

SERFF Tracking Number: UHLC-127977160 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25800ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25800ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127977160 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: LA25800ST State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Bobbie Walton Disposition Date: 02/09/2012

Date Submitted: 01/12/2012 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: LA25800ST

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: 02/09/2012

State Status Changed: 02/09/2012

Deemer Date:

Created By: Bobbie Walton

Submitted By: Bobbie Walton

Corresponding Filing Tracking Number: LA25800ST

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 attached self mailer, CA25173ST is an Invitation to Inquire. Final production of this advertisement will show the component number on the bottom left hand corner of the 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

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browser will link to the Arkansas approved interim landing pages, WB25343ST, WB25344ST, WB25125ST (9/11), which were approved on 9/29/2011 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.

Final production of the enclosed brochures, self mailer and the outside envelopes will show the component number on the bottom left hand corner of the advertisements.

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: M94140MNMAR01 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 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]

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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:	\$1,100.00
Retaliatory?	No
Fee Explanation:	50 X 22 = \$1,100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$1,100.00	01/12/2012	55244472

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/09/2012	02/09/2012

SERFF Tracking Number: UHLC-127977160 *State:* Arkansas
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Disposition

Disposition Date: 02/09/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SOV	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
Form	LETTER	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes
Form	OUTSIDE ENVELOPE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: LA25800ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/09/2012	LA25800ST	Advertising	LETTER	Initial		45.000	LA25800ST.pdf
Filed-Closed 02/09/2012	LA25802ST	Advertising	LETTER	Initial		45.000	LA25802ST.pdf
Filed-Closed 02/09/2012	LA25804ST	Advertising	LETTER	Initial		45.000	LA25804ST.pdf
Filed-Closed 02/09/2012	LA25806ST	Advertising	LETTER	Initial		45.000	LA25806ST.pdf
Filed-Closed 02/09/2012	LA25808ST	Advertising	LETTER	Initial		45.000	LA25808ST.pdf
Filed-Closed 02/09/2012	LA25810ST	Advertising	LETTER	Initial		45.000	LA25810ST.pdf
Filed-Closed 02/09/2012	LA25812ST	Advertising	LETTER	Initial		45.000	LA25812ST.pdf
Filed-Closed 02/09/2012	BA25167S	Advertising	BROCHURE	Initial		45.000	BA25167ST.pdf
Filed-Closed 02/09/2012	BA25169S	Advertising	BROCHURE	Initial		45.000	BA25169ST.pdf
Filed-Closed 02/09/2012	BA25171S	Advertising	BROCHURE	Initial		45.000	BA25171ST.pdf

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Filed-	BA25173S	Advertising BROCHURE	Initial	45.000	BA25173ST.p
Closed	T				df
02/09/2012					
Filed-	BA25175S	Advertising BROCHURE	Initial	45.000	BA25175ST.p
Closed	T				df
02/09/2012					
Filed-	BA25177S	Advertising BROCHURE	Initial	45.000	BA25177ST.p
Closed	T				df
02/09/2012					
Filed-	BA25179S	Advertising BROCHURE	Initial	45.000	BA25179ST.p
Closed	T				df
02/09/2012					
Filed-	CA25173S	Advertising SELF MAILER	Initial	45.000	CA25173ST.p
Closed	T				df
02/09/2012					
Filed-	OA25171S	Advertising OUTSIDE	Initial	45.000	OA25171ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25172S	Advertising OUTSIDE	Initial	45.000	OA25172ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25173S	Advertising OUTSIDE	Initial	45.000	OA25173ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25174S	Advertising OUTSIDE	Initial	45.000	OA25174ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25175S	Advertising OUTSIDE	Initial	45.000	OA25175ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25176S	Advertising OUTSIDE	Initial	45.000	OA25176ST.p
Closed	T	ENVELOPE			df
02/09/2012					
Filed-	OA25177S	Advertising OUTSIDE	Initial	45.000	OA25177ST.p
Closed	T	ENVELOPE			df
02/09/2012					

Everything you need to make a lasting decision.

AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

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

Reply by [XX/XX/XXXX] for your
plan to start on [XX/XX/XXXX].

Dear [Sample A. Sample],

Getting the most out of life is important to all of us. That's why it's good to have a health insurance plan that works for you now and in the future. In the enclosed booklet, you will learn about AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare) and all the options available to you.

It's important to compare all your options before deciding.

One of your upcoming health insurance options is to enroll in Medicare. If you do, you'll want to know more about Medicare supplement insurance and how it works with Medicare to help pay for about 20% or more of your Part B medical expenses.

Medicare supplement insurance can provide freedom and flexibility down the road.

You have the freedom to choose from a wide range of AARP Medicare Supplement Insurance Plans. You can enroll in a plan that meets your current needs, with the flexibility to change plans down the road, should your needs change.

(over, please)

Join the [2.9 million] members*
currently enrolled in an
**AARP Medicare Supplement
Insurance Plan**

- **Endorsed by AARP**
- **A wide range of plans to choose from**
- **A FREE Plan Checkup every year**
- **[96%] member satisfaction survey rate***

Call [1-866-218-8604],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit [GoLong.com]

*www.uhcmembersstats.com

Right now, you have what it takes to make it happen.

Everything you need to enroll in an AARP Medicare Supplement Plan is in this package. All you need to do is make your choices and make your move.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

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

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

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

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

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

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-218-8604] toll-free or visit us on the Web at [www.medspeeducation.com].

Experts are here to guide you.

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

Reply by **[XX/XX/XXXX]** for your
plan to start on **[XX/XX/XXXX]**.

Dear [Sample A. Sample],

We're all experts at something. And when it comes to Medicare supplement insurance, you want someone on your side who knows it inside and out. UnitedHealthcare Insurance Company (UnitedHealthcare), insurer of AARP® Medicare Supplement Insurance Plans, can provide the guidance you need as your needs change year after year.

Go with experience and expertise you can trust.

UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans.

The enclosed booklet provides a quick overview of Medicare and Medicare supplement insurance plans and why it makes sense to act soon. You'll also learn about the advantages of choosing an AARP Medicare Supplement Insurance Plan insured by UnitedHealthcare.

When you become an AARP Medicare Supplement Plan holder, you can ask for a complimentary Annual Plan Checkup—a short, simple phone call—to make sure your plan still meets your needs.

(over, please)

Get help putting your
Medicare supplement
insurance plan in place:

- **Get answers to your questions when filling out the Enrollment Form**
- **See the enclosed booklet to learn more**

Call **[1-866-218-8605]**,
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit **[GoLong.com]**

You'll be in good company.

When you choose an AARP Medicare Supplement Insurance Plan, you'll join more than [2.9 million] members* who have already enrolled in the only Medicare supplement insurance plans endorsed by AARP. For more than 50 years, AARP has been committed to helping people improve the quality of their lives.**

Help is just a phone call away.

AARP Medicare Supplement Insurance Plan holders surveyed report a [98%] customer representative satisfaction rate.* So if you need assistance, a licensed insurance agent is ready to help.

Call **[1-866-218-8605]** today.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

*www.uhcmedsupstats.com

**www.aarp.org

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-218-8605] toll-free or visit us on the Web at [www.medsupeducation.com].

Make the right move.

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

Reply by [XX/XX/XXXX] for your
plan to start on [XX/XX/XXXX].

Dear [Sample A. Sample],

Some things just make sense. Like enrolling in a Medicare supplement plan to add to your Medicare coverage. With the right insurance company on your side, you can feel good about making your choice, putting your plan in place and getting on with your life.

Get commitment and expertise for the long term.

UnitedHealthcare Insurance Company (UnitedHealthcare) is committed to improving the quality and effectiveness of health care for all Americans. We offer guidance to help people find the right plan for their needs. AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, can meet those needs now and for years to come.

Choose a plan that meets your needs and your budget.

You can choose from a wide range of plans. Options include: Plan N, which features fixed co-pays; low monthly premium plans such as Plans K and L; and higher-benefit-level plans like Plans C and F. You can call to speak directly with a licensed insurance agent who is ready to answer your questions and help you make an informed decision.

(over, please)

Be confident in your choice:

- **UnitedHealthcare covers more people with Medicare supplement plans nationwide than any other individual insurance carrier***
- **UnitedHealthcare offers the only Medicare supplement plans endorsed by AARP**
- **[9 out of 10] current plan holders surveyed would recommend AARP Medicare Supplement Insurance Plans***

Call [1-866-376-4479],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit **[GoLong.com]**

*www.uhcmcdsupstats.com

Have confidence in a plan that meets your needs now and for years to come.

- Like all Medicare supplement plans, if you enroll within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. You can't be turned down for coverage within this time period.
- You'll also receive a pre-existing conditions waiver.[†] That means you'll be eligible to receive benefits for any covered services received on or after your effective date, even if you have a prior health condition.
- When you choose Medicare supplement insurance, your coverage can never be cancelled as long as the premiums are paid on time and there has been no material misrepresentation made on the Enrollment Form when you applied for this plan.

Enroll today.

Call **[1-866-376-4479]** with any questions. And, once you become an AARP Medicare Supplement Plan holder, you can call for a complimentary Annual Plan Checkup—a short, simple phone call—to make sure your plan still meets your needs.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[†]A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.

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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.

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-376-4479] toll-free or visit us on the Web at [www.medsupeducation.com].

Now's the time to put your plan in action.

AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

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

Reply by **[XX/XX/XXXX]** for your
plan to start on **[XX/XX/XXXX]**.

Dear [Sample A. Sample],

Your approaching birthday is an important one. You'll soon be eligible for Medicare, which makes this the perfect time to plan for the years ahead.

Consider adding a Medicare supplement insurance plan to your Medicare coverage.

If you enroll now, your Medicare supplement plan will be in place when your Medicare coverage begins. Then you can enjoy all the benefits of Medicare supplement insurance right away and for years to come. As with all Medicare supplement plans, you can:

- Get help paying some of the out-of-pocket costs not paid for by Medicare
- Enjoy the freedom to choose your own doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Take your coverage with you when you travel within the U.S.

Choose from a wide range of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Choices include Plan N, featuring fixed co-pays; low monthly premium plans such as Plans K and L; and higher-benefit-level plans, like Plans C and F.

(over, please)

Start today:

- Call a licensed insurance agent for help finding the right plan for you
- Get the Medicare supplement plan recommended by [9 out of 10] plan holders surveyed*

Call **[1-866-376-4480]**,
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit **[GoLong.com]**

*www.uhcmepsupstats.com

Consider the only Medicare supplement plans endorsed by AARP.

More than [2.9 million] AARP members* have already enrolled in an AARP Medicare Supplement Plan.

Experience you can depend on.

UnitedHealthcare has been helping Americans improve their health and well-being for over [30] years and serving AARP members for [over a decade]. Once you become an AARP Medicare Supplement Plan holder, you can call for a complimentary Annual Plan Checkup — a short, simple phone call — to make sure your plan still meets your needs.

With your health insurance taken care of, you can stay focused on getting the most out of life.

For help choosing a plan now, call **[1-866-376-4480]**. You can even have a licensed insurance agent walk you through the enclosed Enrollment Form.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

* www.uhcmedsupstats.com

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

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-376-4480] toll-free or visit us on the Web at [www.medsupeducation.com].

Some conversations can have a lasting impact.

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

Reply by **[XX/XX/XXXX]** for your
plan to start on **[XX/XX/XXXX]**.

Dear [Sample A. Sample],

You just turned 65, which makes this the perfect time to enroll in Medicare. But it's important to know that Medicare alone doesn't pay for everything. A Medicare supplement insurance plan can help pay for some of the costs Medicare doesn't.

With just a little guidance, you can find the right plan for you. Call a licensed insurance agent to get help choosing from a wide range of AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

There are good reasons to enroll now.

Like all Medicare supplement plans, if you enroll within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. You can't be turned down for coverage within this time period. You'll also receive a pre-existing conditions waiver.* That means you'll be eligible to receive benefits, even if you have a prior health condition.

With AARP Medicare Supplement Insurance Plans, you're in good company.

UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans.

UnitedHealthcare can offer guidance to help you find the right insurance plan to meet your needs. And you'll be

(over, please)

A licensed insurance agent can simplify your enrollment process by:

- **Helping to identify a plan that fits your needs**
- **Answering any questions you have while filling out the Enrollment Form**

Call **[1-866-425-6524]**,
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit **[GoLong.com]**

*A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.

joining the more than [2.9 million] AARP members** already enrolled in the only Medicare supplement insurance plans endorsed by AARP.

Once you're enrolled, you can call for a complimentary Annual Plan Checkup — a short, simple phone call — to make sure your plan still meets your needs.

What are you waiting for?

Simply complete and return the enclosed Enrollment Form. If you have questions while completing the Enrollment Form, you can speak to a licensed insurance agent at **[1-866-425-6524]**. With the right guidance today, you can be confident in your choice tomorrow.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

** www.uhcmedsupstats.com

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Experience counts.

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

Reply by **[XX/XX/XXXX]** for your
plan to start on **[XX/XX/XXXX]**.

Dear [Sample A. Sample],

The more you do something, the better you become. UnitedHealthcare Insurance Company (UnitedHealthcare) has provided quality health insurance solutions for over [30] years, and has served AARP members for [more than a decade]. Today, more than [2.9 million] people* are enrolled in an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare.

Please carefully review the enclosed information about AARP Medicare Supplement Insurance Plans, and call for help choosing the plan that fits your needs.

Medicare alone won't cover all your health care expenses.

If you rely on Medicare alone, costs like hospital deductibles and about 20% or more of Medicare Part B medical expenses have to come out of your own pocket. But with an AARP Medicare Supplement Plan, you'll have help paying these costs. This way, you'll be able to better budget and manage your health care costs going forward.

Choose a plan that fits your needs and budget.

If you're on a fixed monthly income, Plans K or L could be right for you. Both plans pay a percentage of your out-of-pocket costs for many services. Because you pay some out-of-pocket costs, these plans typically have a lower monthly premium than other AARP Medicare Supplement Plans.**

(over, please)

- **[9 out of 10] current plan holders surveyed would recommend AARP Medicare Supplement Insurance Plans***
- **[96%] member satisfaction survey rating***
- **A choice of plans is available, including lower monthly premium options**

Call **[1-877-455-8247]**,
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit **[GoLong.com]**

*www.uhcmedsupstats.com

**See the enclosed Rate Page for details.

Need more reasons?

When you enroll in a Medicare supplement insurance plan within six months of turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. And if you choose an AARP Medicare Supplement Plan within this period, you'll receive a pre-existing conditions waiver.*** This means you'll be eligible to receive benefits even if you have a prior health condition.

Get the help you need.

Don't let questions keep you from enrolling. Get them answered quickly by a licensed insurance agent at **[1-877-455-8247]**. Then fill out the enclosed Enrollment Form and return it. If you'd like, you can even get help with the Enrollment Form over the phone. Find the plan that fits your future.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

***A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.

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

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

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

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

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

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-877-455-8247] toll-free or visit us on the Web at [www.medsupeducation.com].

There's nothing better than coming out on top.

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

Reply by [XX/XX/XXXX] for your
plan to start on [XX/XX/XXXX].

Dear [Sample A. Sample],

Here's an opportunity you won't want to pass up. If you've recently signed up for Medicare, this is a great time to enroll in an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

A Medicare supplement insurance plan gives you the flexibility and security you need.

- **No network restrictions**—Keep your own doctor or hospital if they accept Medicare patients, and see a specialist without a referral. Plus, your coverage travels with you anywhere in the U.S.
- **Choice of plans**—Select a plan to fit your needs and budget. [If you're looking for a lower monthly premium, Plan K or L may work for you.**]
- **Added security**—Medicare supplement insurance plans are guaranteed renewable. And your plan can never be cancelled as long as the premiums are paid on time and there has been no material misrepresentation made on the Enrollment Form when you applied for this plan.

(over, please)

- **More than [2.9 million] members* have already enrolled in AARP Medicare Supplement Insurance Plans**
- **[9 out of 10] current plan holders would recommend them***
- **A choice of plans is available, including lower monthly premium options**

Call [1-877-456-7582],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

Or visit [GoLong.com]

* www.uhcmedsupstats.com

** See the enclosed Rate Page for details.

Call a licensed insurance agent for help finding a plan that fits your budget.

A licensed insurance agent can help you put your Medicare supplement insurance in place as soon as possible. You can even get answers to any questions you might have while filling out your Enrollment Form. Call **[1-877-456-7582]**.

Consider enrolling now for guaranteed acceptance.

Get guaranteed acceptance and no waiting period for pre-existing conditions*** when you enroll within six months after turning age 65 and enrolling in Medicare Part B. Return the enclosed Enrollment Form today so you can put your plan in place with the earliest possible start date.

Go Long,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

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Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-877-456-7582] toll-free or visit us on the Web at [www.medsupeducation.com].

For helpful information and answers to questions:



Call [1-866-218-8604],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]

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The small things you do today
can last a lifetime

Everything you need to choose
the AARP Medicare Supplement
Insurance Plan that's right for you.

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

BA25167ST

When you have the right tools, you can make the right decisions.

The choices you make now can help you in the future, and that includes choosing what you need out of health care coverage. Now that Medicare eligibility is around the corner, it's time you put all the right pieces in place.

Fortunately you don't have to go it alone. UnitedHealthcare Insurance Company (UnitedHealthcare) can help you make this important decision. For more than 30 years UnitedHealthcare has been committed to improving the quality and effectiveness of health care for all Americans.

This booklet provides the tools to help you find the best solution for your needs now and in the years to come. So take a moment, review this information, and follow the steps on the next few pages.

It's important to understand your options.

Take a careful look at the chart on the next page. By combining Medicare (Parts A and B) with a Medicare supplement plan, such as an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare, you'll have more options for your health care coverage.

STEP 1: If you're trying to decide between a Medicare supplement insurance plan and Medicare Advantage plan, consider this comparison.

	Medicare Supplement Plans	Medicare Advantage Plans
CHOICE	Select your own doctors and hospitals that accept Medicare patients.	You may be required to use network doctors and hospitals that may leave the network at any time.
CONTROL	See specialists without referrals.	You may need referrals and may be required to use network specialists.
FREEDOM	No network restrictions. Insurance goes with you wherever you travel in the U.S.	Network restrictions. Only emergency care is covered for travel within the U.S.
FLEXIBILITY	If you want to change plans, you can apply for another Medicare supplement plan at any time without worrying about special enrollment periods.	Generally, there are specific periods during the year when you can switch to another Medicare Advantage plan.
COST	Monthly premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly premiums, in addition to the Part B premium you continue paying.
PREDICTABILITY	With some plans, you could get help paying co-pays and deductibles, which allows you to better plan for your out-of-pocket medical expenses.	Plan terms and rates may vary widely.

How a Medicare supplement insurance plan can help you.

STEP 2: Consider how a Medicare supplement plan can fit your needs.

Medicare supplement insurance added to Medicare gives you more complete coverage than Medicare alone. It helps pay some or all of what Medicare doesn't, such as:

- Deductibles for Part A (hospital), depending on the plan you choose
- About 20% or more of Part B (medical) expenses

A Medicare supplement plan also gives you freedom and flexibility to:

- Choose your own doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Take your coverage with you anywhere in the U.S.

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

Your passions may not change, but your medical needs may.

AARP Medicare Supplement Insurance Plans provide flexibility to meet your needs now and in the future. You can choose from a wide selection of plans, with the ability to easily change plans when you need to.

Choose a type of plan based on your needs:

Higher-Benefit-Level

These plans offer the most supplemental coverage, paying 100% of your out-of-pocket costs for many services.

Lower-Premium

You pay a lower premium each month, and these plans pay 50% or 75% of your out-of-pocket costs for many services after you meet your yearly deductible.

Compare plan features and choose the type of plan that meets your needs.

To help you narrow down your options, this chart arranges plans into different types. These are just a few examples of the Medicare supplement insurance plans you can choose from. See the enclosed materials for a complete list or call [1-866-218-8604].

The ✓ means the plan pays 100% of your out-of-pocket costs for that benefit. Otherwise, the plan pays 50, 75 or 80%, or no benefit as shown.

BENEFITS	Higher-Benefit-Level		Lower-Premium	
	Plan C	Plan F	Plan K	Plan L
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓
Part B (Medical) co-insurance or co-payments	✓	✓	50% ¹	75% ¹
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	50%	75%
Hospice Care co-insurance	✓	✓	50%	75%
Skilled Nursing Facility Care co-insurance	✓	✓	50%	75%
Part A Deductible	✓	✓	50%	75%
Part B Annual Deductible	✓	✓		
Part B Excess Charges		✓		
Foreign Travel emergency care	80%	80%		
Annual Out-Of-Pocket spending limit			[\$4,660 ²]	[\$2,330 ²]

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

²Out-of-pocket expenses based on [2012] data.

When it comes to planning for the future, stability matters.

STEP 3: Learn more about AARP Medicare Supplement Insurance Plans and make a confident choice.

Feeling secure with your health insurance choice can help you enjoy the things you really want to spend time on. So when choosing a Medicare supplement plan, it's important to pick the experience and expertise to go the distance with you.

- In 2010, UnitedHealthcare was rated "A-stable" by A.M. Best, an independent organization that evaluates company financial performance*]
- Members have enjoyed stable rates year after year **

*[www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.]

** 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.uhcmembers.com or call [1-800-523-5800] to request a copy of the full report.



The many reasons why an AARP Medicare Supplement Insurance Plan may be right for you.

For more than 50 years, AARP has been committed to helping improve the quality of its members' lives.[†] One way it serves its members is by endorsing products that help meet their needs, such as AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare.

- A choice of plans to meet your needs now, with the flexibility to change plans should your needs change
- The only Medicare supplement insurance plans endorsed by AARP
- [9 out of 10] plan holders surveyed are satisfied with the overall experience of the customer service department^{††}
- A FREE Plan Checkup call each year to make sure your plan is meeting your needs
- More than [2.9 million] members^{††} enrolled
- [96%] of AARP Medicare Supplement Plan holders surveyed are satisfied with the benefits and coverage provided by their plan^{††}
- [9 out of 10] plan holders surveyed would recommend their plan to a friend or family member^{††}

[†]www.aarp.org

^{††}www.uhcmedsupstats.com

Enroll now for your earliest plan start date.

The sooner you enroll, the sooner your plan goes into effect. You'll be able to save on out-of-pocket medical expenses and you can focus on the things you really want to spend time on.

To enroll in a plan today, or find out about plan options call:



[1-866-218-8604]

Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



A few small steps can have a lasting impact.

It's time to take the final step and enroll in a plan that can work for you now and in the future. If you need help, just call and a licensed insurance agent will assist you. To enroll in an AARP Medicare Supplement Plan, simply:

- Take a look at the enclosed Outline of Coverage to compare plans
- Choose the plan that meets your needs
- Complete and return the Enrollment Form

Two more good reasons to enroll now:

- Your acceptance is guaranteed. If you enroll in any Medicare supplement insurance plan within six months after turning 65 and enrolling in Medicare Part B, your acceptance is guaranteed. You can't be turned down for coverage during this time period.
- If you enroll in an AARP Medicare Supplement Plan within six months after turning 65 and enrolling in Medicare Part B, you will also receive a pre-existing conditions exclusion waiver. This means you're eligible to receive benefits for any covered services, even if you have a prior health condition. What's a pre-existing condition? That's when a doctor or medical professional gave medical advice, or recommended or gave treatment, within three months (90 days in Wyoming) before your plan's start date.



Talk to a licensed insurance agent today.

They can help you understand available plans and find the plan that's right for you.



Call [1-866-218-8605],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]



If it's worth doing,
it's worth doing right

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

Choose the plan that
fits your needs.

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

BA25169ST

Health insurance for today and tomorrow.

As you think about your future, it's important to consider your health care needs. Think about your long-term goals, and carefully go over your health insurance options, such as an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

UnitedHealthcare is committed to helping you understand your options and make an informed decision. Here's a brief overview of how a Medicare supplement insurance plan along with Medicare Parts A and B can give you more complete coverage than Medicare alone.

It's all about putting the right pieces together.

Hospital coverage (Medicare Part A) helps pay for: inpatient hospital stays and skilled nursing facility stays after a covered hospital stay, as well as some home health care and hospice care. You'll pay the Part A deductible and applicable co-insurance amounts.

Medical coverage (Medicare Part B) helps pay for: doctors visits, lab tests and many other medically necessary services not paid by Part A.

Depending on the plan you choose, Medicare supplement insurance helps pay for: deductibles and co-payments for Part A and about 20% or more not covered by Part B.

Medicare Parts A and B combined with a Medicare supplement insurance plan may be the choice that best meets your needs now and in the future.

Pick an insurer with a record of stability and service.

[In 2010, UnitedHealthcare was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.*] UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans. We offer the guidance to help people find the right insurance plans to meet their needs.

Get the only Medicare supplement plan that carries the AARP name.

AARP is a leading advocate for Americans over 50. One way it serves its members is by endorsing products that help meet their needs, such as AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

More than [2.9 million] members** have chosen an AARP Medicare Supplement Plan.

You can select from a wide range of AARP Medicare Supplement Insurance Plans to help give you the coverage that meets your needs and budget, from low monthly premium options to higher-benefit-level plans.

*[www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.]

**www.uhcmcdsupstats.com

Medicare supplement insurance can give you freedom and flexibility.

- Choose your own doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Take your coverage along when you travel within the U.S.

Plus, you don't have to worry about a rate increase based solely on the number of claims you file.

Choose from a wide range of AARP Medicare Supplement Insurance Plans.

- You can change plans if your needs change
- A licensed insurance agent is available to answer your questions

Once enrolled in an AARP Medicare Supplement Insurance Plan, you can call for a complimentary Annual Plan Checkup — a short, simple phone call — to make sure your plan still meets your needs.



When it comes to making your Medicare decision, timing makes a difference.

There are many reasons to get your plan in place as early as possible. Here are just a few:

- Enroll within six months after turning age 65 and enrolling in Medicare Part B — known as your open enrollment period — and you are guaranteed to be accepted into any plan. You can't be turned down during that time period.
- Enroll in an AARP Medicare Supplement Insurance Plan during your open enrollment period and you'll receive a pre-existing conditions exclusion waiver.[†] This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan begins, even if you have a prior health condition.

A licensed insurance agent is ready to help you make an informed decision.



Call [1-866-218-8605]

[†]A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.



Use the enclosed Enrollment Form to enroll today for your earliest plan start date.



If you have any questions, call [1-866-218-8605].

Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711

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Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-218-8605] toll-free or visit us on the Web at [www.medsupeducation.com].

Get answers today.

If you have any questions about
AARP Medicare Supplement Insurance Plans
talk to a licensed insurance agent.



Call [1-866-376-4479],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-376-4479] toll-free or visit us on the Web at [www.medsupeducation.com].

Confidence is having a good friend by your side



Enclosed is the information you need to find the Medicare supplement insurance plan that's right for you.

AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

BA25171ST

It's time to take action.

Your Medicare eligibility is almost here, so now is the right time to think about Medicare supplement insurance. Medicare does not cover every expense, and Medicare supplement insurance can help you with some of these remaining out-of-pocket costs.

Consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). More than [2.9 million] AARP members* are currently enrolled.

- UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans. We offer the guidance to help people find the right insurance plans to meet their needs.
- [96%] of AARP Medicare Supplement Plan holders surveyed are satisfied with the benefits and coverage provided by their plan.*
- Members have enjoyed stable rates year after year.**



*www.uhcmedsupstats.com

**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.

Flexibility for the long term can also make a difference.

You can choose from a wide selection of AARP Medicare Supplement Insurance Plans, ranging from low monthly premium plans to higher-benefit-level plans. Plus, if your needs change later on, you can change your plan to a different one.

Your acceptance is guaranteed.

Like all Medicare supplement plans, if you enroll within six months after turning 65 and enrolling in Medicare Part B — known as your open enrollment period — your acceptance is guaranteed. You can't be turned down for coverage during that time period.

Now it's up to you.

Now that you know how AARP Medicare Supplement Insurance Plans work with Medicare, it's time to get the plan that's right for you. If you're not satisfied, return the certificate of insurance within 30 days to UnitedHealthcare.

Enroll today to be sure your Medicare supplement plan is in place on your 65th birthday. Fill out the enclosed Enrollment Form or talk to a licensed insurance agent.



Call [1-866-376-4479]

Speak with a licensed insurance agent who will guide you in finding the right plan for you.



Call [1-866-376-4480],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]

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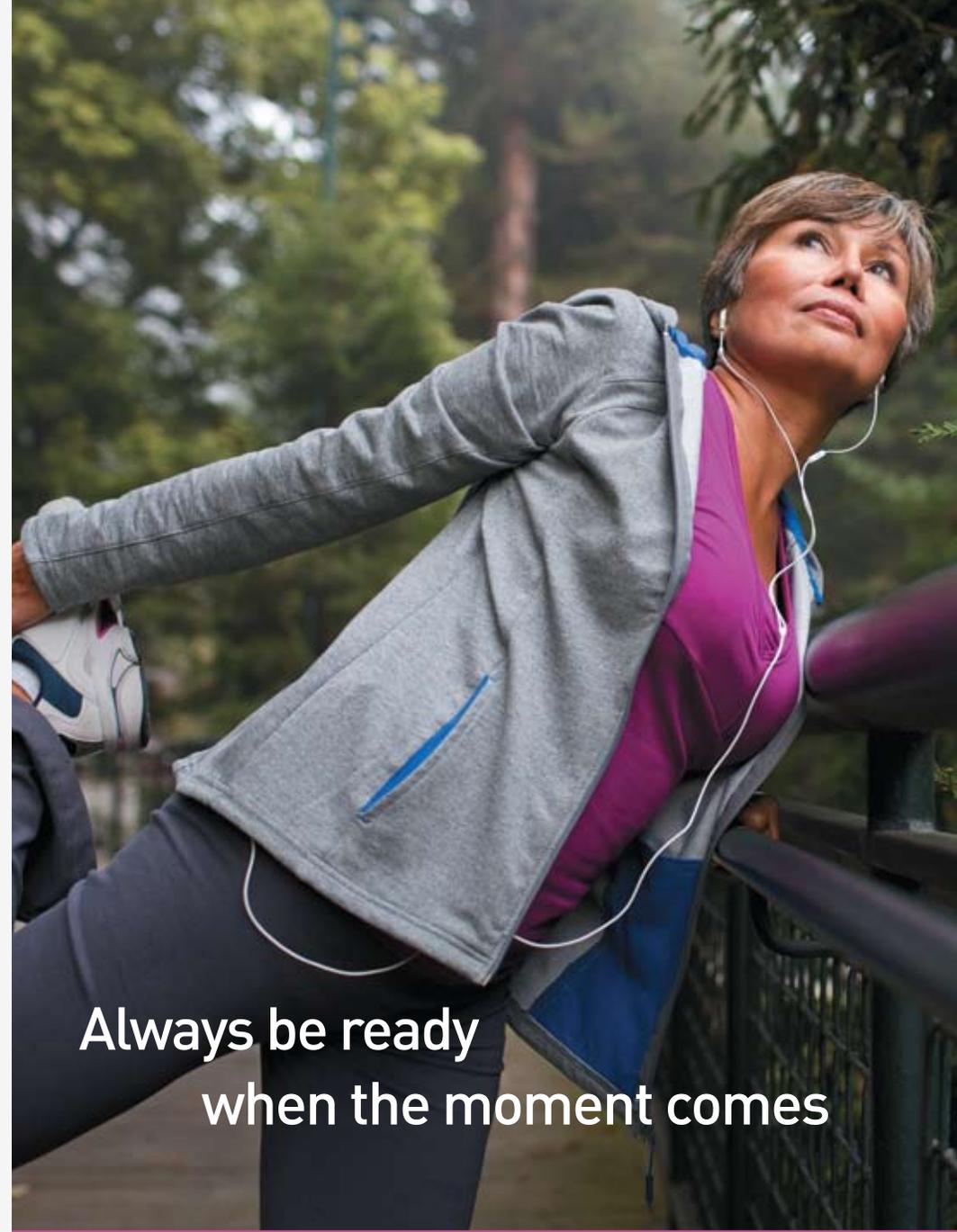
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Always be ready
when the moment comes

It's a good time to choose
the right plan for you.

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

BA25173ST

There are some things worth getting done on time.

It won't be long. Your Medicare eligibility, a milestone event, is just around the corner. Now is the right time to think about making your coverage more complete, to help pay some of the out-of-pocket costs not paid by Medicare. Consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Choosing a Medicare supplement plan is about choosing what's important to you.

Medicare supplement insurance does more than help pay those out-of-pocket costs. It gives you the freedom to choose your own doctors and hospitals that accept Medicare patients. You can even see specialists without referrals.

Join the more than [2.9 million] AARP members* who've chosen an AARP Medicare Supplement Insurance Plan.

Get the plan that fits your life, now and in the future.

A wide range of AARP Medicare Supplement Plans provide you with long-term flexibility, including the choice of low monthly premium to higher-benefit-level plans.

Once enrolled in an AARP Medicare Supplement Plan, you can call for a complimentary Annual Plan Checkup — a short, simple phone call — to make sure your plan still meets your needs.

*www.uhcmembersstats.com

Get ready to enroll.

There are many reasons to act as soon as possible. Here are just a few:

- Enroll within six months after turning age 65 and enrolling in Medicare Part B — your open enrollment period — and your acceptance is guaranteed. You can't be turned down for coverage during that time period.
- Enroll in an AARP Medicare Supplement Insurance Plan during your open enrollment period, and you'll receive a pre-existing conditions exclusion waiver.** This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan begins, even if you have a prior health condition.

Enroll now for your earliest plan start date.



To enroll, just fill out the enclosed Enrollment Form. If you need help choosing the plan that fits your needs, call a licensed insurance agent at:



[1-866-376-4480]

**A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.

To enroll, just fill out the enclosed Enrollment Form.



For answers to your questions:
call [1-866-425-6524],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company



You know you're ready
when everything's just right

A little help can go
a long way.

AARP | Medicare Supplement Plans
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Insurance Company

BA25175ST

Now's the time to choose a Medicare supplement plan.

Congratulations! Now you can take advantage of all the benefits of Medicare. But keep in mind, as good as Medicare may be, it doesn't cover everything. That's where Medicare supplement insurance comes in. Medicare supplement insurance helps pay for some of the costs Medicare doesn't.

With you every step of the way.

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare) can meet your needs now and in the future.

When you are ready to enroll, you can call a licensed insurance agent to get answers to any questions you may have about AARP Medicare Supplement Plans. And, once you choose a plan that's right for you, they can walk you through the enrollment process.

Plus, once you become an AARP Medicare Supplement Plan holder, you can call for a complimentary Annual Plan Checkup — a short, simple phone call — to make sure your plan still meets your needs.

Count on experience and expertise.

UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans. For over [30] years, we've helped people find the right insurance plans to meet their needs.

What's more, AARP has been a leading advocate for Americans for more than 50 years.* One way it serves its members is by endorsing products that help meet their needs, such as AARP Medicare Supplement Insurance Plans.

Get choices, value and stability.

Choose from a wide range of AARP Medicare Supplement Plans to find the one that gives you the right level of benefits within your budget — from lower monthly premium options to higher-benefit-level plans.

[In 2010, UnitedHealthcare was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.**] No wonder more than [2.9 million] AARP members*** have chosen an AARP Medicare Supplement Plan.

*www.aarp.org

**[www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.]

***www.uhcmedsupstats.com

Medicare supplement insurance can give you freedom and flexibility.

- Get help with some of the costs that Medicare doesn't pay
- Choose your own doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Take your coverage along when you travel within the U.S.

What's more, you can't be singled out for a rate increase based solely on the number of claims you file.

AARP Medicare Supplement Plans can provide:

- **Security** — UnitedHealthcare covers more people with Medicare supplement plans than any individual insurance carrier nationwide.[†]
- **Selection** — You can choose a plan to fit your needs and budget, and change your plan to a different one at any time.
- **Stability** — AARP Medicare Supplement Plan rates have been stable year after year.^{††}
- **Satisfaction** — [96%] of plan holders surveyed are satisfied with their benefits and coverage.[†]

[†]www.uhcmedsupstats.com

^{††}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.

Timing is everything.

There are many reasons to get your plan in place as early as possible. Here are just a few:

- Like all Medicare supplement plans, if you enroll within six months after turning age 65 and enrolling in Medicare Part B — your open enrollment period — your acceptance is guaranteed. You can't be turned down for coverage during that time period.

Also, with AARP Medicare Supplement Plans, you can:

- Enroll during your open enrollment period and you'll receive a pre-existing conditions exclusion waiver.^{†††} This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan begins, even if you have a prior health condition.



^{†††}A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.



Speak with a licensed insurance agent who will answer any questions you may have about AARP Medicare Supplement Plans as you fill out your Enrollment Form.



Call [1-866-425-6524]

**Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711**

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.

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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.

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

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-866-425-6524] toll-free or visit us on the Web at [www.medsupeducation.com].

To enroll, just fill out the enclosed Enrollment Form.



If you need any help:
call [1-877-455-8247],
Monday to Friday, 7 a.m. to 11 p.m.
and Saturday, 9 a.m. to 5 p.m., ET.
TTY: 711



Or visit:
[GoLong.com]



The right team can make
all the difference

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insured by UnitedHealthcare
Insurance Company

Choose the only
Medicare supplement insurance
plan endorsed by AARP.

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Be confident in your health care coverage.

Medicare won't cover all of your health care expenses. That's why it's important to have a Medicare supplement insurance plan that can help you now and in the future. Your plan can help pay the hospital deductibles and other expenses not paid by Medicare. You can choose from a wide range of AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to find the one that fits your needs.



Why a Medicare supplement insurance plan might be the right choice for you.

Here are some important differences between Medicare supplement insurance and Medicare Advantage plans to consider.

	Medicare Supplement Plans	Medicare Advantage Plans
CHOICE	Select your own doctors and hospitals that accept Medicare patients.	You may be required to use network doctors and hospitals that may leave the network at any time.
CONTROL	See specialists without referrals.	You may need referrals and may be required to use network specialists.
FREEDOM	No network restrictions. Insurance goes with you wherever you travel in the U.S.	Network restrictions. Only emergency care is covered for travel within the U.S.
FLEXIBILITY	If you want to change plans, you can apply for another Medicare supplement plan at any time without worrying about special enrollment periods.	Generally, there are specific periods during the year when you can switch to another Medicare Advantage plan.
COST	Monthly premiums in addition to Part B, with limited out-of-pocket costs.	Low or no monthly premiums, in addition to the Part B premium you continue paying.
PREDICTABILITY	With some plans, you could get help paying co-pays and deductibles, which allows you to better plan for your out-of-pocket medical expenses.	Plan terms and rates may vary widely.

AARP Medicare Supplement Plans can provide:

- **Security** — UnitedHealthcare covers more people with Medicare supplement plans than any individual insurance carrier nationwide.*
- **Selection** — You can choose a plan to fit your needs and budget, and change your plan to a different one at any time.
- **Stability** — AARP Medicare Supplement Plan rates have been stable year after year**
- **Satisfaction** — [96%] of plan holders surveyed are satisfied with their benefits and coverage.*

Need help understanding which plan is best for you?

You can call and speak to a licensed insurance agent who will help you find a plan that's right for you. Once you choose your plan, an agent can guide you through the enrollment process.



Call [1-877-455-8247]

*www.uhcmedsupstats.com

**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.

It's the right time to put your plan in place.

Get guaranteed acceptance when you enroll in a Medicare supplement insurance plan within six months of turning age 65 and enrolling in Medicare Part B — your open enrollment period.

With an AARP Medicare Supplement Insurance Plan, you'll also receive:

- A pre-existing conditions exclusion waiver when you enroll during your open enrollment period.*** You'll be eligible to receive benefits even if you have a prior health condition.



***A pre-existing condition is when a doctor or medical professional gave medical advice or recommended or gave treatment within three months (90 days for Wyoming) before your plan start date.



Enroll now for your earliest plan start date.



Call today

[1-877-455-8247]

Monday to Friday, 7 a.m. to 11 p.m.

and Saturday, 9 a.m. to 5 p.m., ET.

TTY: 711

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

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Enroll now for your earliest plan start date.



If you have questions while filling out the Enrollment Form, call a licensed insurance agent at: **[1-877-456-7582]**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. TTY: 711



Or visit:
[GoLong.com]

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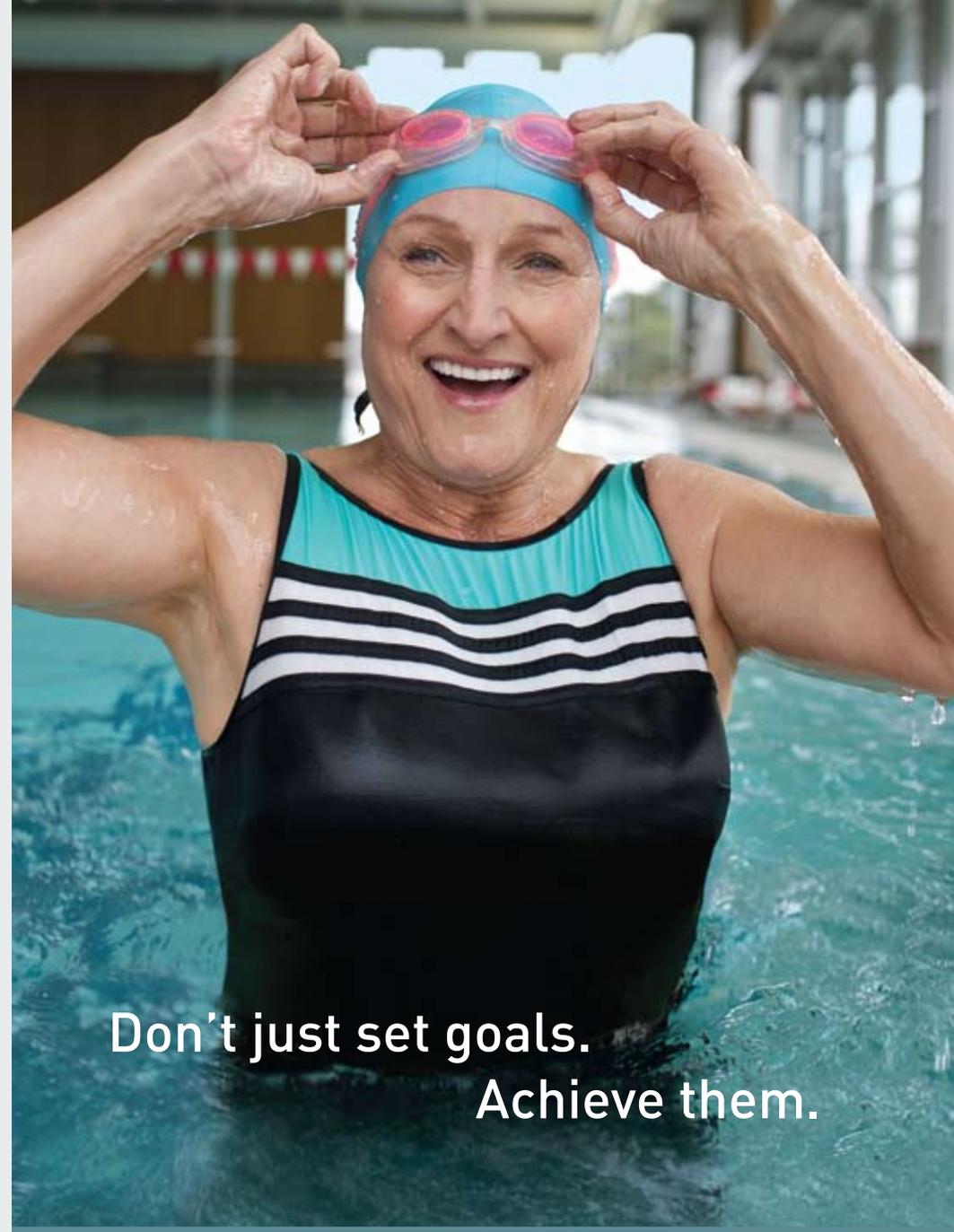
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**Don't just set goals.
Achieve them.**

Put your Medicare supplement insurance into place.

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Keep moving forward.

Now that you're eligible for Medicare, it's time to move on your plans for Medicare supplement insurance. Medicare doesn't pay for everything, and a Medicare supplement insurance plan can help pay some of what Medicare doesn't. The sooner you decide on a plan, the sooner you can check it off your list.

Why get Medicare supplement insurance?

Medicare pays only about 80% of your Medicare Part B expenses. You might want to take a look at your expenses from last year to help estimate your coverage needs. Depending on how much you can afford, you may want a plan that covers as many expenses as possible.

Need help choosing the plan that's right for you?

Speak with a licensed insurance agent who can help you choose from a wide range of AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare). Some of your choices include Plan N, a plan with fixed co-pays; lower monthly premium plans, such as K and L; and higher-benefit-level plans, like C and F.

To take advantage of these enrollment opportunities, you'll have to act soon:

- When you enroll within six months after turning age 65 and enrolling in Medicare Part B, your acceptance is guaranteed.
- Enroll during this same period and you'll also be eligible to receive benefits even if you have a prior health condition.

Medicare supplement insurance can give you freedom and flexibility.

- Choose your own doctors and hospitals that accept Medicare patients
- See specialists without referrals
- Take your coverage along when you travel within the U.S.

What's more, you can't be singled out for a rate increase based solely on the number of claims you file.

AARP Medicare Supplement Plans can provide:

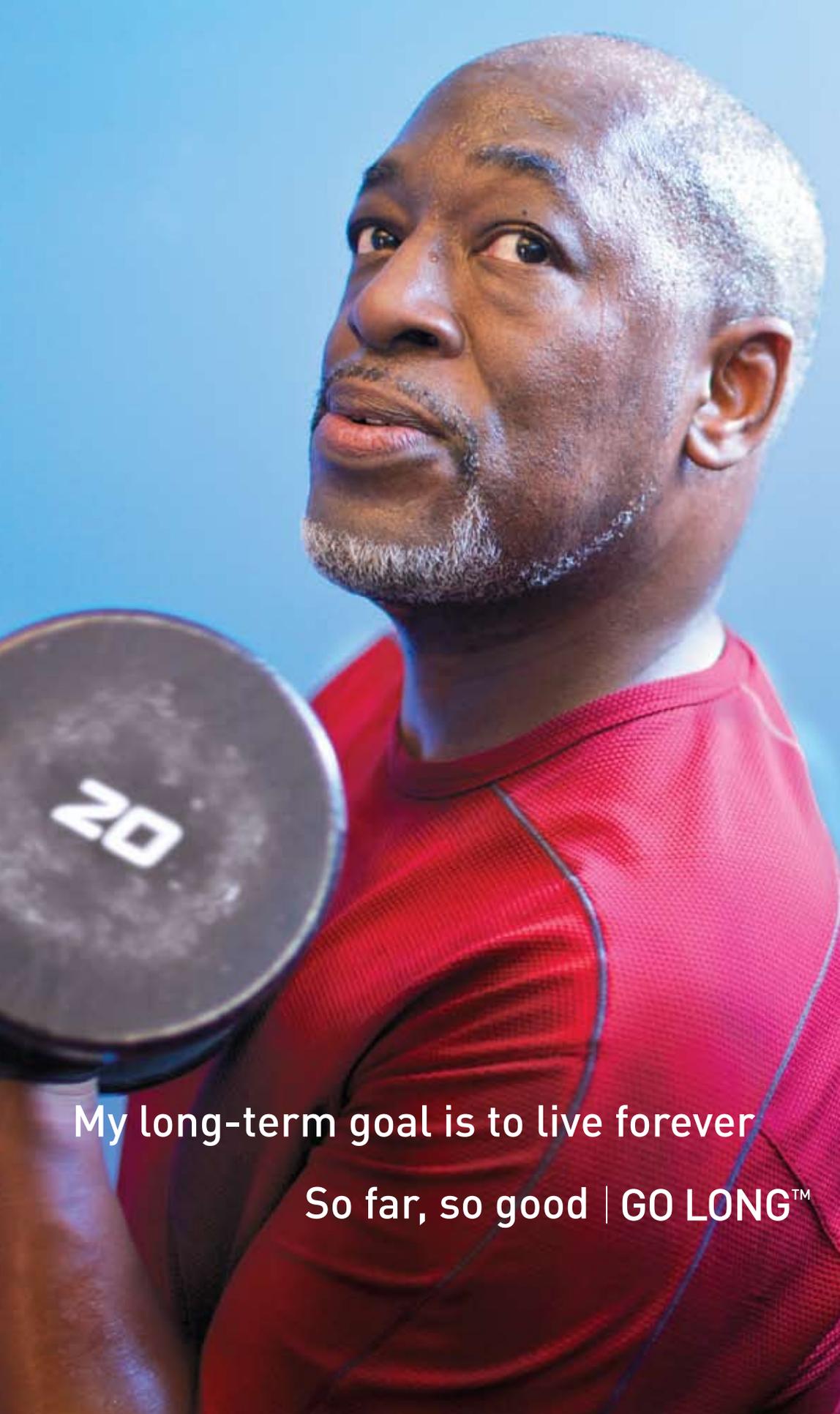
- **Security** — UnitedHealthcare covers more people with Medicare supplement plans than any individual insurance carrier nationwide.*
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- **Stability** — AARP Medicare Supplement Plan rates have been stable year after year.**
- **Satisfaction** — [96%] of plan holders surveyed are satisfied with their benefits and coverage.*



Have questions?
Call [1-877-456-7582]

* www.uhcmcdsupstats.com

** 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.



My long-term goal is to live forever

So far, so good | GO LONG™

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**Get the
facts on Medicare**

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insured by UnitedHealthcare
Insurance Company

You have been years in the making. And there are many years ahead.

Throughout life, you've gained much experience and expertise. It's helped you get to where you are today and will continue to help you in your future. And because there are many years ahead, it's important to prepare yourself and explore your health insurance options.

In this booklet, you'll learn about your Medicare choices and how AARP Medicare Supplement Insurance Plans can be an important part of your health insurance decision. AARP® Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company (UnitedHealthcare), the largest private health insurer of Medicare supplement enrollees.*

What goes into making long-term decisions about your Medicare supplement plan?

- Setting your priorities
- Knowing your options
- Picking the plan and insurer that fit your needs

UnitedHealthcare can help you every step of the way.

UnitedHealthcare is committed to making your options easy to understand. That includes this booklet, which will introduce you to the following:

- General information about what Medicare does and does not cover
- An outline of some of your health insurance options
- Medicare-related decisions you may need to make before turning 65

For more in-depth information, the government will send you *Medicare & You* — the official handbook on Medicare — about six months before you turn 65. You can also visit online at www.medicare.gov for more details.

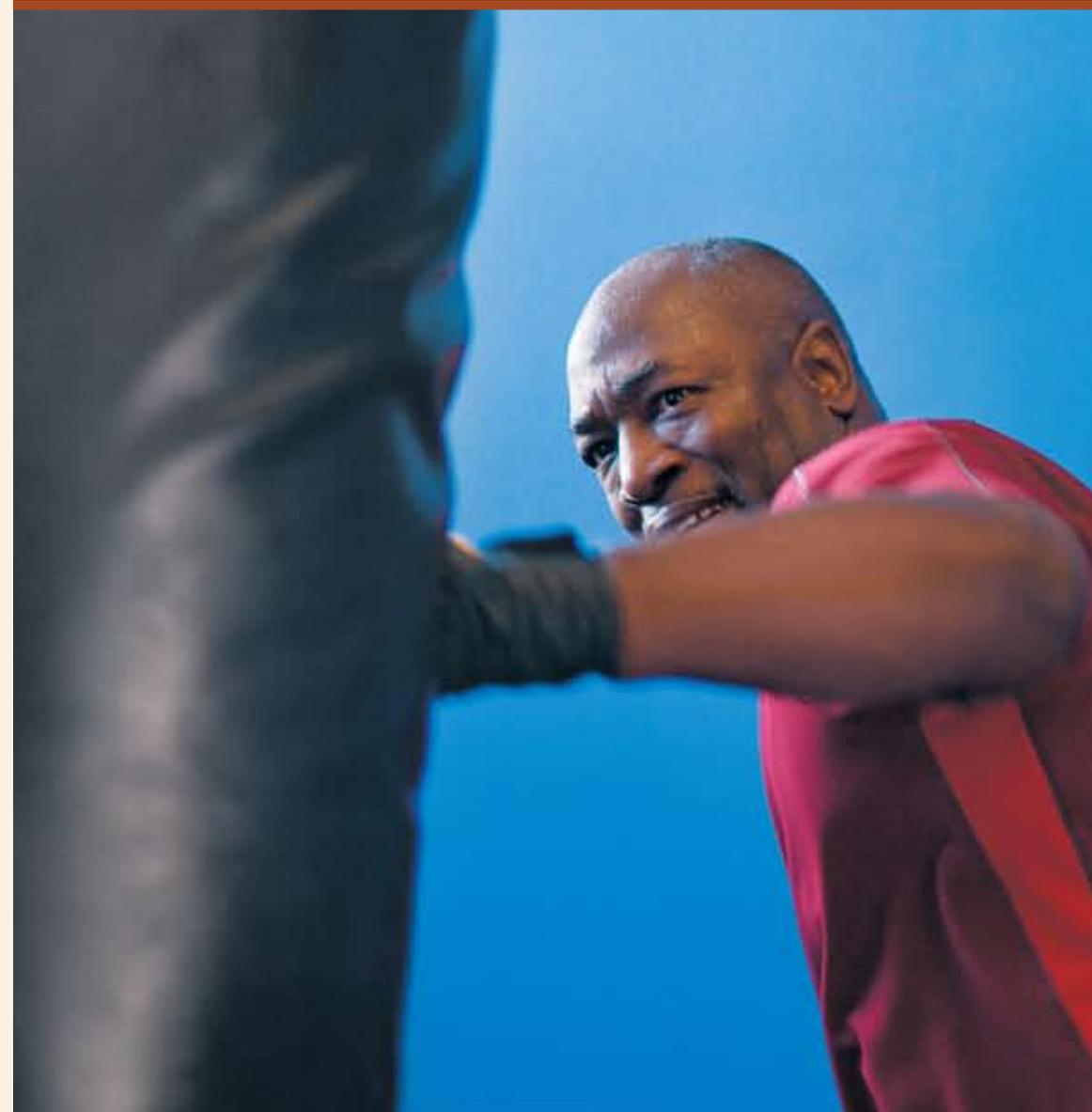
*www.uhcmedsupstats.com

What is Medicare?

Medicare is a federal health insurance program for people age 65 and over, as well as for some people under age 65 with certain disabilities. Since 1965, it has helped millions of Americans pay for the health care services they need.

You most likely have already paid into the program through Social Security.

Because everyone's needs are different, there is no one-size-fits-all approach to Medicare. Preparing yourself with the right information is important, and one of the best ways to navigate the process. The following pages were designed to give you an overview of the options you'll have to consider to get the coverage you need.



Do I qualify for Medicare benefits?

Turning 65 soon?

If you meet the following eligibility requirements, you can enroll in Medicare as early as three months before your 65th birthday month:

- You're a U.S. citizen or permanent resident for at least five consecutive years

You can get hospital coverage (Medicare Part A) with no premiums if you meet the requirements above, and:

- You already get retirement benefits from Social Security or the Railroad Retirement Board
- You are eligible to get Social Security or Railroad benefits but haven't yet filed for them
- You or your spouse had Medicare-covered government employment for at least 10 years

Under 65?

Generally, if you are under 65, you're eligible for Medicare if:

- You're a U.S. citizen or permanent resident for at least five consecutive years, and
- You have a disability or end-stage renal disease and meet certain requirements

You can get hospital coverage (Medicare Part A) with no premiums if you meet the requirements above, and:

- You have received Social Security or Railroad Retirement Board disability benefits for 24 months
- You have end-stage renal disease and/or meet certain requirements

How do I enroll in Medicare?

If you're eligible for Social Security or the Railroad Retirement Board (RRB), in most cases, you will be automatically enrolled in Medicare Part A and Part B. Otherwise, if you want to enroll, you can sign up at your local Social Security office as early as three months before turning 65.



When you turn 65, Medicare Parts A and B are available from the government.

Medical Coverage: Part A

Part A helps pay for inpatient hospital stays or skilled nursing facility stays after a covered hospital stay. It also helps pay for some home health care and hospice care. Medicare works the same way throughout the U.S. with any provider that accepts Medicare patients.

Medical Coverage: Part B

Part B helps pay for services like doctors visits, lab tests and some diagnostic screenings not covered by Part A hospital insurance. Various medical equipment and supplies are also covered. Dental, vision, hearing and prescription drug benefits are not included.

Part C refers to Medicare Advantage plans.

Medical Coverage: Part C

Medicare Advantage (Part C) plans are Medicare-approved, but offered by private insurers. They combine hospital costs, doctors visits, outpatient care, and often Part D prescription drug coverage, into one plan. Some plans may offer vision, dental, hearing and/or health programs, at an extra cost. These plans often require you to pay co-pays. The doctors and hospitals you go to are usually part of a network. You may also need a referral to see a specialist.

Part D helps pay for prescriptions.

Prescription Coverage: Part D

If you have Medicare Parts A and B, this plan can be purchased separately to help cover prescription drug costs. These plans are offered by Medicare-approved private insurers — costs and covered drugs vary from plan to plan.

Part D works with a Medicare supplement insurance plan, or on its own. You can also get Part D benefits through some Part C plans.

For more details and information on Part D, visit online at www.medicare.gov.

Parts A and B pay:

- All fees for covered stays in the hospital except the Part A deductible and co-insurance amounts
- About 80% of Part B covered doctor and outpatient medical expenses (after the annual deductible is met)

You pay:

- The Part A deductible and co-insurance amounts that apply [(2012 deductible: \$1,156)]
- Usually a Part B premium
- About 20% or more of Part B medical expenses
- Part B annual deductible [(2012 deductible: \$140)]

Part C pays: Covered services based on fixed fees

You pay:

- Part B premium

And depending on your plan:

- Part C premium
- Co-payments for doctors visits
- Deductibles

Each year, Part D pays:

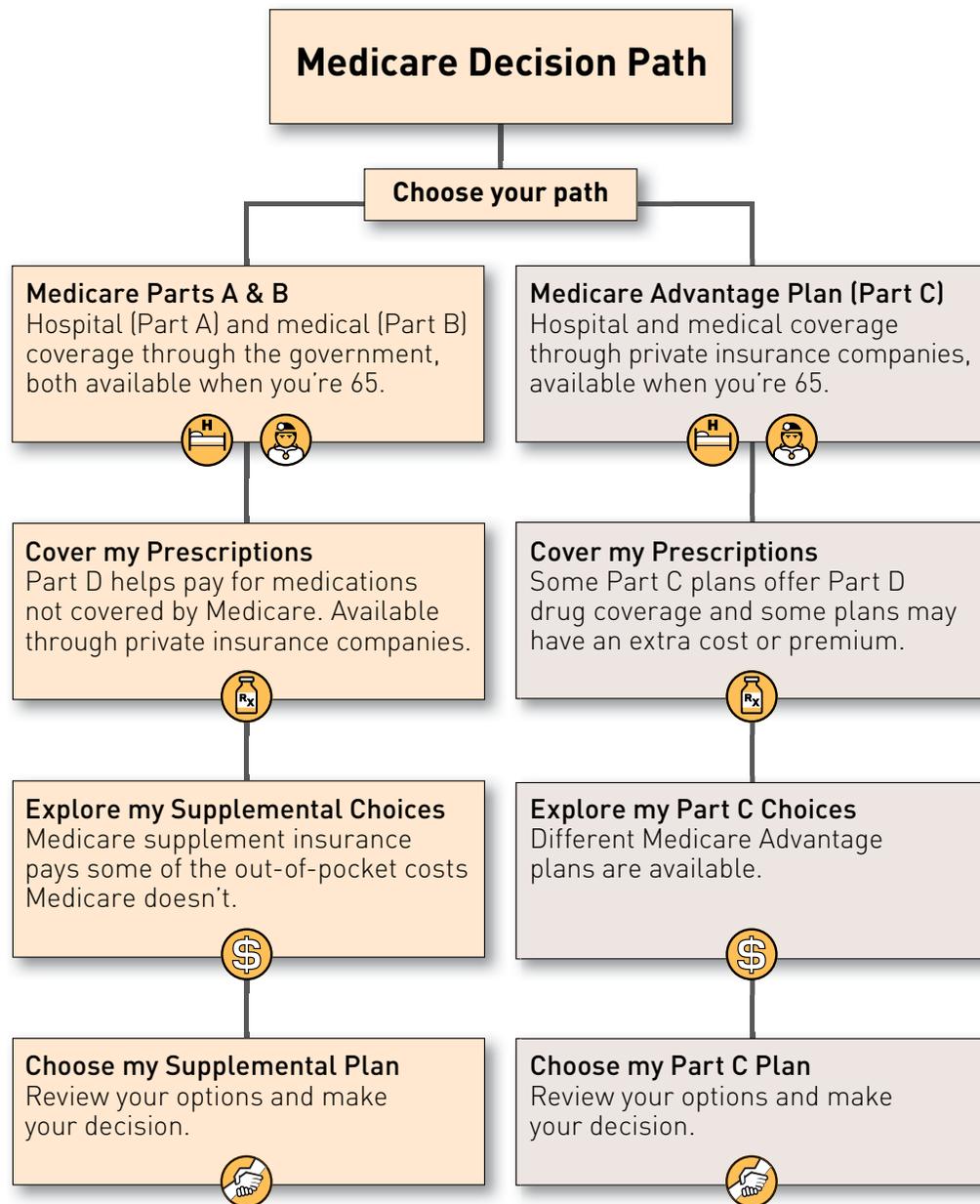
- For covered prescriptions included on the formulary (a list of covered drugs based on the plan selected)
- Varying shares of those covered prescription costs until you reach [\$2,930*] in yearly drug costs
- Most of the covered prescription costs after your yearly drug costs hit [\$4,700*]

Each year, you pay:

- Monthly premiums
- You share costs with the plan until the combined total hits [\$2,930*]
- 93% of the cost of generic drugs and about 50% of the cost of most brand name drugs until you reach [\$4,700*] in out-of-pocket costs
- Small co-pays or co-insurance for prescription drug costs until year's end, after your yearly drug costs hit [\$4,700*]

*Out-of-pocket expenses based on [2012] data

Your options at a glance.



Why choose Medicare supplement insurance?

Not all expenses are paid for by Medicare.

Part A can still leave you with hospital deductibles and co-insurance, and Part B only pays about 80% of covered medical services. There's a way to get help with some or all of the out-of-pocket expenses Medicare doesn't pay.

Medicare supplement insurance helps pay some of the out-of-pocket expenses.

Medicare supplement insurance plans are government standardized, and are available through private insurers. They help pay some or all of the out-of-pocket expenses not paid by Medicare Parts A and B. These plans can help to give you more control over your health care, because you can visit any doctor who accepts Medicare patients. And you don't need a referral to see a specialist.

Depending on your plan, Medicare supplement insurance pays:

- Part A co-insurance, and most plans pay the hospital deductible
- About 20% or more in out-of-pocket costs not paid by Part B. Two plans also cover the Part B deductible.

And you pay:

- Monthly premiums
- Limited out-of-pocket costs

Call if you have any questions about Medicare supplement insurance:

 **[1-877-502-5281]**

Experience and expertise to go the distance with you.

When you choose an AARP Medicare Supplement Plan, insured by UnitedHealthcare, you're in good company. You'll be joining the more than [2.9 million] AARP members[†] already enrolled in these plans.

UnitedHealthcare is committed to improving the quality and effectiveness of health care for all Americans. We offer guidance to help people find the right insurance plans to meet their needs now and in the future. Our Medicare supplement insurance plans are the only ones to carry the AARP name.

[†]www.uhcmedsupstats.com

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Need help understanding your options?



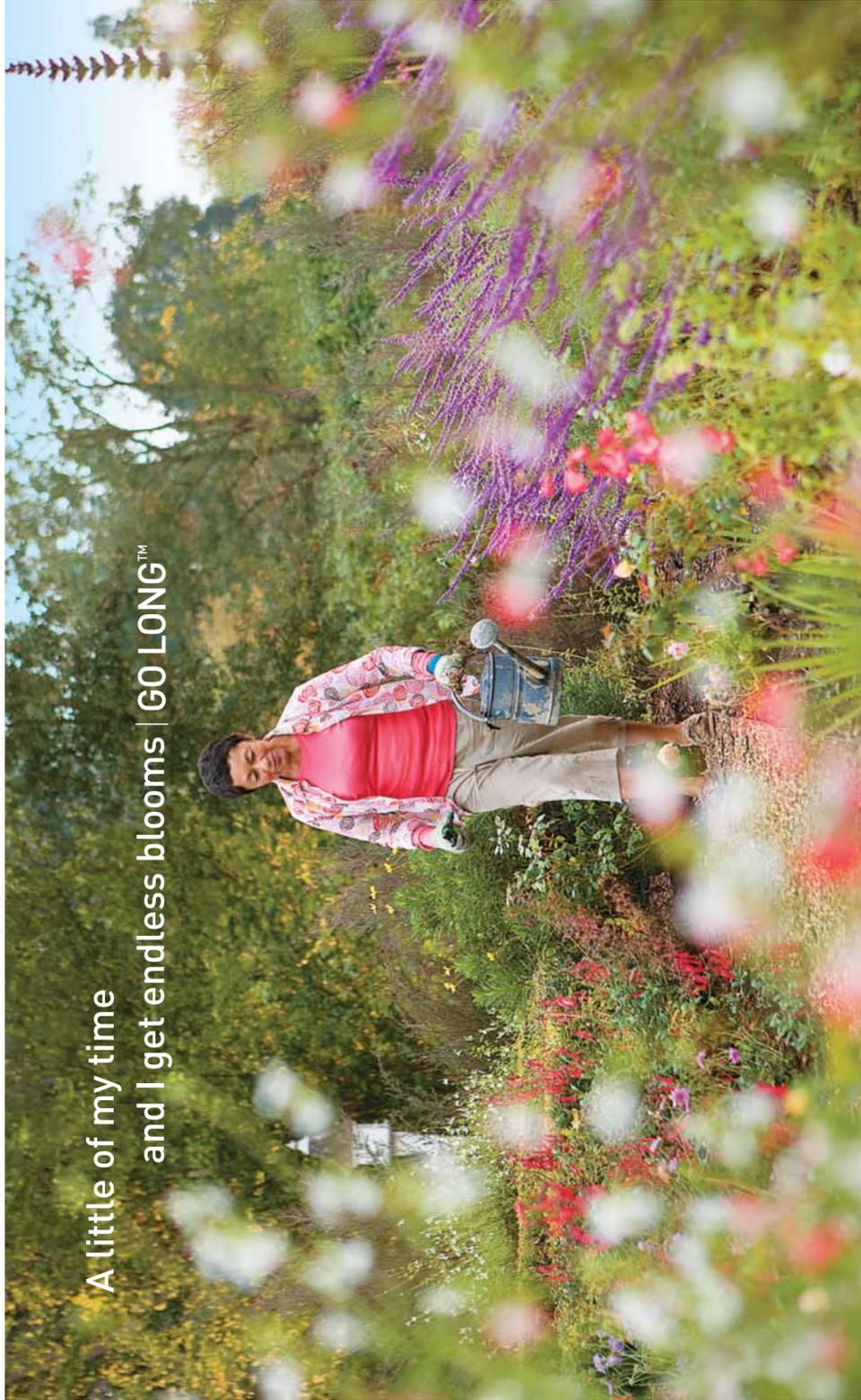
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TTY: 711



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[GoLong.com]



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A little of my time
and I get endless blooms | GO LONG™

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Get help with some of the costs not paid by Medicare.
Enroll now for your earliest plan start date.

**Everything you need to choose
a Medicare supplement insurance plan**

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Make your health insurance decision today.

Get the support you need to select the plan that's right for you

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Enroll now
so your coverage
starts when
Medicare does.

**Get the Medicare supplement insurance plan
recommended by 9 out of 10 plan holders surveyed***

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It's all about playing
the right card at the right time | GO LONG™

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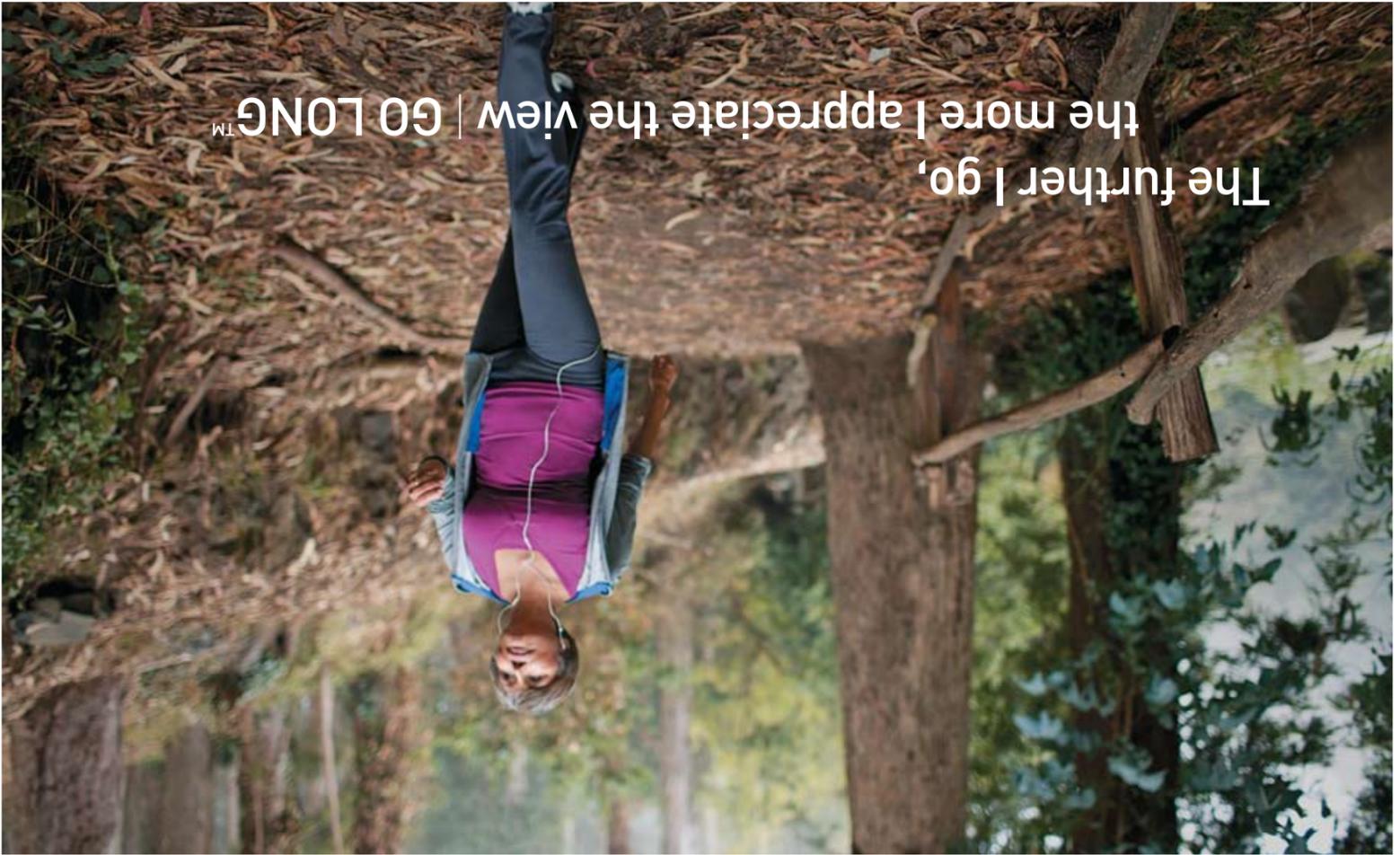


Enroll now for your
earliest plan start date.

**It's time to choose a Medicare
supplement insurance plan for the years ahead**

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Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25800ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/LA25800ST

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: SOV	Filed-Closed	Date: 02/09/2012
Comments:		
Attachment:		
SOVST.pdf		

Statement of Variability

1st Effort Self-Mailer: Invitation to Inquire

Variable	Description
Self-Mailer: CA25173ST	
<p><i>Front, Addressing Area:</i> [Sample A. Sample 123 Main St. Anytown, ST 00000]</p>	The Name, Street Number, Street Name, City, State, and Zip Code of the individual to whom we are mailing this letter.
<p><i>Near top of page 7:</i> [(2012 deductible: \$1,156)] [(2012 deductible: \$140)]</p> <p><i>Near bottom of page 7:</i> [\$2,930*] [\$4,700*] [\$2,930*] [\$4,700*] [\$4,700*] [2012]</p>	<p>Part A deductible amount may change. Part B annual deductible may change.</p> <p>Part D shared prescription costs may change. Part D shared prescription costs may change. Date of statistic may change.</p>
<i>Near bottom of page 9:</i> [1-877-502-5281]	Telephone number may change.
<i>Near top of page 10:</i> [2.9 million]	Number of current AARP members may change.
<p><i>Page 11:</i> [1-877-502-5281] [GoLong.com]</p>	<p>Telephone number may change. Web site address may change.</p>

2nd Effort Kit: Invitation to Contract

Letter: LA25799ST	
<p><i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].</p>	Reply-by date for reader's earliest effective date and plan start date.
<p><i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]</p>	The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.
Dear [Sample A. Sample],	Name of individual to whom we are mailing this letter.

<p><i>To right:</i> [2.9 million] [96%]</p>	<p>Number of current AARP members may change. Percentage of satisfied members may change.</p>
<p><i>Bottom of letter:</i> [1-866-218-8604] [GoLong.com.]</p>	<p>Telephone number may change. Web site address may change.</p>
<p><i>Bottom back of letter:</i> [1-866-218-8604] [www.medsupeducation.com]</p>	<p>Telephone number may change. Web site address may change.</p>
<p>Brochure: BA25166ST</p>	
<p><i>Page 5:</i> [1-866-218-8604] [\$4,660²] [\$2,330²] [2012]</p>	<p>Telephone number may change. Plan K out-of-pocket spending limit may change. Plan L out-of-pocket spending limit may change. Date of statistic may change.</p>
<p><i>Page 6:</i> [• In 2010, UnitedHealthcare was rated “A-stable” by A.M. Best, an independent organization that evaluates company financial performance*] [www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.] [1-800-523-5800]</p>	<p>A.M. Best rating may change. Disclaimer may change. Telephone number may change.</p>
<p><i>Page 8:</i> [9 out of 10] [2.9 million] [96%] [9 out of 10]</p>	<p>Number of satisfied plan holders may change. Number of current AARP members may change. Percentage of satisfied members may change. Number of plan holders who would recommend the plan may change.</p>
<p><i>Page 9:</i> [1-866-218-8604.]</p>	<p>Telephone number may change.</p>
<p><i>Back of brochure:</i> [1-866-218-8604] [GoLong.com] [1-866-218-8604] [www.medsupeducation.com]</p>	<p>Telephone number may change. Web site address may change. Telephone number may change. Web site address may change.</p>

3rd Effort Kit: Invitation to Contract

Letter: LA25801ST	
<i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].	Reply-by date for reader's earliest effective date and plan start date.
<i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]	The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.
Dear [Sample A. Sample],	Name of individual to whom we are mailing this letter.
<i>To right:</i> [1-866-218-8605] [GoLong.com.]	Telephone number may change. Web site address may change.
<i>Back of letter:</i> [2.9 million] [98%] [1-866-218-8605] [1-866-218-8605] [www.medsupeducation.com]	Number of current AARP members may change. Percentage of satisfied members may change. Telephone number may change. Telephone number may change. Web site address may change.
Brochure: BA25168ST	
<i>Page 3:</i> [In 2010, UnitedHealthcare was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.*] [2.9 million] [www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.]	A.M. Best rating may change. Number of current AARP members may change. Disclaimer may change.
<i>Page 5:</i> [1-866-218-8605]	Telephone number may change.
<i>Page 7:</i> [1-866-218-8605] [1-866-218-8605] [www.medsupeducation.com]	Telephone number may change. Telephone number may change. Web site address may change.

<p><i>Back of brochure:</i> [1-866-218-8605] [GoLong.com]</p>	<p>Telephone number may change. Web site address may change.</p>
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4th Effort Kit: Invitation to Contract

Letter: LA25803ST	
<p><i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].</p>	<p>Reply-by date for reader's earliest effective date and plan start date.</p>
<p><i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]</p>	<p>The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.</p>
<p>Dear [Sample A. Sample],</p>	<p>Name of individual to whom we are mailing this letter.</p>
<p><i>To right:</i> [9 out of 10] [1-866-376-4479] [GoLong.com.]</p>	<p>Number of current plan holders who would recommend plan may change. Telephone number may change. Web site address may change.</p>
<p><i>Back of letter:</i> [1-866-376-4479] [1-866-376-4479] [www.medsupeducation.com]</p>	<p>Telephone number may change. Telephone number may change. Web site address may change.</p>
Brochure: BA25170ST	
<p><i>Page 2:</i> [2.9 million] [96%] [1-800-523-5800]</p>	<p>Number of current AARP members may change. Percentage of satisfied plan holders may change. Telephone number may change.</p>
<p><i>Page 3:</i> [1-866-376-4479]</p>	<p>Telephone number may change.</p>
<p><i>Back of brochure:</i> [1-866-376-4479] [GoLong.com] [1-866-376-4479] [www.medsupeducation.com]</p>	<p>Telephone number may change. Web site address may change. Telephone number may change. Web site address may change.</p>

5th Effort Kit: Invitation to Contract

Letter: LA25805ST	
<i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].	Reply-by date for reader's earliest effective date and plan start date.
<i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]	The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.
Dear [Sample A. Sample],	Name of individual to whom we are mailing this letter.
<i>To right:</i> [9 out of 10] [1-866-376-4480] [GoLong.com.]	Number of current plan holders who would recommend plan may change. Telephone number may change. Web site address may change.
<i>Back of letter:</i> [2.9 million] [30] years [over a decade] [1-866-376-4480] [1-866-376-4480] [www.medsupeducation.com]	Number of current AARP members may change. Number of years serving members may change. Number of decades serving members may change. Telephone number may change. Telephone number may change. Web site address may change.
Brochure: BA25172ST	
<i>Page 2:</i> [2.9 million]	Number of current AARP members may change.
<i>Page 3:</i> [1-866-376-4480]	Telephone number may change.
<i>Back of brochure:</i> [1-866-376-4480] [GoLong.com] [1-866-376-4480] [www.medsupeducation.com]	Telephone number may change. Web site address may change. Telephone number may change. Web site address may change.

6th Effort Kit: Invitation to Contract

Letter: LA25807ST	
<i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].	Reply-by date for reader's earliest effective date and plan start date.
<i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]	The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.

Dear [Sample A. Sample],	Name of individual to whom we are mailing this letter.
<i>To right:</i> [1-866-425-6524] [GoLong.com.]	Telephone number may change. Web site address may change.
<i>Back of letter:</i> [2.9 million] [1-866-425-6524] [1-866-425-6524] [www.medsupeducation.com]	Number of current AARP members may change. Telephone number may change. Telephone number may change. Web site address may change.
Brochure: BA25174ST	
<i>Page 3:</i> [30] years [In 2010, UnitedHealthcare was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.**] [2.9 million] [www.ambest.com. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.]	Number of years serving members may change. A.M. Best rating may change. Number of current AARP members may change. Disclaimer may change.
<i>Page 4:</i> [96%] [1-800-523-5800]	Percentage of satisfied plan holders may change. Telephone number may change.
<i>Page 7:</i> [1-866-425-6524] [1-866-425-6524] [www.medsupeducation.com]	Telephone number may change. Telephone number may change. Web site address may change.
<i>Back of brochure:</i> [1-866-425-6524] [GoLong.com]	Telephone number may change. Web site address may change.

7th Effort Kit: Invitation to Contract

Letter: LA25809ST	
<i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].	Reply-by date for reader's earliest effective date and plan start date.

<p><i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]</p>	<p>The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.</p>
<p>Dear [Sample A. Sample],</p>	<p>Name of individual to whom we are mailing this letter.</p>
<p><i>To left:</i> [30] years [more than a decade] [2.9 million]</p>	<p>Number of years serving members may change. Number of decades serving members may change. Current number of AARP members may change.</p>
<p><i>To right:</i> [9 out of 10] [96%] [1-877-455-8247] [GoLong.com.]</p>	<p>Number of current plan holders who would recommend plan may change. Percentage of satisfied members may change. Telephone number may change. Web site address may change.</p>
<p><i>Back of letter:</i> [1-877-455-8247] [1-877-455-8247] [www.medsupeducation.com]</p>	<p>Telephone number may change. Telephone number may change. Web site address may change.</p>
<p>Brochure: BA25176ST</p>	
<p><i>Page 4:</i> [96%] [1-877-455-8247] [1-800-523-5800]</p>	<p>Number of satisfied plan holders may change. Telephone number may change. Telephone number may change.</p>
<p><i>Page 7:</i> [1-877-455-8247] [1-877-455-8247] [www.medsupeducation.com]</p>	<p>Telephone number may change. Telephone number may change. Web site address may change.</p>
<p><i>Back of brochure:</i> [1-877-455-8247] [GoLong.com]</p>	<p>Telephone number may change. Web site address may change.</p>

8th Effort Kit: Invitation to Contract

<p>Letter: LA25811ST</p>	
<p><i>Top right, headline:</i> Reply by [XX/XX/XXXX] for your plan to start on [XX/XX/XXXX].</p>	<p>Reply-by date for reader's earliest effective date and plan start date.</p>

<p><i>Top, left:</i> [Sample A. Sample 123 Main St. Anytown, ST 12345]</p>	<p>The Name, Street Number, Street Name, City, State, Zip Code of the individual to whom we are mailing this letter.</p>
<p><i>To left:</i> Dear [Sample A. Sample], [If you're looking for a lower monthly premium, Plan K or L may work for you.**]</p>	<p>Name of individual to whom we are mailing this letter. Plan options may change.</p>
<p><i>To right:</i> [2.9 million] [9 out of 10] [1-877-456-7582] [GoLong.com.]</p>	<p>Number of current AARP members may change. Number of current plan holders who would recommend plan may change. Telephone number may change. Web site address may change.</p>
<p><i>Back of letter:</i> [1-877-456-7582] [1-877-456-7582] [www.medsupeducation.com]</p>	<p>Telephone number may change. Telephone number may change. Web site address may change.</p>
<p>Brochure: BA25178ST</p>	
<p><i>Page 3:</i> [96%] [1-877-456-7582] [1-800-523-5800]</p>	<p>Percentage of satisfied plan holders may change. Telephone number may change. Telephone number may change.</p>
<p><i>Back of brochure:</i> [1-877-456-7582] [GoLong.com] [1-877-456-7582] [www.medsupeducation.com]</p>	<p>Telephone number may change. Web site address may change. Telephone number may change. Web site address may change.</p>