everything. In fact, Medicare only covers about 80% of your Medicare Part B expenses. The rest is up to you. You may choose to add a Medicare supplement insurance plan to your medical coverage. These plans are not part of the federal Medicare program and are provided by private insurance companies, like UnitedHealthcare.

Medicare supplement insurance – additional protection.

Medicare supplement insurance plans help pay for some or all of the costs Medicare Parts A and B don't pay – like co-insurance and deductibles. They also offer broad access to doctors, specialists and hospitals, whether you are at home or travelling in the United States. Benefits and premiums vary by plan.

- With no networks, you can choose any doctor or hospital in the United States as long as they accept Medicare patients
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- You are not limited to an annual enrollment period and may change to another available UnitedHealthcare Medicare supplement insurance plan at any time

Get additional protection by choosing a Medicare supplement insurance plan.

A few things you need to know about Medicare supplement insurance plans.

Medicare supplement insurance plans are available to anyone who is 65 or older and eligible for Medicare. In some states, plans may also be available to persons under age 65 and eligible for Medicare due to disability.

Medicare supplement insurance plans cannot offer coverage for prescription drugs. If you choose to enroll in a Medicare supplement insurance plan, you may want to add a separate Medicare Part D prescription drug plan for more complete coverage.

Medicare supplement insurance plans are provided by private insurance companies which are not connected with or endorsed by the U.S. government or the federal Medicare program.



Medicare Prescription Drug

I'm looking for a plan that helps me pay for my prescription drugs.

You may want a Part D prescription drug plan.

Medicare Part D plans can help keep your drug costs down. People who choose Medicare Parts A and B can get help paying for their prescription drugs by choosing a Medicare Prescription Drug plan (Part D). These plans are provided by private insurance companies that are approved by Medicare, like UnitedHealthcare. If you don't enroll in a plan that includes Part D prescription drug coverage when you first become eligible for Medicare, you may have to pay a penalty later.

Medicare Part D – prescription drugs.

Medicare Part D plans can help keep your drug costs down. UnitedHealthcare Part D plans provide coverage for thousands of brand-name and generic drugs. The plans offer:

- A network of more than 60,000 pharmacies nationwide including CVS, Rite Aid, Sam's Club, Walmart, Kroger, Kmart, Osco, Target, Safeway, Walgreens and many others*
- \$0 annual deductibles, for many plans
- Get \$2 copays on hundreds of prescription drugs at thousands of network pharmacies nationwide with our Pharmacy Saver program
- Many generic options for brand-name drugs (check with your doctor about switching)
- Mail order services that offer convenience and may save you money

Paying for your prescription drugs in a Medicare Part D plan.

All Medicare Part D plans are set up in drug payment stages. Each stage tells you the amount you pay and the amount your plan pays for covered medications.

- **Stage 1:** Annual Deductible. If your plan has an annual deductible, you pay it.
- **Stage 2:** Initial Coverage. You pay a co-pay or co-insurance for each covered prescription drug. The plan pays the rest.
- **Stage 3:** Coverage Gap. You pay [93%] of the cost of generic drugs and about [50%] of the cost for most brand-name drugs. **
- **Stage 4:** Catastrophic Coverage. You pay nothing or a small co-pay or co-insurance. The plan pays the rest of the costs for each covered prescription until the end of the year, with no limit.

* Other pharmacies are available in our network.

** [2011] amounts



I'd like a single plan that helps me with my medical and drug costs – with a few extras added in.

You may want a Medicare Advantage (Part C) plan.

Medicare Advantage (Part C) plans combine all your benefits and services in one plan at little or no monthly premium. They are provided by private insurance companies that are approved by Medicare, like UnitedHealthcare.

Medicare Advantage (Part C) – hospital, doctor, drugs and more.

UnitedHealthcare Medicare Advantage plans offer:

- Medicare Parts A and B coverage for hospital, doctor and outpatient care
- Additional benefits including vision, hearing, dental or wellness programs
- Medicare Part D prescription drug coverage is included in most plans
- Predictable co-pays or co-insurance for the services you use
- An out-of-pocket maximum to limit how much you pay each year
- Plans that start at \$0 monthly premium; however, you must continue to pay your Medicare Part B premium if you have one.

Get all your health care coverage in one plan by choosing a Medicare Advantage plan.

A few things you need to know about Medicare Advantage (Part C) plans.

You first need to be enrolled in Medicare Part A and Part B (and continue to pay any premiums) to enroll in a Medicare Advantage Part C plan. Also, if that plan includes prescription drug coverage, you can't enroll in a separate Medicare Part D plan.

Do you have special needs? Ask about UnitedHealthcare plans that:

- **Provide extra care** and personal attention in a long-term care facility
- **Work well with Medicaid** to help people with limited income

Step 2: Consider your choices.

What are the differences between Medicare Advantage and Medicare supplement insurance?

When you become eligible for Medicare Parts A and B, you may come across some different health insurance options. The information below can help you compare Medicare supplement insurance plans and Medicare Advantage plans.

	Medicare supplement insurance plans	Medicare Advantage plans
Choice	Select your own doctors and hospitals, as long as they accept Medicare patients.	You may be required to use network doctors and hospitals.
Access	See specialists without referrals.	You may need referrals and may be required to use network specialists.
Freedom	No network restrictions. Coverage goes with you, across the United States.	You may have network restrictions. Emergency care only for travel within the United States.
Flexibility	You can switch to another available UnitedHealthcare Medicare supplement plan at any time.	Generally, there are specific periods during the year when you can switch to another Medicare Advantage plan.
Cost	Monthly plan premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly plan premiums, in addition to Part B, with deductibles, co-insurance and co-payments when you use services.
Prescription drug coverage	None. Consider purchasing a Medicare Part D plan.	This coverage may or may not be included, depending on the plan you choose.

Step 2: Consider your choices.

UnitedHealthcare plans available in your area.

Based on information your employer provided, we've listed plans in your area. Your costs may be lower if your former employer provides a subsidy.

Medical plans



Plan benefits	Your cost
Monthly plan premium (may include prescription drug coverage)	[\$0.00]
Annual deductible	[\$0.00]



Several plan choices are available. A Medicare supplement insurance kit with your personalized rates will arrive soon. Watch for it in the mail.

Prescription drug plans

If you choose Medicare supplement insurance or Medicare Parts A and B, you may want to consider a separate Medicare Part D prescription drug plan.



Plan benefits	Your cost
Monthly plan premium	[\$0.00]
Annual deductible	[\$0.00]

Get all the details.

Call us at [1-877-791-9964]. We're here to answer your questions. We can help with more plan details and to explore all your choices. We can check pricing and determine if your doctors or drugs are included.

You can also visit us online to learn more about UnitedHealthcare plans in your area at [[www.UHCMedicareSolutions.com/plans/.](http://www.UHCMedicareSolutions.com/plans/)]

Step 3: Enroll in a new health plan.

Get the coverage you need.

When you've had time to consider your choices, you may be ready to enroll. Give us a call, we are here to help. But don't delay, call us today. Be sure to enroll **before** your current coverage ends.

1 Learn about your options:

- Read this booklet

2 Consider your choices:

- Find out about plans in your area
- Call us for details
- Visit us online
- Attend a plan information meeting

3 Enroll in a plan – 2 easy ways:

- Call us to enroll or
- Mail a completed application

4 [Insert Month] Enrollment deadline.

5 [Insert Date] Your health coverage begins.



[1-877-791-9964], TTY 711

[8 a.m. – 8 p.m. local time, 7 days a week.]



**Get answers.
Medicare made clear.**

 **UnitedHealthcare**[®]
Medicare Solutions

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

The family of UnitedHealthcare[®] Medicare Solutions plans are insured or covered by an affiliate of UnitedHealthcare, a Medicare Advantage organization with a Medicare contract and Medicare-approved Part D sponsor.

This is a solicitation of insurance. An agent/producer may contact you.



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