

SERFF Tracking Number: UHLC-127922104 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 50561  
 Company Tracking Number: LP253ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/LP253ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127922104 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50561

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LP253ST State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton Disposition Date: 01/05/2012

Augustus, Tammy Frederick,

Bobbie Walton

Date Submitted: 12/23/2011 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: LP253ST

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 01/05/2012

State Status Changed: 01/05/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: LP253ST

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.

## Company and Contact

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**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

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: 4 COMPONENTS @ 50.00 A COMPONENT  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$200.00	12/23/2011	54803564

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2012	01/05/2012

*SERFF Tracking Number:* UHLC-127922104      *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company      *State Tracking Number:* 50561  
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Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/LP253ST

## **Disposition**

Disposition Date: 01/05/2012

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
<b>Supporting Document</b>	Statement of Variability	Filed-Closed	Yes
<b>Form</b>	Advertising	Filed-Closed	Yes
<b>Form</b>	Advertising	Filed-Closed	Yes
<b>Form</b>	Advertising	Filed-Closed	Yes
<b>Form</b>	Advertising	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: LP253ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2012	LP253ST	Advertising	Advertising	Initial		45.000	LP253ST.pdf
Filed-Closed 01/05/2012	LP254ST	Advertising	Advertising	Initial		45.000	LP254ST.pdf
Filed-Closed 01/05/2012	WB25354S T	Advertising	Advertising	Initial		45.000	WB25354ST.pdf
Filed-Closed 01/05/2012	WB25355S T	Advertising	Advertising	Initial		45.000	WB25355ST.pdf

## LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

## TELEPHONE CALL TO ACTION

For more information, call a licensed insurance agent/producer toll free at [1-877-539-2857] (TTY 711).

## HEADLINE

**I've learned that the best decisions  
are informed ones | GO LONG**

## SUBHEAD

**Find out if a Medicare supplement insurance plan is right for you**

## BODY COPY

You've gotten where you are by making informed choices. So when it comes to choosing a standardized Medicare supplement plan to help pay for some of what Medicare doesn't, make sure you get all the information you need to make the right decision for you. That includes learning more about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Get your free Decision Guide today.

Medicare alone may leave you with up to thousands of dollars in out-of-pocket expenses each year\*. Plus, depending on the plan you choose, you'll enjoy:

- Coverage for copayments and deductibles Medicare doesn't pay
- Limited out-of-pocket expenses
- No networks, no referrals needed— see any provider or specialist that accepts Medicare patients

AARP Medicare Supplement Insurance Plans, the only Medicare supplement plans to carry the AARP name, also offer a number of unique advantages over other plans, including:

- Competitive group rates
- Great service — AARP Medicare Supplement Plans have a 96% customer satisfaction rate of those surveyed\*\*
- Plans insured through UnitedHealthcare Insurance Company, one of the nation's largest carriers that covers more people with Medicare supplement plans nationwide than any other individual insurance carrier^

Make an informed decision today. Get your free Decision Guide now.

## FORM

### FREE DECISION GUIDE REQUEST FORM

Fill in the information below to receive your FREE guide

Fields with an \* are required.

AARP Membership Number

Medicare (Part B) Effective Date

\*Date of Birth

\*First Name  
\*Last Name  
\*Address  
Address Line 2  
\*City  
\*State  
\*Zip Code  
Email Address

By providing your Date of Birth and Medicare (Part B) effective Date, plan rates will also be provided.

### **BUTTON**

get a free decision guide  
send my free decision guide

### **DISCLAIMER**

\* Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011  
<http://www.medpac.gov/documents/Jun11DataBookEntireReport.pdf> (10 August, 2011) p. 55-57.

\*\*GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10, <http://www.uhcmcdsupstats.com> or call [\[1-877-539-2857\]](tel:1-877-539-2857) to request a copy of the full report.

^ Mark Farrah Associates, "December 2010 Medigap Enrollment & Market Share," May 2011, [www.uhcmcdsupstats.com](http://www.uhcmcdsupstats.com) or call [\[1-877-539-2857\]](tel:1-877-539-2857) to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

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.

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

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

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

LP253ST

**LOGO**

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

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

**TELEPHONE CALL TO ACTION**

For more information, call a licensed insurance agent/producer toll free: [1-877-539-2857] (TTY 711)

**PAGE HEADLINE**

**Thank you for your request.**

**BODY COPY**

Your request for a free Decision Guide has been received. Your guide should arrive within 10-14 business days.

If you have any other questions, please visit [www.aarpmedsup.com](http://www.aarpmedsup.com) or call a licensed insurance agent/producer toll-free at [1-877-539-2857] (TTY 711). You can also [view AARP Medicare Supplement Plans and pricing.](#)

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## SUBJECT LINE

Learn more about AARP Med Supp Ins Plans from UnitedHealthcare Ins Co.

## LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

## TELEPHONE CALL TO ACTION

[\[1-877-539-2857\]](tel:1-877-539-2857) (TTY 711)

## HEADLINE

**Good health starts with good decisions | GO LONG**

## SUBHEAD

**Find out if an AARP Medicare Supplement Insurance Plan is right for you**

## BODY COPY

Dear [name],

As you know, being an AARP member has its privileges — like the ability to enroll in an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company.

It's a simple fact: Medicare alone doesn't cover all your out-of-pocket healthcare costs. If you're concerned about your rising Medicare-related expenses, consider a standardized Medicare supplement plan to:

- Cover some or all costs not paid by Medicare Parts A and B
- Save up to thousands in annual out-of-pocket medical expenses\*
- Avoid worrying about networks and see any doctor that accepts Medicare patients

Available to AARP members like you, AARP Medicare Supplement Insurance Plans are the only Medicare supplement plans that carry the AARP name. What's more, they are:

- Competitively priced
- Insured by UnitedHealthcare Insurance Company — a leading insurer that covers more people with Medicare supplement plans nationwide than any other individual insurance carrier^
- Highly rated, with a 96% customer satisfaction rate of those surveyed\*\*

Ready to learn more AARP Medicare Supplement Plans? [Request your free Decision Guide now.](#)

## BUTTON

[Get a free decision guide](#)

## **RIGHT RAIL**

### **Make an informed decision about Medicare supplement plans.**

For more information, call a licensed insurance agent/producer toll free: [1-877-539-2857] ([TTY 711](tel:1-877-539-2857))

## **DISCLAIMER**

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[Privacy Policy](#)

WB25354ST

## SUBJECT LINE

Is an AARP Med Supp Ins Plan from UnitedHealthcare Ins Co. right for you?

## LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

## TELEPHONE CALL TO ACTION

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## HEADLINE

**I didn't get this far by hesitating | GO LONG**

## SUBHEAD

**Now's a great time to learn about supplementing Medicare**

## BODY COPY

Dear [name],

If you're concerned about rising healthcare costs, there's no better time to learn more about your Medicare options and plans like AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. Medicare alone only pays about 80% of Part B medical expenses and the rest is up to you. Standardized Medicare supplement plans help you pay some of those costs and lower your out-of-pocket medical expenses.

Medicare supplement plans may mean up to thousands of dollars in annual savings\* with:

- Coverage for some of the out-of-pocket medical costs not paid by Medicare Parts A and B
- No networks
- Plus, the freedom to see any specialist who accepts Medicare patients without a referral

As an AARP member, you may enroll in an AARP Medicare Supplement Insurance Plan, the only Medicare supplement plans that carry the AARP name. What's more, AARP Medicare Supplement Insurance Plans are:

- Competitively priced
- Insured by UnitedHealthcare Insurance Company — a leading insurer that covers more people with Medicare supplement plans nationwide than any other individual insurance carrier<sup>^</sup>
- Highly rated, with a 96% customer satisfaction rate of those surveyed\*\*

Don't wait to make your decision. Learn more about AARP Medicare Supplement Insurance Plans and [request your free Decision Guide now.](#)

## BUTTON

[Get a free decision guide](#)

**RIGHT RAIL**

**BUTTON**

**[Make an informed decision about Medicare supplement plans.](#)**

**BUTTON**

**[Get a free decision guide](#)**

For more information, call a licensed insurance agent/producer toll free: [1-877-539-2857] ([TTY 711](#))

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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> Statement of Variability	Filed-Closed	<b>Date:</b> 01/05/2012
<b>Comments:</b> Please see attached.		
<b>Attachment:</b> STATEMENT OF VARIABILITY.pdf		

### LP253ST

Variable	Description
[1-877-539-2857]	Phone Number for Further Information. Can vary due to mail date and/or internal tracking purposes.

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[1-877-539-2857]	Phone Number for Further Information. Can vary due to mail date and/or internal tracking purposes.

### WB25354ST

Variable	Description
[1-877-539-2857]	Phone Number for Further Information. Can vary due to mail date and/or internal tracking purposes.
Dear [Name]	Name of recipient of email

### WB25355ST

Variable	Description
[1-877-539-2857]	Phone Number for Further Information. Can vary due to mail date and/or internal tracking purposes.
Dear [Name]	Name of recipient of email