

**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 PLANS  
**Project Name/Number:** ADVERTISING/FM12-824

## Filing at a Glance

Company: UnitedHealthcare Insurance Company  
Product Name: GROUP MEDICARE SUPPLEMENT PLANS  
State: Arkansas  
TOI: MS08G Group Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08G.001 Plan A 2010  
Filing Type: Advertisement  
Date Submitted: 11/05/2012  
SERFF Tr Num: UHLC-128757317  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: FM12-824  
Implementation: On Approval  
Date Requested:  
Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Lisa Muhammad  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 11/15/2012  
Disposition Status: Filed-Closed  
Implementation Date:  
State Filing Description:

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**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
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### General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed  
 Project Number: FM12-824 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: 11/15/2012  
 State Status Changed: 11/15/2012 Deemer Date:  
 Created By: Bobbie Walton Submitted By: Bobbie Walton  
 Corresponding Filing Tracking Number: FM12-824

**Filing Description:**

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

The Business Reply Card - CA25242STBRC - that will be used with the advertisement is also attached for your review.

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

### Company and Contact

**Filing Contact Information**

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 X 2 = \$100  
 Per Company: No

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$100.00	11/05/2012	64581511

SERFF Tracking #:

UHLC-128757317

State Tracking #:

Company Tracking #:

FM12-824

State:

Arkansas

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MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

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GROUP MEDICARE SUPPLEMENT PLANS

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ADVERTISING/FM12-824

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/15/2012	11/15/2012

SERFF Tracking #:

UHLC-128757317

State Tracking #:

Company Tracking #:

FM12-824

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## Disposition

Disposition Date: 11/15/2012

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	SELF MAILER	Filed-Closed	Yes
Form	BUSINESS REPLY CARD	Filed-Closed	Yes

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## Form Schedule

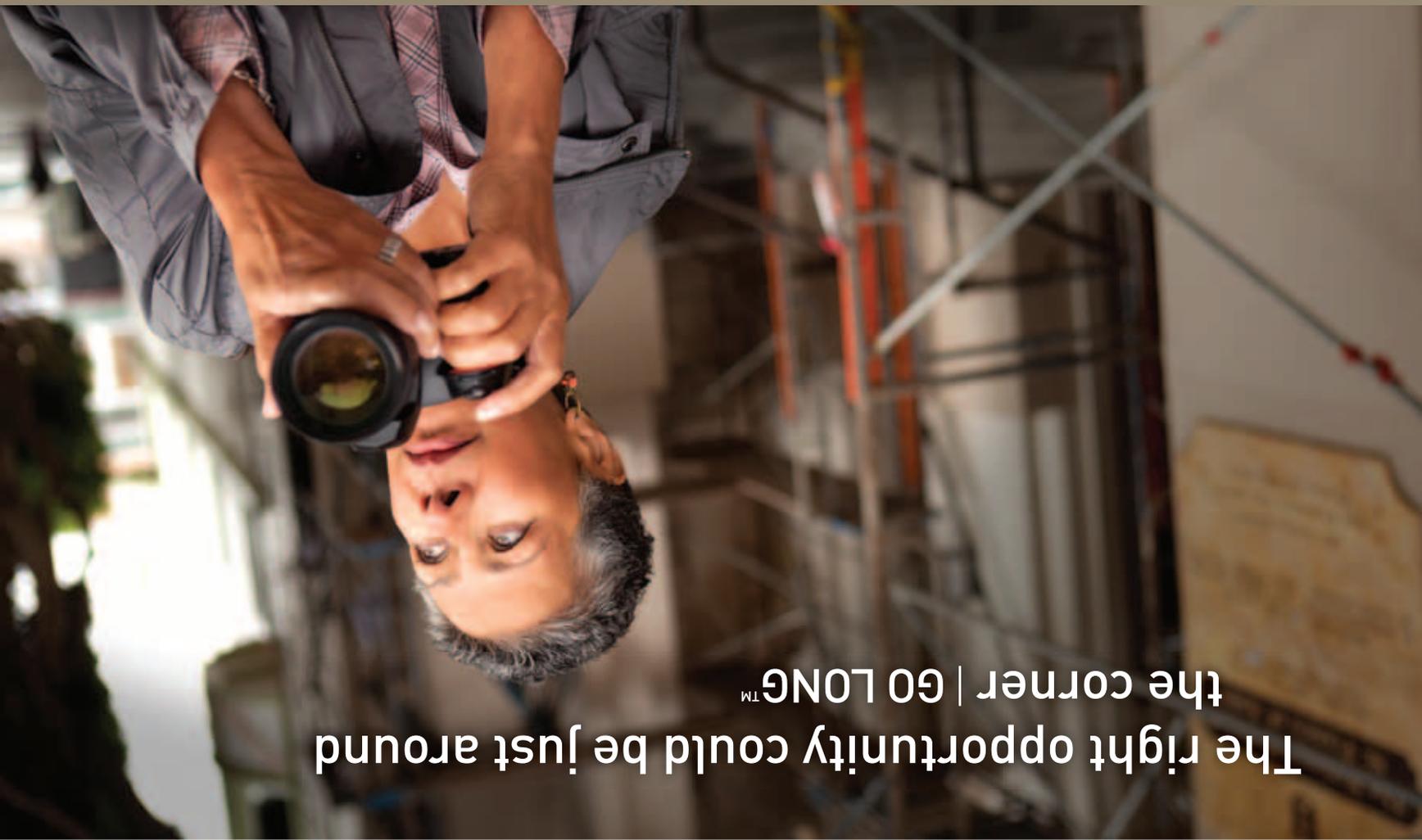
### Lead Form Number: CA25242ST

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 11/15/2012	SELF MAILER	CA25242ST	ADV	Initial		45.000	CA25242ST_noBR C.pdf
2	Filed-Closed 11/15/2012	BUSINESS REPLY CARD	CA25242ST BRC	ADV	Initial		45.000	CA25242STBRC.p df

### Form Type Legend:

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

Monthly premium rates on Plan F have not changed from 2012 to 2013



The right opportunity could be just around the corner | GO LONG™

CA25242ST

Attention [Kansas] residents – monthly premium rates on Plan F have remained the same from 2012 to 2013.

<Recipient Name>  
<Recipient Address>  
<Recipient City>, <State> <Zip>

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

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

PRSRST STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

Monthly premium rates on Plan F have remained the same from 2012 to 2013

## The news is in!

Monthly premium rates on Plan F have remained the same from 2012 to 2013.

### And that's not all...

Here are four more reasons to consider an AARP® Medicare Supplement Insurance Plan F, insured by UnitedHealthcare Insurance Company.

- ✓ More than 46% of Medicare supplement enrollees nationwide have chosen Plan F over other Medicare supplement plan types.<sup>1</sup>
- ✓ Plan F is the most comprehensive Medicare supplement plan.
- ✓ 9 out of 10 plan holders would recommend their AARP Medicare Supplement Plan to a friend or family member.<sup>2</sup>
- ✓ This is the only Medicare supplement insurance Plan F to carry the AARP name and endorsement.

In these tough economic times, many Americans have voiced concerns about the rising costs of health care insurance. Here at UnitedHealthcare Insurance Company, the insurer of AARP Medicare Supplement Insurance Plans, we're doing what we can so you can spend your money on other things besides health insurance. And for you, that means monthly premium rates on Plan F have remained the same from 2012 to 2013.

And by choosing a Medicare supplement plan, you're making the wise choice to help protect yourself against some of the out-of-pocket costs that Medicare alone won't pay. A Medicare supplement Plan F may help you spend less each year on out-of-pocket expenses at the doctor or hospital. And like all Medicare supplement plans, there are no network restrictions – see any doctor or go to any hospital across the U.S. that accepts Medicare patients.

The earlier you enroll, the sooner you may take advantage of this opportunity.

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.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York for NY 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. An agent/producer may contact you.**

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

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



**[1-800-523-5800]** (TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday, 9 a.m. to 5 p.m. EST

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

[[www.golong.com](http://www.golong.com)]

<sup>1</sup> "December 2011 Medigap Enrollment & Market Share," July 2012, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report.

<sup>2</sup> GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 3/21/12, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report.



**Like us on Facebook.**

[www.facebook.com/AARPMedicareSupplement](http://www.facebook.com/AARPMedicareSupplement)

**YES!** Please send me complete information about AARP Medicare Supplement Insurance Plan F, including benefits, costs, eligibility requirements, exclusions and limitations. **Or call [1-800-523-5800], code [XXX].**

[Sample A. Sample]

[123 Any Street]

[Anytown USA 12345-1234]

Date of Birth \_\_\_/\_\_\_/\_\_\_\_\_

Phone \_\_\_\_\_

Medicare (Part B)

E-mail Address \_\_\_\_\_

Effective Date \_\_\_/\_\_\_/\_\_\_\_\_

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

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).

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

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

CA25242STBRC



Medicare Supplement Plans

insured by **UnitedHealthcare**  
Insurance Company



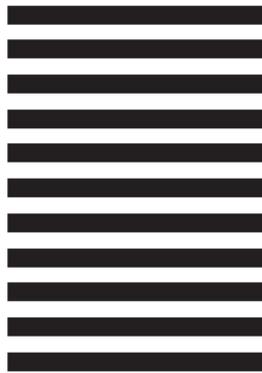
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO.45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE  
INSURANCE COMPANY  
PO BOX 25601  
LEHIGH VALLEY PA 18003-9905



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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	STATEMENT OF VARIABILITY	Filed-Closed	11/15/2012
Comments:			
Attachment(s):			
CA25242STSOV_nocode.pdf			

## STATEMENT OF VARIABILITY

**Component:** CA25242ST

Variable	Description
[Kansas]	State where recipient resides.
[Recipient Name] [Recipient Address] [Recipient City,] [State] [Zip]	Recipient's name and address.
[1-800-523-5800]	Contact number and internal code for further information. Telephone number may change with each mail date. (Different phone numbers are used internally in order to track consumer response rates.)
[www.golong.com]	Will only be used in those states where website has been approved.

**Component:** CA25242STBRC

Variable	Description
[Sample A. Sample] [123 Any Street] [Anytown, USA 12345-1234]	Recipient's name and address.
[1-800-523-5800]	Contact number and internal code for further information. Telephone number/code may change with each mail date. (Different phone numbers/codes are used internally in order to track consumer response rates.)