

SERFF Tracking Number: UHLC-127289598 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49144
 Company Tracking Number: CA25145ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/CA25145ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127289598 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49144

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25145ST State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton Disposition Date: 07/19/2011

Augustus, Tammy Frederick,

Bobbie Walton

Date Submitted: 06/27/2011 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: CA25145ST

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: 07/19/2011

State Status Changed: 07/19/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: UHLC-127151340

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.

The Business Reply Cards - CA25145STBRC and CA25146STBRC- that will be used with the advertisements are also attached for your review.

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Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

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: \$200.00
 Retaliatory? No
 Fee Explanation: 50.00 per component, 4 components
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$200.00	06/27/2011	49148619

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/19/2011	07/19/2011

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Disposition

Disposition Date: 07/19/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	SELF MAILER	Filed-Closed	No
Form	BUSINESS REPLY CARD	Filed-Closed	No
Form	SELF MAILER	Filed-Closed	No
Form	BUSINESS REPLY CARD	Filed-Closed	No

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Form Schedule

Lead Form Number: CA25145ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/19/2011	CA25145S	Advertising	SELF MAILER	Initial		45.000	CA25145STnoBRC.pdf
Filed-Closed 07/19/2011	CA25145S	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25145STBRC.pdf
Filed-Closed 07/19/2011	CA25146S	Advertising	SELF MAILER	Initial		45.000	CA25146STnoBRC.pdf
Filed-Closed 07/19/2011	CA25146S	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25146STBRC.pdf

Complete and mail the attached reply card today to find out more about AARP Medicare Supplement Insurance Plans.

See inside to learn more about an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.



To protect against some of the costs Medicare doesn't pay...

It's time to build on the coverage you already have.

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

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



Medicare doesn't pay all your medical costs.
Why pay the rest out of your own pocket?

[John Q. Lasername]
[123 Any Street]
[Apt. 1A]
[Anytown, USA 12345-1234]

CA25145ST

PRSR STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



When it comes to the costs Medicare doesn't pay, it's time to build on the coverage you already have.

You already know that Medicare doesn't pay all your medical costs. That's why you're insured under an AARP® MedicareRX Plan, insured through UnitedHealthcare—to help lower your prescription costs. Now it's time to build on that coverage by adding an AARP® Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

A Medicare supplement plan gives you:

- Coverage to help pay some of the costs Medicare doesn't pay. Medicare only pays about 80% of your Part B medical expenses. The rest is your responsibility, paid out of your own pocket.
- The freedom to choose your own doctor or hospital. You don't have to stay within a network. You are free to choose any doctor who accepts Medicare patients.
- The ability to choose from a variety of plans, so you can find the right plan for your needs and budget.



An AARP® Medicare Supplement Plan gives you:

- **Competitive group rates for AARP members.** These rates are not available to the general public.
- **Low annual rate increases.*** The monthly rates for AARP Medicare Supplement Plans increase, on average, less than 6% each year.
- **Outstanding customer service.*** 98% of AARP members surveyed were satisfied with the courtesy and professionalism of the customer service representatives they spoke with.
- **High member satisfaction.*** 9 in 10 plan holders would recommend their AARP Medicare Supplement Plan to a friend.

* www.uhcmedsupstats.com or call for complete report.

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



Start building on your coverage today.

Call [1-877-539-2857]

[Weekdays, 7 a.m. to 11 p.m.

Saturday 9 a.m. to 5 p.m., ET.] TTY users can call 711.

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.

Complete and mail the attached reply card today to find out more about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare.

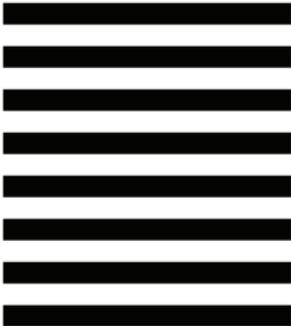
Or complete and mail this card today! →



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



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY PA

POSTAGE WILL BE PAID BY ADDRESSEE

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



↑ **Complete and mail the attached reply card today to find out more about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.**

AARP | **Medicare Supplement Plan**
insured by **UnitedHealthcare**
Insurance Company

UnitedHealthcare Insurance Company
P.O. Box 1017
Montgomeryville, PA 18936-1017

PRSR STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

**Get prepared to
handle the costs
Medicare doesn't pay.**

[John Q. Lasername]
[123 Any Street]
[Apt. 1A]
[Anytown, USA 12345-1234]

CA25146ST



Consider ALL the costs Medicare doesn't pay:

- Medicare Part A Deductible
- Medicare Part A Co-Payment
- Medicare Part B Annual Deductible
- Medicare Part B 20% Co-Insurance
- Medicare Part B Excess Charges

See inside to learn more about how an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, can help pay some of these costs that Medicare does not pay. →

Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

As an AARP MedicareRX plan holder, you've already addressed the costs of prescription drugs.



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

But what about ALL **the health care costs** Medicare doesn't pay?

You already know that Medicare doesn't pay all your medical costs. That's why you purchased an AARP® MedicareRX Plan from UnitedHealthcare to help lower your prescription costs. Now it's time to get prepared to handle the health care costs Medicare doesn't pay by adding an AARP® Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company.

Depending on the plan you choose, a Medicare supplement plan can help pay for some of the health care costs Medicare doesn't pay, including:

- The about 20% or more of Part B medical expenses that Medicare doesn't pay.
- Your Medicare Part A and Part B deductibles.
- Medicare Part A and Part B co-payments.



With an AARP Medicare Supplement Plan, you'll get:

- **Competitive group rates for AARP members.** These rates are not available to the general public, only to AARP members.
- **Low annual rate increases.*** The monthly rates for AARP Medicare Supplement Plans increase, on average, less than 6% each year.
- **Outstanding customer service.*** 98% of AARP members surveyed were satisfied with the courtesy and professionalism of the customer service representatives they spoke with.
- **High member satisfaction.*** 9 in 10 plan holders would recommend their AARP Medicare Supplement Plan to a friend.

Plus, unlike Medicare Advantage Plans, you are not restricted to networks, and Medicare supplement plans allow you to choose your own doctor or hospital, as long as they accept Medicare patients.

* www.uhcmedsupstats.com or call for complete report.

Take action today to help address the costs Medicare doesn't pay. Call [1-877-539-2857],

[Weekdays, 7 a.m. to 11 p.m. Saturday 9 a.m. to 5 p.m., ET.] TTY users can call 711.

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.

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

Complete and mail the attached reply card today to find out more about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.



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



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