

SERFF Tracking Number: UHLC-128051178 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: BA25107ST (10-11)
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT PLANS
 Project Name/Number: ADVERTISING/BA25107ST (10-11)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-128051178 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: BA25107ST (10-11) State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

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

Disposition Date: 02/28/2012

Date Submitted: 02/01/2012

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: BA25107ST (10-11)

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: 02/28/2012

State Status Changed: 02/28/2012

Deemer Date:

Created By: Bobbie Walton

Submitted By: Bobbie Walton

Corresponding Filing Tracking Number: BA25107ST (10-11)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to advertising previously approved by the Department on 3/2/2011 under SERFF Tracking Number UHLC-127054777. Please note that a redlined version is attached for your convenience.

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

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 advertisement.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 X 1 = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	02/01/2012	55995644

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/28/2012	02/28/2012

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Disposition

Disposition Date: 02/28/2012

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	BROCHURE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: BA25107ST (10-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 02/28/2012	BA25107S T (10-11)	Advertising	BROCHURE	Initial		45.000	BA25107ST (10-11).pdf

Know what Medicare covers – and what it doesn't.

You probably have a general idea about what Medicare is and what it covers. But it's important to be absolutely sure you know what it covers so you can decide if it provides enough coverage for you.

The first two parts of Medicare are Part A (for hospital coverage) and Part B (for medical coverage).



Medicare Part A helps pay your hospital expenses after you pay a deductible.



Medicare Part B pays about 80% of your medical expenses.

The rest is up to you.

That's why you may want to consider a Medicare supplement insurance plan. It helps cover some of what Medicare doesn't, so you don't have to.

AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), feature a variety of choices to help fit your needs. Like all Medicare supplement plans, they may pay for some or all of your expenses not paid by Medicare.

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

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

Call today to learn more.

[Ask to speak with:]

<Agent Name>

[Licensed Insurance Agent Contracted with
UnitedHealthcare]



<1-XXX-XXX-XXXX>

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, Islandia, NY 11749, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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

AARP does not employ or endorse agents or brokers.

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

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

Medicare alone might not be enough.

That's why there's Medicare supplement insurance.

With a Medicare supplement insurance plan, you can:

- Choose your own doctors and hospitals, as long as they accept Medicare patients
- Get help paying for about 20% or more of out-of-pocket costs not paid by Medicare Part B
- Have coverage that travels with you anywhere in the U.S.
- Get guaranteed coverage for life as long as you continue to pay your premium when due and you answered the required questions on your application truthfully and completely

AARP Medicare Supplement Insurance Plans

These plans offer benefits and features designed to meet a variety of needs. Basic benefits included in all plans are:



Inpatient Hospital Care:

Covers the Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends.



Medical Costs:

Covers the Part B coinsurance (about 20% or more of the Medicare-approved amount) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.



Blood:

Covers the first 3 pints of blood each year.

The following chart lists the benefits offered by each AARP Medicare Supplement Insurance Plan. Use it to help you decide which plan best meets your needs.

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

¹ Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

² Up to \$20 copay for office visits and up to \$50 copay for ER.

³ Under Ohio and Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

⁴ Benefit is 80% after the \$250 annual deductible with a \$50,000 lifetime maximum.

The only plans with the AARP name

There are many Medicare supplement insurance plans out there, but only one set of plans carries the nationally recognized AARP name. You may be familiar with AARP and its mission to enhance the quality of life for all of us as we age. Find out if one of these plans fits your health insurance needs.

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

To learn more about AARP Medicare Supplement Insurance Plans, call today.

[Ask to speak with:]

<Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]



<1-XXX-XXX-XXXX>

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: SOV	Filed-Closed	Date: 02/28/2012
Comments:		
Attachment: SOVST.pdf		

STATEMENT OF VARIABILITY

Variable	Description
[Ask to speak with:]	Agent reader should speak with
<Agent Name>	Agent's name
[Licensed Insurance Agent Contacted with UnitedHealthcare]	Company agent is affiliated with
<1-XXX-XXX-XXXX>	Agent's phone number
[\$4,660]	Plan K spending limit
[\$2,330]	Plan L spending limit
[Ask to speak with:]	Agent reader should speak with
<Agent Name>	Agent's name
[Licensed Insurance Agent Contacted with UnitedHealthcare]	Company agent is affiliated with
<1-XXX-XXX-XXXX>	Agent's phone number