

SERFF Tracking Number: UHLC-127281402 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
 Company Tracking Number: LA25664STGRS  
 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/LA25664STGRS

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-127281402 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49093

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: LA25664STGRS

State Status: Filed-Closed

Filing Type: Advertisement

Author: Tammy Frederick

Reviewer(s): Stephanie Fowler

Date Submitted: 06/21/2011

Disposition Date: 07/13/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: LA25664STGRS

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: 07/13/2011

State Status Changed: 07/13/2011

Deemer Date:

Created By: Tammy Frederick

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: LA25664STGRS

Filing Description:

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

Certificates were approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

SERFF Tracking Number: UHLC-127281402 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
Company Tracking Number: LA25664STGRS  
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/LA25664STGRS

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: M75146IMMMAR01 01B, M92942MNMMAR01 01B ,M94140MNMMAR01 01B ,S75646IMMMAR01 01B,S93042MNMMAR01 01B, S93143AGMMAR01 01B, S93244AGMMAR01 01B, S94340MNMMAR01 01B-approved on 11/13/09 under St Tr# 43696

MIPPA enrollment apps: 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

-----

SERFF Tracking Number: UHLC-127281402 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
Company Tracking Number: LA25664STGRS  
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/LA25664STGRS

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: 50.00 per component, 2 components  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	06/21/2011	48909743

SERFF Tracking Number: UHLC-127281402 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
Company Tracking Number: LA25664STGRS  
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/LA25664STGRS

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/13/2011	07/13/2011

SERFF Tracking Number: UHLC-127281402 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
Company Tracking Number: LA25664STGRS  
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/LA25664STGRS

## Disposition

Disposition Date: 07/13/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: UHLC-127281402 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49093  
 Company Tracking Number: LA25664STGRS  
 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/LA25664STGRS

## Form Schedule

### Lead Form Number: LA25664STGRS

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/13/2011	LA25664ST	Advertising LETTER		Initial		45.000	LA25664STG RS.pdf
Filed-Closed 07/13/2011	LA25665ST	Advertising LETTER		Initial		45.000	LA25665STG RS.pdf

Dear <FULL\_NAME>,

You're receiving this enrollment kit for the AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents) as a retiree of [Sample Employer]. This kit can help you decide on the Medicare supplement plan to best meet your needs.

**Important things to know about Medicare supplement insurance plans:**

- Helps to pay for some or all of the costs that Medicare Parts A & B doesn't, like co-payments, deductibles and co-insurance.
- No networks or referrals required. You can choose any doctor that accepts Medicare patients.
- If you move, you will not lose coverage.
- Medicare supplement insurance is offered in all 50 states and most U.S. territories.

**Follow three simple steps to select a Medicare supplement plan:**

**Step 1.** Learn about Medicare and how it works with Medicare supplement insurance plans.

**Step 2.** Choose a plan that fits your health care needs.

**Step 3.** Enroll. Fill out the enrollment application and send it in.

Once you are enrolled, you will receive a Welcome Packet. Your AARP Medicare Supplement Plan ID card will arrive separately.

Over, Please >

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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.

## Have questions or need help?

If you have any questions about AARP Medicare Supplement Insurance Plans or would like help filling out the application, simply call to speak with a licensed agent/producer at [\[1-800-XXX-XXXX\]](tel:1-800-XXX-XXXX).

Sincerely,

**UnitedHealthcare Insurance Company**

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

Dear <FULL\_NAME>,

You were recently sent information about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents). It's not too late to consider the benefits of a Medicare supplement plan.

### **Why should I enroll in a Medicare supplement plan?**

Medicare supplement plans are designed to help pay for some of the costs that Medicare Parts A & B do not, like co-payments, deductibles and co-insurance.

- **No networks or referrals required** - a Medicare supplement plan gives you the freedom to choose any doctor that accepts Medicare patients.
- **If you move**, you will not lose coverage.
- **Medicare supplement insurance** is offered in all 50 states and most U.S. territories.
- **Coverage is guaranteed renewable** as long as you pay your premium when due and no material misrepresentations have been made at the time of enrollment.
- **With an AARP Medicare Supplement Plan** you can change plans whenever your needs change. There are no annual enrollment periods.

Over, Please >

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company 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.

**I already mailed in my application. What should I do?**

Thank you for returning your enrollment application. If you do not receive your Welcome Kit and AARP Medicare Supplement Plan ID Card in the coming weeks, please call to verify your enrollment status.

**Who should I call if I have questions or need help?**

If you have any questions about Medicare supplement insurance plans or would like help filling out the application, simply call to speak with a licensed agent/producer at [\[1-800-XXX-XXXX\]](tel:1-800-XXX-XXXX).

Sincerely,

**UnitedHealthcare Insurance Company**

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