

SERFF Tracking Number: UHLC-127274051 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49061  
Company Tracking Number: CA25137ST  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT PLANS  
Project Name/Number: ADVERTISING/CA25137ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-127274051 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49061

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: CA25137ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton

Disposition Date: 07/12/2011

Date Submitted: 06/15/2011

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: CA25137ST

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: 07/12/2011

State Status Changed: 07/12/2011

Deemer Date:

Created By: Wanda Augustus

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: CA25137ST

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.

The material included within this filing is an Invitation to Inquire. Final production of the enclosed advertising will show the component number of each advertising piece on the bottom left hand corner of the advertisement.

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Please note that the Business Reply Card, MS2516ST, attached to the enclosed advertisements was previously approved on previously approved on 4/28/2010 under the Department's File Number: 45484 and is attached For Positioning Only (FPO).

## 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

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: 50.00 per component, 3 components,  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	06/15/2011	48736144

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/12/2011	07/12/2011

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## **Disposition**

Disposition Date: 07/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/12/2011	CA25137S	Advertising	SELF MAILER	Initial		45.000	CA25137STF PO.pdf
Filed-Closed 07/12/2011	CA25138S	Advertising	SELF MAILER	Initial		45.000	CA25138STF PO.pdf
Filed-Closed 07/12/2011	CA25139S	Advertising	SELF MAILER	Initial		45.000	CA25139STF PO.pdf



# An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, could be the right choice for you.

You may find that the coverage provided by Medicare Parts A and B isn't enough. In fact, Medicare Part A has a deductible of [\$1,132] per benefit period, even for a single night inpatient hospital stay. And Medicare covers generally about 80% of your Part B medical expenses, which could leave you with up to thousands of dollars in out-of-pocket costs.<sup>1</sup> An AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, could help protect you against some of these costs — and it features competitive monthly premiums.

## An AARP Medicare Supplement Plan may be able to help.

**Medicare supplement plans offer the same basic benefits you rely on. Get the only one that carries the AARP name.**

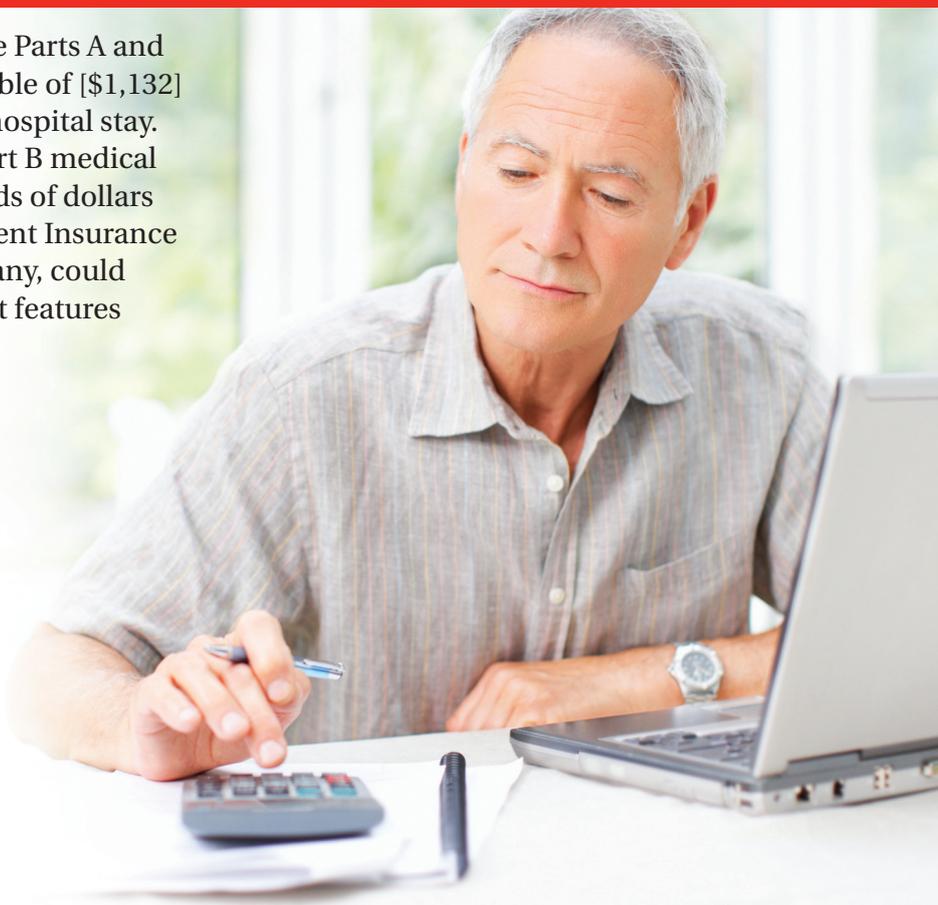
Like all standardized plans, AARP Medicare Supplement Insurance Plans offer:

- Coverage for some or all of the out-of-pocket expenses not paid for by Medicare
- The freedom to choose your own doctor, specialist and hospital that accepts Medicare patients
- Guaranteed coverage for life as long as you pay your premiums when due and you answered the required questions on your application truthfully and completely

Plus, AARP Medicare Supplement Insurance Plans offer great customer service and plan satisfaction:<sup>2</sup>

- 96% member satisfaction rate with AARP Medicare Supplement Insurance Plans
- 98% customer representative satisfaction rate with most problems resolved on the first call
- 9 out of 10 planholders would recommend their AARP Medicare Supplement plan to a friend or family member

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



## These plans carry a nationally recognized name.

It's nice to know that you can choose a plan that carries the AARP name. Find out if one of them is right for you.

**Medicare alone may not be enough.**  
**Choose an AARP Medicare Supplement Insurance Plan. To find out more, call a licensed agent/producer today.**

**[1-877-539-2857]** (TTY: 711)  
Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday 9 a.m. to 5 p.m. EST

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 (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). 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.**

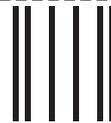
AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

<sup>1</sup> 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.

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insured by **UnitedHealthcare Insurance Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**  
CLASS MAIL PERMIT NO. 4 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

UNITED HEALTHCARE  
INSURANCE COMPANY  
P.O. BOX 25601  
LEHIGH VALLEY, PA 18003-9905

**FREE**



Discover the only Medicare supplement insurance that carries the AARP name.

Have your monthly health insurance premiums gone up?  
 Now could be the time to make a change.



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

PRSRT STD  
 U.S. POSTAGE  
**PAID**  
 UNITEDHEALTHCARE

AARP Medicare Supplement Insurance Plans, insured by  
 UnitedHealthcare Insurance Company  
 P.O. Box 1017  
 Montgomeryville, PA 18936-1017

<Recipient Name>  
 <Recipient Address>  
 <Recipient City>, <State> <Zip>

Consider the only Medicare supplement insurance plans that carry the AARP name.

CA25138ST

**YES!** Please send me complete information about  
**AARP® Medicare Supplement Insurance Plans**, including  
 benefits, costs, eligibility requirements, exclusions and limitations.  
 Or call [1-877-539-2857] code [xxx].

<Membership #>  
 <Recipient Name>  
 <Recipient Address>  
 <Recipient City>, <State>

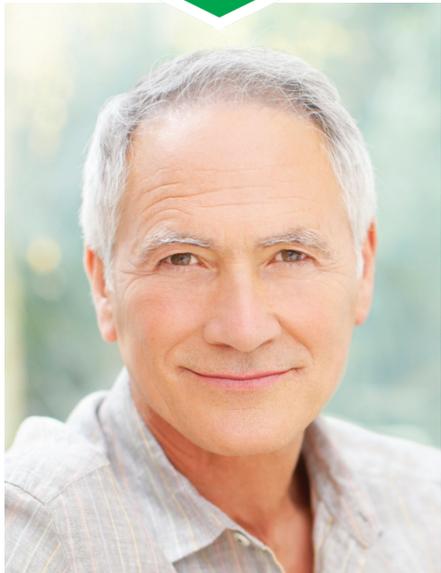
Date of Birth -- Medicare (Part B) Effective --  
 Phone --  
 E-mail address

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MS2516ST

Consider  
 the only  
 Medicare  
 supplement  
 insurance  
 plans that  
 carry the  
**AARP name.**

**An AARP®  
Medicare  
Supplement  
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could be the  
right choice  
for you.**



You may find that the coverage provided by Medicare Parts A and B isn't enough. In fact, Medicare Part A has a deductible of [\$1,132] per benefit period, even for a single night inpatient hospital stay. And Medicare covers generally about 80% of your Part B medical expenses, which could leave you with up to thousands of dollars in out-of-pocket costs.<sup>1</sup> An AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, could help protect you against some of these costs — and it features competitive monthly premiums.

**An AARP Medicare Supplement Plan may be able to help.**

**Medicare supplement plans offer the same basic benefits you rely on. Get the only one that carries the AARP name.**

Like all standardized plans, AARP Medicare Supplement Insurance Plans offer:

- Coverage for some or all of the out-of-pocket expenses not paid for by Medicare
- The freedom to choose your own doctor, specialist and hospital that accepts Medicare patients
- Benefits to help with co-payments and deductibles when you see a doctor or go to the hospital so you can better predict your out-of-pocket expenses

**Plus, AARP Medicare Supplement Insurance Plans offer great customer service and plan satisfaction:<sup>2</sup>**

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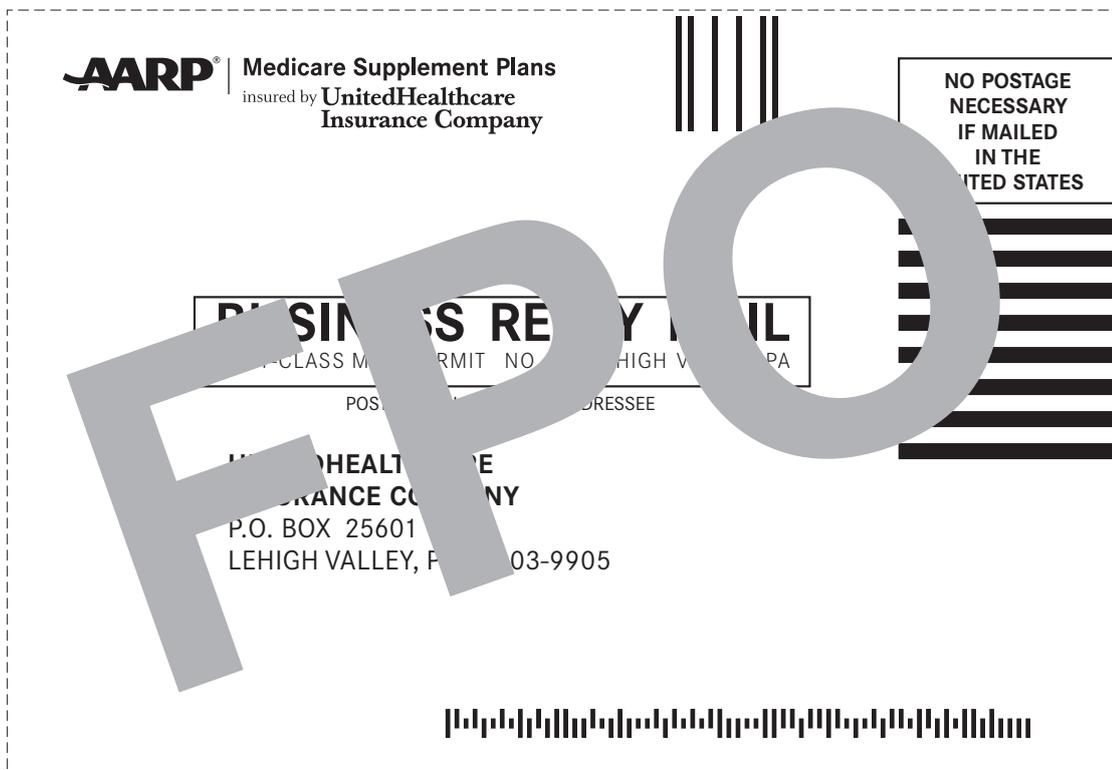
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## Not all Medicare supplement carriers are the same.

Choose a competitively priced plan that meets your needs and budget.

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**BUSINESS REPLY MAIL**  
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POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE  
INSURANCE COMPANY  
P.O. BOX 25601  
LEHIGH VALLEY, PA 18003-9905

