

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/FM12-714

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT
State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.001 Plan A 2010
Filing Type: Advertisement
Date Submitted: 10/04/2012
SERFF Tr Num: UHLC-128711395
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: FM12-714

Implementation
Date Requested:
Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/04/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
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Product Name: GROUP MEDICARE SUPPLEMENT
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General Information

| | |
|---------------------------------------|---|
| Project Name: ADVERTISING | Status of Filing in Domicile: Not Filed |
| Project Number: FM12-714 | 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: 10/04/2012 | |
| State Status Changed: 10/04/2012 | 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 material included within this filing is an Invitation to Inquire.

Company and Contact

Filing Contact Information

| | |
|----------------------------------|------------------------|
| Cheryl Gomez, Compliance Manager | cheryl_l_gomez@uhc.com |
| 680 BLAIR MILL RD | 215-902-8452 [Phone] |
| Horsham, PA 19044 | |

Filing Company Information

| | | |
|------------------------------------|-------------------------|--------------------------------|
| UnitedHealthcare Insurance Company | CoCode: 79413 | State of Domicile: Connecticut |
| 185 Asylum Street | Group Code: 707 | Company Type: Life and Health |
| Hartford, CT 06103 | Group Name: | State ID Number: |
| (860) 702-5000 ext. [Phone] | FEIN Number: 36-2739571 | |

Filing Fees

| | |
|------------------|----------------------|
| Fee Required? | Yes |
| Fee Amount: | \$100.00 |
| Retaliatory? | No |
| Fee Explanation: | \$50.00 X 2=\$100.00 |
| Per Company: | No |

| Company | Amount | Date Processed | Transaction # |
|------------------------------------|----------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$100.00 | 10/04/2012 | 63416745 |

SERFF Tracking #:

UHLC-128711395

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FM12-714

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------------|------------|----------------|
| Filed-Closed | Stephanie Fowler | 10/04/2012 | 10/04/2012 |

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Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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

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Form Schedule

Lead Form Number: LA26087S2

| Item No. | Schedule Item Status | Form Number | Form Type | Form Name | Action/Action Specific Data | Readability Score | Attachments |
|----------|----------------------------|-------------|-----------|------------------|-----------------------------|-------------------|---------------|
| 1 | Filed-Closed 10/04/2012 | LA26087S2 | ADV | LETTER | Initial: | 45.000 | LA26087S2.pdf |
| 2 | Filed-Closed 10/04/2012 | OA25211ST | ADV | OUTSIDE ENVELOPE | Initial: | 45.000 | OA25211ST.pdf |

Form Type Legend:

| | | | |
|-------------|---|-------------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| OTH | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

Getting Peace of Mind with an AARP Medicare Supplement Plan Is a Piece of Cake

[Sample A. Sample
123 Main St.
Anytown, ST 12345]



Dear <Title> <Last Name>,

There's no denying that Medicare is a great benefit to have. But **as great as it is, Medicare doesn't pay everything.**

Consider the [\[\\$1,156\] Medicare Part A Hospital deductible](#). Just one inpatient hospital stay could leave you with this bill to pay out of your own pocket.

Also, Medicare covers only about 80% of approved Medicare Part B costs like routine visits to your doctors. The rest is up to you!

Luckily UnitedHealthcare Insurance Company, the insurer of the AARP® Medicare Supplement Insurance Plans, is there to help! Medicare supplement plans, like the AARP Medicare Supplement Plans, are designed to help pay for some of those costs that Medicare alone doesn't pay. So you can focus on other things that are important to you, like friends and family.

There's a licensed agent/producer standing by at [\[1-877-539-2857\]](#) to answer questions you may have about Medicare and how an AARP Medicare Supplement Plan might be right for your situation.

Need more reasons to choose a Medicare supplement insurance plan?

- No networks- The nationwide freedom to choose your own doctors and specialists who accept Medicare patients. No referrals needed- ever!
- Dependable insurance to stay with you- Guaranteed coverage for life as long as you pay your premiums when due and you do not misstate one or more material facts when you apply for this plan.

It pays to do your research.

Customer service, competitive pricing and rate stability vary from company to company. While Medicare supplement plans are standardized, the customer care you receive is not. Choose an insurer with a history of great customer service[†]:

- Of those surveyed who are enrolled in AARP Medicare Supplement Insurance Plans, there's a 94% member satisfaction rate.
- 9 out of 10 planholders surveyed would renew their AARP Medicare Supplement Plans.

(Over Please)

And the competitive pricing and low annual base rate increases* are just a few more reasons why you should choose an AARP Medicare Supplement Plan.

Learn more today so you can spend your time on more important things tomorrow. **Go Long™**

Sincerely,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

PS- Medicare alone doesn't pay everything- to find out what's missing, call [1-877-539-2857] today!



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

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

A licensed agent/producer is standing by
Monday to Friday, 7 a.m. to 11 p.m.; Saturday, 9 a.m. to 5 p.m. EST
Visit www.golong.com/xxx for AARP Medicare Supplement Plan comparisons and more.



Like us on Facebook.

www.facebook.com/AARPMedicareSupplement

† From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Insurance Solutions Member Satisfaction Survey: Report of Findings," 3/21/12, <http://www.uhcmedsupstats.com> or call [1-800-523-5800] to request a copy of the full report

* AARP Medicare Supplement Plan national annual rate increases have been 4% on average between 2008 and 2012, while varying by specific plan, state and year. From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," March 2012, <http://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 under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

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

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

Call a licensed insurance agent/producer at the toll-free number shown in this advertisement to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

PRRST STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

AARP Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

It's not about what
you wish for, it's who you
celebrate with | GO LONG™



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

New to Medicare?
Learn how a Medicare supplement
plan can help pay for some of the
expenses Medicare doesn't.



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

0A25211ST

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|------------------------|--------------------------|--------------|--------------|
| Satisfied - Item: | STATEMENT OF VARIABILITY | Filed-Closed | 10/04/2012 |
| Comments: | | | |
| Attachment(s): | | | |
| LA2608S2SOV_noCode.pdf | | | |

LETTER: LA26087S2

| Variable | Description |
|--|---|
| [Sample A. Sample] [123 Main Street] [Anytown, ST 12345] | Recipient Name and address |
| [Title] [Last Name] | Title and last name of recipient |
| [\$1,156] | Medicare Part A hospital deductible |
| [1-877-539-2857] | Phone number to contact licensed agent/producer for more information. |