

SERFF Tracking Number: UHLC-127175121 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48813
Company Tracking Number: BA25111S1GRS
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertising/BA25111S1GRS

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-127175121 State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 48813
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25111S1GRS State Status: FEES PAID
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Tammy Frederick Disposition Date: 06/01/2011
Date Submitted: 05/18/2011 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: BA25111S1GRS 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: 05/18/2011 Deemer Date:
Created By: Tammy Frederick Submitted By: Tammy Frederick
Corresponding Filing Tracking Number: BA25111S1GRS

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement.

This Invitation to Inquire is a Medicare Supplement Advertisement. Final production of the enclosed advertising piece will show the component number on the bottom left hand corner of the Print Ad.

Company and Contact

Filing Contact Information

SERFF Tracking Number: UHLC-127175121 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48813
 Company Tracking Number: BA25111SIGRS
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Group Medicare Supplement
 Project Name/Number: Advertising/BA25111SIGRS

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

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	05/18/2011	47734266

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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-127175121 *State:* Arkansas
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Project Name/Number: Advertising/BA25111SIGRS

Disposition

Disposition Date: 06/01/2011

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
	SLIDE PRESENTATION	Filed-Closed	Yes

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Form Schedule

Lead Form Number: BA25111S1GRS

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/01/2011	BA25111S1GRS	Advertising	SLIDE PRESENTATION	Initial		45.000	BA25111S1GRS.pdf

This is your guide to help understand

AARP® Medicare Supplement Insurance Plans



Welcome to today's presentation prepared for retirees of [employer name here].

The content in this presentation is for retirees who reside in [STATE].

Today's Agenda

To give you a better understanding of what AARP Medicare Supplement Insurance Plans , insured by UnitedHealthcare Insurance Company, can do for you, the following topics will be covered:

- Talk about AARP and UnitedHealthcare Insurance Company (UnitedHealthcare) and how their relationship works
- Get general information about Medicare and Medicare supplement insurance plans
- Learn about the features of Medicare supplement insurance plans
- Explore which plan might be the best choice for you
- Explain what value added services and discounts are offered to AARP Medicare Supplement Plan insureds
- Answer questions and help you enroll

Let's get started!

AARP does not make individual recommendations for health related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

About AARP and UnitedHealthcare

AARP Medicare Supplement Insurance Plans, are the only Medicare supplement plans endorsed by AARP and insured by UnitedHealthcare Insurance Company –names you and your retirees can trust.

About AARP

- **Excellence** – For over 50 years, AARP has been making available special products, services and programs to its members
- **Trusted Name** – AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are the only Medicare supplement insurance plans AARP endorses
- **Quality** – The quality of UnitedHealthcare’s customer service is ensured by screening calls, established service requirements, secret shopper programs and excellence in communications

About AARP and UnitedHealthcare (cont.)

AARP Medicare Supplement Insurance Plans, are the only Medicare supplement plans endorsed by AARP and insured by UnitedHealthcare Insurance Company –names you and your retirees can trust.

About UnitedHealthcare

- **Dependability** – Has provided health care solutions for nearly three decades
- **Value** – Offers products and services that meet the needs of individuals eligible for Medicare
- **Trust** – The customer service and commitment to excellence you'd expect to be associated with the AARP name

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors. You are encouraged to evaluate your needs and compare products.

Who Is Eligible for Medicare?

To be eligible for Medicare coverage, you must be:

- An individual age 65 and over, or under age 65 with certain disabilities
- A U.S. citizen or permanent resident (or married to one) who has paid Social Security taxes for at least 10 years



Medicare supplement insurance will help cover some of the medical expenses not paid by Medicare Parts A and B

What Is Medicare?

Medicare is health insurance created by the federal government. Medicare Parts A and B help to cover basic hospital and medical services.



Medicare Part A - Hospital Insurance helps to cover:

- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing facility care
- Home health care
- Hospice care
- Inpatient blood

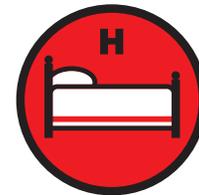


Medicare Part B - Medical Insurance helps to cover:

- Doctor visits
- Ambulance
- Durable medical equipment (wheelchairs, oxygen, etc.)*
- Outpatient blood
- Outpatient hospital and medical services
- Outpatient mental health
- Outpatient physical, occupational and speech-language therapy

**Services and supplies must be medically necessary.*

Part A: Hospital Insurance



A Medicare supplement plan helps cover some or all of your cost share:

Hospital Deductibles	
Medicare Pays	Your Cost Share [2011]
Days 1-60 – All but [\$1,132]	[\$1,132]
Days 61-90 – All but [\$283] per day	[\$283] per day
Days 91-150 – All but [\$566] per day <i>(Lifetime Reserve Days)</i>	[\$566] per day
Nothing beyond 150 days <i>(Lifetime Reserve Days)</i>	All costs for the remainder of the hospital stay
First 3 pints of blood	100%

Part A: Skilled Nursing Insurance



A Medicare supplement plan helps cover some or all of your cost share:

Skilled Nursing Facility Care	
Medicare Pays	Your Cost Share [2011]
Days 1-20 – 100% of approved amount	Nothing
Days 21-100 – All but [\$141.50] per day	[\$141.50] per day

Part B: Medical Insurance



A Medicare supplement plan helps cover some or all of your cost share:

Medical Expenses and Doctors Fees	
Medicare Pays	Your Cost Share [2011]
About 80% of approved amount	About 20% or more of approved amount and [\$162] deductible per calendar year

Outpatient and Hospital Expenses	
Medicare Pays	Your Cost Share [2011]
About 80% of approved amount	About 20% or more of approved amount

(You must continue to pay your Medicare Part B Premium)

What's Not Covered by Medicare?

Medicare does not cover everything.

Some examples include:

- With Medicare Parts A and B, deductibles and co-insurance are paid out of pocket
 - The deductible is a preset, fixed amount you are required to pay before insurance benefits are paid
 - Co-insurance refers to costs split on a percentage basis i.e.: Medicare Part B only pays about 80% of medical expenses. You are responsible for the remainder, about 20% or more
- Medicare offers prescription drug coverage (Part D) to everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by and under contract with Medicare (plan costs and drug coverage vary)

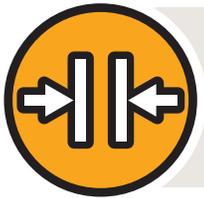


Medicare prescription drug coverage is available if you enroll in a Medicare Prescription Drug Plan (Part D)

What Is a Medicare Supplement Insurance Plan and How Does It Work with Medicare?

Here is an overview:

- Medicare supplement plans are policies sold by private health insurance companies
- The plans are standardized and benefit levels vary by plan
- Helps pay some costs Medicare doesn't pay, like co-insurance, co-payments and deductibles*
- Medicare only covers about 80% of Part B medical expenses. Medicare supplement plans help cover some of the remainder, about 20% or more of those costs
- Plans offer the freedom to go to any hospital or physician that accepts Medicare patients
- Plans are managed according to federal and state laws



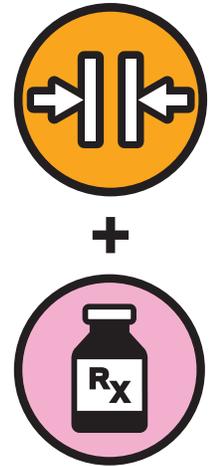
Medicare supplement plans give you the freedom to go to any hospital or physician that accepts Medicare patients

** Depending on the plan selected*

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

How Medicare Supplement Plans Can Work with Medicare Part D

Medicare supplement plans by themselves do not cover prescription drug costs. If you wish to have this additional coverage you'll need to add Medicare Part D to your Medicare supplement plan.



Medicare Part D is a separate optional insurance that can help lower prescription drug costs

General Information about Medicare Supplement Insurance and Medicare Advantage Plans

Here are some of the features of Medicare supplement and Medicare Advantage plans.

	Medicare Supplement 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 networks. Coverage goes with you, across the U.S.	Emergency care only for travel within the U.S.
Flexibility	No annual enrollment period means you can enroll in a 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 premiums in addition to Part B, with limited out-of-pocket costs	Low or no monthly 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

Who Is Eligible to Apply for an AARP® Medicare Supplement Plan?

To apply, you need to meet the following criteria:

- Be enrolled in Medicare Parts A and B
- Be a resident of the state in which you are applying for coverage
- Be a member of AARP



Not an AARP member?

You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.

** Note: AARP Medicare Supplement Insurance Plans may be available to Medicare beneficiaries under age 65 in some states.*

Why Choose a Medicare Supplement Plan?

You'll enjoy the following features:

- Helps you manage out-of-pocket costs
- You have the freedom to choose any doctor who accepts Medicare patients
- Virtually no claim forms to file
- Your coverage goes with you if you travel or move anywhere in the U.S.
- Foreign Travel Emergency benefit is included for emergency services (with some plans)
- Coverage is guaranteed renewable as long as you pay your premium when due and no material misrepresentations have been made at the time of the application



Medicare supplement plans give you the freedom to choose any doctor that accepts Medicare patients

Information About Available AARP® Medicare Supplement Plans

All Medicare supplement plans let you choose your own doctors, specialists and hospitals that accept Medicare patients – there are no out-of-network restrictions.

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Part A Co-insurance and Hospital Benefits							
Part A Deductible					50%	75%	
Part B Co-insurance or Co-payment					50%	75%	[\$20/\$50]
Part B Deductible							
Part B Excess Charges							

Plan N pays 100% of the Part B co-insurance except up to [\$20] co-payment for office visits and up to [\$50] for emergency department visits

Information is continued on the next slide.

Information About Available AARP® Medicare Supplement Plans

All Medicare supplement plans let you choose your own doctors, specialists and hospitals that accept Medicare patients – there are no out-of-network restrictions.

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Blood - First Three Pints	100%	100%	100%	100%	50%	75%	100%
Foreign Travel Emergency (<i>Up to Plan Limits</i>)	100%	100%	100%	100%	100%	100%	100%
Hospice Care Co-insurance or Co-payment	100%	100%	100%	100%	50%	75%	100%
Preventive Care Co-insurance	100%	100%	100%	100%	100%	100%	100%
Skilled Nursing Facility Care Co-Insurance	100%	100%	100%	100%	50%	75%	100%

K Plan K has a [\$4,640] maximum out of pocket, indexed to Medicare

L Plan L has a [\$2,320] maximum out of pocket, indexed to Medicare

Your employer has chosen to highlight this option for you:

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Part A Co-insurance and Hospital Benefits							
Part A Deductible					50%	75%	
Part B Co-insurance or Co-payment					50%	75%	[\$20/\$50]
Part B Deductible							
Part B Excess Charges							

Plan N pays 100% of the Part B co-insurance except up to [\$20] co-payment for office visits and up to [\$50] for emergency department visits

Information is continued on the next slide.

Your employer has chosen to highlight this option for you:

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Blood - First Three Pints					50%	75%	
Foreign Travel Emergency (<i>Up to Plan Limits</i>)							
Hospice Care Co-insurance or Co-payment					50%	75%	
Preventive Care Co-insurance							
Skilled Nursing Facility Care Co-Insurance					50%	75%	

K Plan K has a [\$4,640] maximum out of pocket, indexed to Medicare

L Plan L has a [\$2,320] maximum out of pocket, indexed to Medicare

How Does It Work?

What Medicare Supplement Pays

What Medicare Pays

		[Plan A] Pays	[Plan B] Pays	[Plan C] Pays	[Plan F] Pays	[Plan K] Pays	[Plan L] Pays	[Plan N] Pays
Part A Hospitalization								
First 60 days	All but [\$1,132]	\$0				[\$566]	[\$849]	
Days 61-90	All but [\$283] per day							
Days 91 and later while using 60 lifetime reserve days	All but [\$566] per day							
After lifetime reserve days are used an additional 365 days	\$0							
Beyond the additional 365 days	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Part A Skilled Nursing Facility								
First 20 days	All approved amounts	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Days 21-100	All but [\$141.50] per day	\$0	\$0			Up to [\$70.75] per day	Up to [\$106.13] per day	
Days 101 and later	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Part A Blood								
First 3 pints	\$0					50%	75%	
Additional amounts	100%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Part A Hospice Care								
	All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care					50% of co-payment/ co-insurance	75% of co-payment/ co-insurance	

 100% Coverage

Information is continued on the next slide.

How Does It Work?

What Medicare Pays			What Medicare Supplement Pays						
			[Plan A] Pays	[Plan B] Pays	[Plan C] Pays	[Plan F] Pays	[Plan K] Pays	[Plan L] Pays	[Plan N] Pays
Part B Medical Services									
First [\$162] of Medicare-approved amounts	\$0		\$0	\$0			\$0	\$0	\$0
Preventive Benefits for Medicare Covered Services	Generally 75% or more of Medicare-approved amounts		Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%*
Remainder of Medicare-approved amounts	Generally 80%		Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 10%	Generally 15%	Balance*
Part B Excess Charges									
Above Medicare-approved amounts	\$0		\$0	\$0	\$0		\$0	\$0	\$0
Part B Blood									
First 3 pints	\$0						50%	75%	
Next [\$162] of Medicare-approved amounts	\$0		\$0	\$0			\$0	\$0	\$0
Remainder of Medicare-approved amounts	80%		20%	20%	20%	20%	Generally 10%	Generally 15%	20%
Part B Clinical Laboratory Services									
Tests for diagnostic services	100%		\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Other than up to [\$20] per office visit and up to [\$50] per emergency room visit. The co-payment of up to [\$50] is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

 100% Coverage

Information is continued on the next slide.

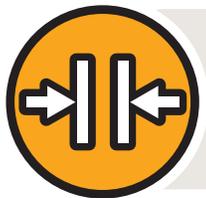
How Does It Work?

What Medicare Pays			What Medicare Supplement Pays						
			[Plan A] Pays	[Plan B] Pays	[Plan C] Pays	[Plan F] Pays	[Plan K] Pays	[Plan L] Pays	[Plan N] Pays
Parts A and B Home Health Care									
Medically necessary skilled care services and medical supplies	100%		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Parts A and B Durable Medical Equipment									
First [\$162] of Medicare-approved amounts	\$0		\$0	\$0			\$0	\$0	\$0
Remainder of Medicare-approved amounts	80%		20%	20%	20%	20%	10%	15%	20%
Other Benefits Not Covered By Medicare – Foreign Travel									
First [\$250] each calendar year	\$0				\$0	\$0			\$0
Remainder of charges	\$0				80% to a lifetime maximum benefit of \$50,000	80% to a lifetime maximum benefit of \$50,000			80% to a lifetime maximum benefit of \$50,000

100% Coverage

Why is an AARP® Medicare Supplement Insurance Plan a Smart Choice?

- AARP Medicare Supplement Insurance, insured by UnitedHealthcare Insurance Company, is the health insurance plan of choice for more than [2.9] million AARP insureds nationwide*
- Competitive pricing – and as with any standardized Medicare supplement plan, you can't be singled out for rate increases**
- Backed by the experience and expertise of UnitedHealthcare
- Rate increases of less than [6%] on average each year nationally over the last five years***



You must be an AARP member, but you can join at the time of your enrollment.

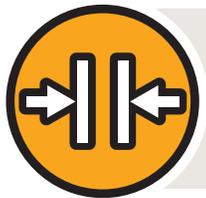
* Based on internal 2009 company data www.uhcmedsupstats.com

** Premiums may change for other reasons such as a change applicable to all persons covered under this type of policy or certificate in this state/area.

*** Rate increases averaging [5.5%] annually nationally over the last five years. National aggregate figure based on internal company for rate increases implemented during years [2006 - 2010]. Increases vary by plan, state and year.

Why is an AARP® Medicare Supplement Insurance Plan a Smart Choice? (cont.)

- As an insured member, you'll enjoy value-added services*, including discounts at pharmacies nationwide, vision discounts that offer significant savings on eye exams and eye wear, provided by EyeMed Vision Care, a Nurse HealthLine and more
- AARP Medicare Supplement Plans are offered in all states/territories



You must be an AARP member, but you can join at the time of your enrollment.

** These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.*

Value-Added Services*

You'll appreciate these value-added services for AARP Medicare Supplement Insurance Plan insureds:



24-hour Nurse HealthLine

Just call toll-free any time, and you can get expert answers to your health questions from a registered nurse



AARP® Vision Discounts Provided by EyeMed Vision Care

Save on your eyecare needs with [\$40] eye exams and 30% off a complete pair of eye glasses



Pharmacy savings

Receive special discounts on your prescription drugs at 56,000 participating retail pharmacies



SilverSneakers® Program

Complimentary gym membership at participating locations

** These are additional services, apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographic availability, and may be discontinued at any time.*

Take the Next Step Today

Learn. Explore. Enroll.

Now that you know more about AARP® Medicare Supplement Insurance Plans, it's a good time to enroll. Simply call the number below to request enrollment materials or to get answers to your questions!

Call [1-800-392-7537] to:

- 1** Request an enrollment kit
- 2** Get more information

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Your agent can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

Here's What You Can Expect When You Enroll

Remember, there's help for you every step of the way.

1

Enrollment Step

- A personal letter letting you know your enrollment form is being processed
- Your AARP member identification card when your enrollment is approved

2

Post-Enrollment Step

- You'll receive a post-enrollment kit and your AARP Medicare Supplement Plan ID card, policy and coverage details
- Important information about how to make the most of your health plan benefits

3

Ongoing Support

- Periodic health and wellness communications
- Courteous licensed insurance agents to help answer your questions

Additional Information

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 does not 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.

Your agent can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

Additional Information

Neither AARP nor UnitedHealthcare endorse or are responsible for the services or information provided by this program. Consult a health care professional before beginning any exercise program. **The AARP Prescription Discount Program, provided by Walgreens**, offers AARP members access to prescription drugs at a discounted price.

The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens 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. **The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time.** All decisions about prescription medications are between you and your doctor or other health care provider. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. **OptumHealth is the provider of Nurse HealthLine.** OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. All decisions about medications, vision care and health and wellness care are between you and your health care provider.