

SERFF Tracking Number: UHLC-127294050 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49160
Company Tracking Number: SA25254ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/SA25254ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127294050 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49160

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: SA25254ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick

Disposition Date: 07/19/2011

Date Submitted: 06/28/2011

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: SA25254ST

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: SA25254ST

Filing Description:

UnitedHealthcare Insurance Company

AARP Medicare Supplement Advertising Material

Inquiry

NAIC No: 0707-79413

File No: SA25254ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

Submitted for your review are proof copies of advertising material for use in connection with the AARP group health

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insurance program. This advertising is new and does 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)

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

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
680 Blair Mill Rd.
Horsham, PA 19044

Susan_J_Cipollo@uhc.com
215-902-8444 [Phone]
215-902-8813 [FAX]

Filing Company Information

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 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 component, 1 component
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|---------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$50.00 | 06/28/2011 | 49191374 |

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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 Form | Schedule Item | Schedule Item Status | Public Access |
|----------------------|----------------------|-----------------------------|----------------------|
| | STUFFER | Filed-Closed | Yes |

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Form Schedule

Lead Form Number: SA25254ST

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------------|-------------|-------------|-----------|---------|----------------------|-------------|---------------|
| Filed-Closed 07/19/2011 | SA25254S | Advertising | STUFFER | Initial | | 45.000 | SA25254ST.pdf |



Flexibility

Medicare Supplement Insurance Plans provide freedom and flexibility.

Before you make a decision on your health insurance, it's important that you understand the difference between Medicare supplement plans and Medicare advantage plans. Take a good look at the features below to make sure you get what's right for you.

Medicare supplement plans

- Work with Medicare (Parts A and B) to cover costs that Medicare doesn't pay.
- Allow you to **select your own doctors** and hospitals that accept Medicare patients.
- Allow you to **see specialists without referrals**.
- **No network restrictions.** Insurance goes with you wherever you travel in the U.S.
- If you want to change plans, you may apply for another Medicare supplement plan at any time since there is no annual enrollment period.

Medicare advantage plans

- Covers the same services as Parts A and B, but provided through Medicare approved private insurance companies.
- May require you to use network doctors and hospitals.
- May restrict specialists visits to network only providers and require a referral.
- Network restrictions. Only certain types of care will be covered while traveling in the U.S. and out of network.
- Generally, there are specific enrollment periods during the year when you may change to another Medicare advantage plan.

**A Medicare supplement plan offers you many choices.
Please see other side to learn more.**



Whatever your needs and budget, there's a plan that may be right for you.

Medicare supplement insurance plans offer you a wide variety of choices.
Here are a few examples:

I'm looking for the most benefits.*



Consider Plan C or Plan F. These plans pay 100% of out-of-pocket costs for many services.

I'm looking for premiums that meet my budget.*



Take a look at Plan K or Plan L. Depending on the plan, they pay 50% or 75% of your costs for many services.¹ Because you pay some of your out-of-pocket costs, you may have a lower monthly premium.

I'm looking to manage my out-of-pocket costs.*



Plan N covers 100% of your out-of-pocket costs for many services. There are also fixed co-pays for doctor visits.²

* The people and situations shown above are fictitious and for illustration purposes only.

Take a good look at the plan choices available to you through the AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Remember, with a Medicare supplement plan, if your needs change, you are not limited to certain times of the year when you can change plans.

Questions? Call toll-free: 1-800-272-2146 for help.

A licensed insurance agent is available to answer your questions and discuss your options. There is no obligation in calling.

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

¹ Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

² Up to \$20 copay for office visits and up to \$50 copay for emergency room visits.

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 purpose 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.

Please see enclosed materials for benefits, costs, eligibility requirements, exclusions and limitations.