

SERFF Tracking Number: UHLC-127924339 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25533S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25533S2

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127924339 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010

SERFF Status: Closed-Filed-Closed

State Tr Num:

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: LA25533S2

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

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

Disposition Date: 01/25/2012

Date Submitted: 01/04/2012

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: LA25533S2

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: 01/25/2012

State Status Changed: 01/25/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number:

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 website GoLong.com referenced in the letters, is in the final stages of development. Until the site is completed, filed, and approved by the State of Arkansas prospective customers who enter the GoLong.com address into their browser will link to the Arkansas approved interim landing pages, WB25343ST, WB25344ST, WB25125ST (9/11), which

SERFF Tracking Number: UHLC-127924339 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25533S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25533S2

were approved on 9/29/11 under SERFF tracking number UHLC-127624787. These landing pages offer the user the opportunity to request product information to be sent to them, and/or they can click a link that will take them to aarpmedicareplans.com, where more product information is available.

The enclosed materials will be utilized with the following which were approved by the Department on 11/5/09, under State Tracking number 43459 .

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

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)

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)

The following enrollment application(s) will be used with the enclosed advertising material(s) approved by the Department on 11/13/09 under State Tracking Number 43696: M75146IMMMAR01 01B, M92942MNMMAR01 01B ,M94140MNMMAR01 01B.

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 or GU25003AR] which was approved by the 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

UnitedHealthcare Insurance Company
185 Asylum Street

CoCode: 79413
Group Code: 707

State of Domicile: Connecticut
Company Type: Life and Health

SERFF Tracking Number: UHLC-127924339 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25533S2
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25533S2
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation: \$50.00 x 6=\$300.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$300.00	01/04/2012	55005578

SERFF Tracking Number: UHLC-127924339 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25533S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25533S2

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/25/2012	01/25/2012

SERFF Tracking Number: UHLC-127924339 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:*
Company Tracking Number: LA25533S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25533S2

Disposition

Disposition Date: 01/25/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127924339 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25533S2
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25533S2

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127924339 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25533S2
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25533S2

Form Schedule

Lead Form Number: LA25533S2

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/25/2012	LA25533S2	Advertising	LETTER	Initial		45.000	LA25533S2.pdf
Filed-Closed 01/25/2012	LA25534S2	Advertising	LETTER	Initial		45.000	LA25534S2.pdf
Filed-Closed 01/25/2012	LA25537S2	Advertising	LETTER	Initial		45.000	LA25537S2.pdf
Filed-Closed 01/25/2012	LA25538S2	Advertising	LETTER	Initial		45.000	LA25538S2.pdf
Filed-Closed 01/25/2012	LA25539S2	Advertising	LETTER	Initial		45.000	LA25539S2.pdf
Filed-Closed 01/25/2012	LA25542S2	Advertising	LETTER	Initial		45.000	LA25542S2.pdf

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X1XXST: 1ST effort letters (Johnson Box)]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

[AA01X3XXST: 3rd effort letters (Johnson Box)]

**AARP® Medicare Supplement
Insurance Plans can work for you now
and in the future.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by **[XX/XX/XXXX]**
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a **[XX/XX/XXXX]** start date.

LA25533S2

[AA03X1XXST: 1st effort letters [side bar 2]]

Join the [\[2.9 million\]](#) members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor and hospital that accept Medicare patients

Enjoy guaranteed coverage for life**

[AA03X3XXST: 3rd effort letters [side bar 2]]

Join the [\[2.9 million\]](#) members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

No network restrictions

Enjoy coverage that travels with you wherever you go in the U.S.

[AA05XXXXST: All letters [side bar 3]]

Call [\[1-866-434-5665\]](tel:1-866-434-5665) or visit [\[GoLong.com\]](http://GoLong.com) today.

[AA06X1XXST: All letters – non-insured members]

Dear [\[Sample A. Sample\]](#),

Thank you for requesting the enclosed Decision Guide. This guide was prepared for you to give you all the information you need to make an informed decision about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Feeling confident with your health care may help you enjoy the things you really want to spend time on. So when making a decision, it's important to seek out the experience and expertise to go the distance with you. UnitedHealthcare has provided Americans with quality health insurance for [\[over 30\]](#) years and is committed to innovative health care solutions for the future. Plus, UnitedHealthcare has offered the only Medicare supplement insurance plans that carry the AARP name for [\[over 10 years\]](#).

[AA06X1XMST: All letters – insured members]

Dear [\[Sample A. Sample\]](#),

As a valued plan holder, thank you for taking the time to re-evaluate your Medicare supplement insurance plan needs by requesting the enclosed Decision Guide.

You already know when choosing a Medicare supplement plan, it's important to look for the experience and expertise that will go the distance with you. AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), continue to help you move in the right direction toward a healthy future.

[AA07XXXXST: All letters]

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview on the following popular plans:\]](#) [\[Here's a brief overview of a popular AARP Medicare Supplement Plan:\]](#) [\[The following plan overview was prepared specifically for you, based on your request:\]](#)

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [\[\\$1,156 in 2012\]](#). The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[AA10XXXXST: All letters – non-insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Why a Medicare supplement insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare supplement insurance plan. You can get help maintaining control over your health care and budget, and a Medicare supplement insurance plan also lets you enjoy the following:

[AA10XXMST: All letters – insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

[AA12XXMXST: All letters]

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ **These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.**

[AA19XXXFST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Application Form. If you would like a clear, easy-to-understand definition of any medical terms you read on the application, just refer to the online medical glossary at www.MedSupGlossary.com. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X1XXST: All letters]

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [\[1-866-434-5665\]](tel:1-866-434-5665), Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [\[1-866-270-9340\]](tel:1-866-270-9340) de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a [XX/XX/XXXX] start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by [XX/XX/XXXX] to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA22XXXXST: All letters]

*infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

[AA23XXXXST: 1st effort letter]

** As long as you pay your premiums on time and give truthful enrollment information.

[AA24XXXXST: All letters]

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] 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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-434-5665], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [GoLong.com]
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X1XXST: 1st letter effort [JOHNSON BOX]]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

[AA01X3XXST: 3rd letter effort [JOHNSON BOX]]

**AARP® Medicare Supplement
Insurance Plans can work for you now
and in the future.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by **[XX/XX/XXXX]**
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a **[XX/XX/XXXX]** start date.

LA25534S2

[AA03X1XXST: 1st effort letters [side bar 2]]

Join the **[2.9 million]** members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor and hospital that accept Medicare patients

Enjoy guaranteed coverage for life**

[AA03X3XXST: 3rd effort letters [side bar 2]]

Join the **[2.9 million]** members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

No network restrictions

Enjoy coverage that travels with you wherever you go in the U.S.

[AA05XXXXST: All letters [side bar 3]]

Call **[1-866-434-5665]** or
visit **[GoLong.com]** today.

[AA06X1XXST: All letters – non-insured members]

Dear **[Sample A. Sample]**,

Thank you for requesting the enclosed Decision Guide. This guide was prepared for you to give you all the information you need to make an informed decision about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Feeling confident with your health care may help you enjoy the things you really want to spend time on. So when making a decision, it's important to seek out the experience and expertise to go the distance with you. UnitedHealthcare has provided Americans with quality health insurance for **[over 30]** years and is committed to innovative health care solutions for the future. Plus, UnitedHealthcare has offered the only Medicare supplement insurance plans that carry the AARP name for **[over 10 years]**.

[AA06X1XMST: All letters – insured members]

Dear [\[Sample A. Sample\]](#),

As a valued plan holder, thank you for taking the time to re-evaluate your Medicare supplement insurance plan needs by requesting the enclosed Decision Guide.

You already know when choosing a Medicare supplement plan, it's important to look for the experience and expertise that will go the distance with you. AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), continue to help you move in the right direction toward a healthy future.

[AA07XXXXST: All letters]

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview on the following popular plans:\]](#) [\[Here's a brief overview of a popular AARP Medicare Supplement Plan:\]](#) [\[The following plan overview was prepared specifically for you, based on your request:\]](#)

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [\[\\$1,156 in 2012\]](#). The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[AA10XXMST: All letters – insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

[AA11XXXST: All letters – non-insured members]

Why a Medicare supplement insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare supplement insurance plan. You can get help maintaining control over your health care and budget, and a Medicare supplement insurance plan also lets you enjoy the following:

[AA12XXMXST: All letters]

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

[AA15XXXNST: All letters – non-insured members]

- **Enjoy guaranteed acceptance. You cannot be turned down for coverage.** You may enroll in any plan listed on the *Outline of Medicare Supplement Coverage – Cover Page*, located in the enclosed Decision Guide. You cannot be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older.

[AA16XXXST: All letters]

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[AA19XXXXST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X1XXST: All letters]

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call **[1-866-434-5665]**, Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al **[1-866-270-9340]** de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a [\[XX/XX/XXXX\]](#) start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by [\[XX/XX/XXXX\]](#) to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA22XXXXST: All letters]

*infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

[AA23XXXXST: 1st effort letter]

** As long as you pay your premiums on time and give truthful enrollment information.

[AA24XXXXST: All letters]

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) 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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical[®] is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-434-5665], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [GoLong.com]

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X1XXST: 1st effort letters [Johnson Box]]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

[AA01X3XXST: 3rd effort letters [Johnson Box]]

**AARP® Medicare Supplement
Insurance Plans can work for you now
and in the future.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by **[XX/XX/XXXX]**
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a **[XX/XX/XXXX]** start date.

LA25537S2

[AA03X1XXST: 1st effort letters [side bar 2]]

Join the [\[2.9 million\]](#) members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor and hospital that accept Medicare patients

Enjoy guaranteed coverage for life**

[AA03X3XXST: 3rd effort letters [side bar 2]]

Join the [\[2.9 million\]](#) members* who have already chosen AARP Medicare Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

No network restrictions

Enjoy coverage that travels with you wherever you go in the U.S.

[AA05XXXXST: All letters [side bar 3]]

Call [\[1-866-434-5665\]](tel:1-866-434-5665) or visit [\[GoLong.com\]](http://GoLong.com) today.

[AA06X1XMST: All letters]

Dear [\[Sample A. Sample\]](#),

As a valued plan holder, thank you for taking the time to re-evaluate your Medicare supplement insurance plan needs by requesting the enclosed Decision Guide.

You already know when choosing a Medicare supplement plan, it's important to look for the experience and expertise that will go the distance with you. AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), continue to help you move in the right direction toward a healthy future.

[AA07XXXXST: All letters]

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview\]](#)

on the following popular plans:] [[Here's a brief overview of a popular AARP Medicare Supplement Plan:](#)] [[The following plan overview was prepared specifically for you, based on your request:](#)]

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [[\\$1,156 in 2012](#)]. The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage — Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.

- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ **These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.**

[AA19XXXXST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X1XXST: All letters]

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [\[1-866-434-5665\]](tel:1-866-434-5665), Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [\[1-866-270-9340\]](tel:1-866-270-9340) de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a [\[XX/XX/XXXX\]](#) start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by [\[XX/XX/XXXX\]](#) to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA22XXXXST: All letters]

*infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

** As long as you pay your premiums on time and give truthful enrollment information.

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) 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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-434-5665], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [GoLong.com]

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X2XXST: All letters [Johnson Box]]

**Build it to last. Choose the
only Medicare supplement insurance plan
that carries the AARP name.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by [XX/XX/XXXX]
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a [XX/XX/XXXX] start date.

[AA03X2XXST: All letters (Side Bar 2)]

[9 out of 10] plan holders surveyed would recommend their AARP Medicare
Supplement Insurance Plan to friends and family^

Enjoy guaranteed coverage for life**

Keep your own doctor and hospital that accept Medicare patients

See any specialist without a referral

LA25538S2

[AA05XXXXST: All letters (Side Bar 3)]

Call **[1-866-434-5665]** or
visit **[GoLong.com]** today.

[AA06X2XXST: All letters – non-insured members]

Dear [Sample A. Sample],

A few weeks ago, we sent you information that you requested about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare) – the only Medicare supplement plans that carry the AARP name.

At UnitedHealthcare, we're committed to helping you get the most out of your health insurance coverage. We thought we'd send this information again to be sure you received it. The enclosed Decision Guide was prepared for you, to help you learn about AARP Medicare Supplement Insurance Plans and their features. Whichever plan you choose, you'll have one that will go the distance with you.

[AA06X2XMST: All letters – insured members]

Dear [Sample A. Sample],

A few weeks ago, we sent you the plan information that you requested. This will help you to review your current plan and the other available AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

At UnitedHealthcare, we're committed to helping you continue to get the most out of your health insurance coverage. We thought we'd send this Decision Guide again to be sure you received it. Whatever plan you choose, you'll have coverage that goes the distance with you. You'll also continue to have access to many valuable discounts and services.

[AA07XXXXST: All letters]

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview on the following popular plans:\]](#) [\[Here's a brief overview of a popular AARP Medicare Supplement Plan:\]](#) [\[The following plan overview was prepared specifically for you, based on your request:\]](#)

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [\[\\$1,156 in 2012\]](#). The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[AA10XXXST: All letters – non-insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Why a Medicare supplement insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare supplement insurance plan. You can get help maintaining control over your health care and budget, and a Medicare supplement insurance plan also lets you enjoy the following:

[AA10XXXMST: All letters – insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

[AA12XXMXST: All letters]

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment

information. And you can't be singled out for a rate increase based solely on the number of claims you file.

- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[AA19XXFST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Application Form. If you would like a clear, easy-to-understand definition of any medical terms you read on the application, just refer to the online medical glossary at www.MedSupGlossary.com. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X2XXST: All letters]

Help is available every step of the way.

Please review your materials now. If you still have questions, help is just a quick call away at [1-866-434-5665](tel:1-866-434-5665), Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [1-866-270-9340](tel:1-866-270-9340) de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a [\[XX/XX/XXXX\]](#) start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by [\[XX/XX/XXXX\]](#) to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA23XXXXST: All letters]

** As long as you pay your premiums on time and give truthful enrollment information.

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmedsupstats.com or call [1-800-523-5800](tel:1-800-523-5800) to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmedsupstats.com or call [1-800-523-5800](tel:1-800-523-5800) 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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-434-5665], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [GoLong.com]

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X2XXST: All letters [Johnson Box]]

**Build it to last. Choose the
only Medicare supplement insurance plan
that carries the AARP name.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by [XX/XX/XXXX]
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a [XX/XX/XXXX] start date.

[AA03X2XXST: All letters (Side Bar 2)]

[9 out of 10] plan holders surveyed would recommend their AARP Medicare
Supplement Insurance Plan to friends and family^

Enjoy guaranteed coverage for life**

Keep your own doctor and hospital that accept Medicare patients

See any specialist without a referral

LA25539S2

[AA05XXXST: All letters (Side Bar 3)]

Call [\[1-866-434-5665\]](tel:1-866-434-5665) or
visit [\[GoLong.com\]](http://GoLong.com) today.

[AA06X2XXST: All letters – non-insured members]

Dear [\[Sample A. Sample\]](#),

A few weeks ago, we sent you information that you requested about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare) – the only Medicare supplement plans that carry the AARP name.

At UnitedHealthcare, we're committed to helping you get the most out of your health insurance coverage. We thought we'd send this information again to be sure you received it. The enclosed Decision Guide was prepared for you, to help you learn about AARP Medicare Supplement Insurance Plans and their features. Whichever plan you choose, you'll have one that will go the distance with you.

[AA06X2XMST: All letters – insured members]

Dear [\[Sample A. Sample\]](#),

A few weeks ago, we sent you the plan information that you requested. This will help you to review your current plan and the other available AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

At UnitedHealthcare, we're committed to helping you continue to get the most out of your health insurance coverage. We thought we'd send this Decision Guide again to be sure you received it. Whatever plan you choose, you'll have coverage that goes the distance with you. You'll also continue to have access to many valuable discounts and services.

[AA07XXXST: All letters]

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview on the following popular plans:\]](#) [\[Here's a brief overview of a popular AARP Medicare Supplement Plan:\]](#) [\[The following plan overview was prepared specifically for you, based on your request:\]](#)

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [\[\\$1,156 in 2012\]](#). The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[AA10XXMST: All letters – insured members]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage – Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

[AA11XXXST: All letters – non-insured members]

Why a Medicare supplement insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare supplement insurance plan. You can get help maintaining control over your health care and budget, and a Medicare supplement insurance plan also lets you enjoy the following:

[AA12XXMXST: All letters]

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment

information. And you can't be singled out for a rate increase based solely on the number of claims you file.

- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

[AA15XXXNST: All letters – non-insured members]

- **Enjoy guaranteed acceptance. You cannot be turned down for coverage.** You may enroll in any plan listed on the *Outline of Medicare Supplement Coverage – Cover Page*, located in the enclosed Decision Guide. You cannot be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older.

[AA16XXXST: All letters]

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: †

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[AA19XXXXST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X1XXST: All letters]

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [\[1-866-434-5665\]](tel:1-866-434-5665), Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [\[1-866-270-9340\]](tel:1-866-270-9340) de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a [\[XX/XX/XXXX\]](#) start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by [\[XX/XX/XXXX\]](#) to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA23XXXXST: All letters]

** As long as you pay your premiums on time and give truthful enrollment information.

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmedsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmcdsupstats.com or call [1-800-523-5800] 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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to

those on Medicare. If you are interested in receiving this free guide, please call [\[1-866-434-5665\]](tel:1-866-434-5665), toll-free, or visit us on the Web at [\[www.medsupeducation.com\]](http://www.medsupeducation.com).

Visit [\[GoLong.com\]](http://GoLong.com)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[AA01X2XXST: All letters [Johnson Box]]

**Build it to last. Choose the
only Medicare supplement insurance plan
that carries the AARP name.**

*[AA02XXXXST: All letters (side bar 1) when reply-by date is on the record
layout]*

Reply by [XX/XX/XXXX]
for your earliest plan start date.

*[AA02TXXXST: All letters (side bar 1) when reply-by date is not on the record
layout]*

Please apply for a [XX/XX/XXXX] start date.

[AA03X2XXST: All letters (Side Bar 2)]

[9 out of 10] plan holders surveyed would recommend their AARP Medicare
Supplement Insurance Plan to friends and family^

Enjoy guaranteed coverage for life**

Keep your own doctor and hospital that accept Medicare patients

See any specialist without a referral

LA25542S2

[AA05XXXST: All letters (Side Bar 3)]

Call **[1-866-434-5665]** or
visit **[GoLong.com]** today.

[AA06X1XMST: All letters]

Dear [\[Sample A. Sample\]](#),

A few weeks ago, we sent you the plan information that you requested. This will help you to review your current plan and the other available AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

At UnitedHealthcare, we're committed to helping you continue to get the most out of your health insurance coverage. We thought we'd send this Decision Guide again to be sure you received it. Whatever plan you choose, you'll have coverage that goes the distance with you. You'll also continue to have access to many valuable discounts and services.

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. All Medicare supplement insurance plans offer basic benefits, including your Medicare Parts A and B co-insurance and hospice benefits. [\[Here's a brief overview on the following popular plans:\]](#) [\[Here's a brief overview of a popular AARP Medicare Supplement Plan:\]](#) [\[The following plan overview was prepared specifically for you, based on your request:\]](#)

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [\[\\$1,156 in 2012\]](#). The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]

[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which

can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage — Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

- **No network restrictions.** You can keep your own doctor or hospital if they accept Medicare patients. You can also see a specialist without a referral and your coverage travels with you anywhere in the U.S.
- **Added Security.** Medicare supplement insurance plans are guaranteed renewable. Your plan can never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Supplement Insurance Plan.

In addition to what all Medicare supplement insurance plans offer, you get:

- The only Medicare supplement insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year. ~
- The customer service and commitment to excellence you deserve; in fact, members surveyed report a 96% satisfaction rate.^

Once you are enrolled for your AARP Medicare Supplement Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.

- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ **These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.**

[AA19XXXXST: All letters – when reply-by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[AA20X1XXST: All letters]

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call **[1-866-434-5665]**, Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al **[1-866-270-9340]** de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[AA21XXXXST: All letters – when the reply-by date is not on the record layout or is in the past]

P.S. Please apply for a **[XX/XX/XXXX]** start date.

[AA21TXXXST: All letters – when the reply-by date is in the future on the record layout]

P.S. Reply by **[XX/XX/XXXX]** to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

[AA23XXXXST: All letters]

** As long as you pay your premiums on time and give truthful enrollment information.

^ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10; www.uhcmcdsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [\[December, 2010\]](#); www.uhcmcdsupstats.com or call [\[1-800-523-5800\]](tel:1-800-523-5800) to request a copy of the full report

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. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed 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. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be**

discontinued at any time. All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-434-5665], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [GoLong.com]

AARP MEDICARE SUPPLEMENT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company

SERFF Tracking Number: UHLC-127924339 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25533S2
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25533S2

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: STATEMENT OF VARIABILITY	Filed-Closed	Date: 01/25/2012
Comments:		
Attachment:		
AR SOV - Med Supp NonCREED.pdf		

ARKANSAS STATEMENT OF VARIABILITY (SOV)

NOTE #1: All variables listed below do not appear in every letter. This list is a collective explanation of all variables that appear in all submitted letter versions.

NOTE#2: The following copy is just a placeholder to show where the company logo and name will appear in the letter. It is NOT variable copy:

*{{AARP Medicare Supplement plans logo here
Insured by UnitedHealthcare Insurance Company}}*

Submitted Letter Versions: 1)LA25533S2; 2) LA25534S2; 3) LA25537S2; 4) LA25538S2; 5)LA25539S2; 6) LA25542S2

VARIABLE COPY	DESCRIPTION
[Sample A. Sample 1234 Main Street Anytown, USA 12345]	Name and address of prospect.
[XX/XX/XXXX]	[XX/XX/XXXX] will fill with the date that the consumer must apply by in order to get the earliest plan effective date and the best enrollment discount, if available to him/her.
[2.9 million]	[2.9 million] is the current number of AARP members who are enrolled in an AARP Medicare Supplement Insurance Plan.
[9 out of 10]	[9 out of 10] is the number of AARP plan holders who indicated through an independent survey that they would recommend their AARP Medicare Supplement Insurance Plan to friends and family.
Call [1-866-434-5665] or Visit [GoLong.com] today.	[1-866-434-5665] is the customer service phone number used for this campaign. [GoLong.com] is the website used for this campaign.
[Sample A. Sample]	Name of prospect.
[over 30]	[over 30] years refers to how many years UnitedHealthcare has been providing health insurance plans to Americans.
[over 10 years.]	[over 10 years] refers to how many years UnitedHealthcare has been offering Medicare supplement insurance plans to AARP members.

[Here's a brief overview on the following popular plans:
[Here's a brief overview of a popular AARP Medicare Supplement Plan:] [The following plan overview was prepared specifically for you, based on your request:]

[Plan A: If you want a plan covering just the basic benefits, this economical plan may be the right choice for you.]

[Plan B: This plan covers the basic benefits, plus it will cover your Medicare Part A hospital deductible, [[\\$1,156 in 2012](#)]. The Part A deductible could be one of the largest out-of-pocket expenses you could face, if you need to spend time in a hospital.]

[Plan C: If you want more coverage than just the basic benefits, Plan C goes beyond the basic benefits and also covers Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]

[Plan F: The preferred choice if you want the most comprehensive Medicare supplement insurance plan available. Plan F pays both Medicare Parts A and B deductibles, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care. Plus, if your doctor charges more than Medicare approves, Plan F will cover the extra cost.]

[Plan K: If every dollar counts when it comes to paying your monthly bills, Plan K may be the right choice for you. It pays 50% of your out-of-pocket costs for many doctor or hospital services. Because you help pay some of these costs, your monthly premium may be lower.]

[Plan L: If you're willing to pay some of the costs for your

[Here's a brief overview on the following popular plans:] prints with information on two popular plans when prospects request information, but do not indicate specific plans.

[Here's a brief overview of a popular AARP Medicare Supplement Plan:] prints with information on one popular plan when prospects request information, but do not indicate a specific plan.

[The following plan overview was prepared specifically for you, based on your request:] prints when prospects request information on specific plans. In this case, only information on the plans the prospect required are provided.

Prints if prospect expressed an interest in Plan A when inquiring for more information.

Prints if prospect expressed an interest in Plan B when inquiring for more information. [[\\$1,156 in 2012](#)] indicates 2012 in-hospital deductible amount.

Prints if prospect expressed an interest in Plan C when inquiring for more information. Can also print when prospect hasn't expressed an interest in a specific plan, since Plan C is a popular AARP Medicare Supplement Insurance Plan.

Prints if prospect expressed an interest in Plan F when inquiring for more information. Can also print when prospect hasn't expressed an interest in a specific plan, since Plan F is a popular AARP Medicare Supplement Insurance Plan.

[Plan K]: Prints if prospect expressed an interest in Plan K when inquiring for more information.

[Plan L]: Prints if prospect expressed an interest in Plan L when inquiring for more

<p>doctor or hospital services, this plan may be able to help you lower your monthly premium. It's all about "cost sharing." Plan L pays 75% of your out-of-pocket costs for many doctor or hospital services.]</p> <p>[Plan N: Consider this plan if managing your medical expenses is high on your priority list. Plan N covers 100% of your out-of-pocket costs for many services and offers fixed co-payments, which can help you budget your expenses. It also pays for your Medicare Part A hospital deductible, skilled nursing facility co-insurance, and pays a benefit for foreign travel emergency care.]</p>	<p>information. Can also print when prospect hasn't expressed an interest in a specific plan, since Plan L is a popular AARP Medicare Supplement Insurance Plan.</p> <p>[Plan N]: Prints if prospect expressed an interest in Plan N when inquiring for more information.</p>
<p>[1-866-434-5665]</p>	<p>Customer service phone number used for this campaign.</p>
<p>[1-866-270-9340]</p>	<p>Hispanic customer service phone number used for this campaign.</p>
<p>[December, 2010]</p>	<p>[December, 2010] is the current date of when the study was conducted.</p>
<p>[1-800-523-5800]</p>	<p>[1-800-523-5800] is the current phone number prospects can call to request a copy of the Infogroup/ORC report.</p>
<p>[9/14/10]</p>	<p>[9/14/10] is the current date of when the questionnaire was conducted.</p>
<p>[www.medsupeducation.com]</p>	<p>[www.medsupeducation.com] is the current website prospects can visit to request a copy of <i>A Guide to Health Insurance for People with Medicare</i>.</p>
<p>[GoLong.com]</p>	<p>[GoLong.com] is the website used for this campaign.</p>