

SERFF Tracking Number: UHLC-128109722 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: GU25024STGRS (2-12)
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/GU25024STGRS (2-12)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128109722 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: GU25024STGRS (2-12) State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton Disposition Date: 03/19/2012

Date Submitted: 02/24/2012

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: GU25024STGRS (2-12)

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: 03/19/2012

State Status Changed: 03/19/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Bobbie Walton

Corresponding Filing Tracking Number: GU25024STGRS (2-12)

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 8/17/2011 under SERFF Tracking Number UHLC-127326897. The material included within this filing is an Invitation to Inquire.

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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	02/24/2012	56622722

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/19/2012	03/19/2012

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Disposition

Disposition Date: 03/19/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: GU25024STGRS (2-12)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed- Closed 03/19/2012	GU25024S TGRS (2- 12)	Advertising	PRINT ADVERTISEMENT	Initial		45.000	GU25024STG RS(2-12).pdf

This is your guide to help understand

AARP[®] Medicare Supplement Insurance Plans

**Welcome to today's presentation prepared
for retirees of [employer name here].**

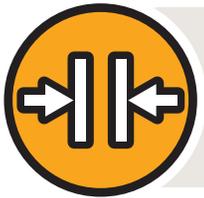
The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company (UnitedHealthcare) pays a royalty fee to AARP for use of the AARP Intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

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

What Is a Medicare Supplement Insurance Plan and How Does It Work with Medicare?

Here is an overview:

- Medicare supplement plans are policies sold by private health insurance companies
- The plans are standardized and benefit levels vary by plan
- Helps pay some costs Medicare doesn't pay, like co-insurance, co-payments and deductibles*
- Medicare only covers about 80% of Part B medical expenses. Medicare supplement plans help cover some of the remainder, about 20% or more of those costs
- Plans offer the freedom to go to any hospital or physician that accepts Medicare patients

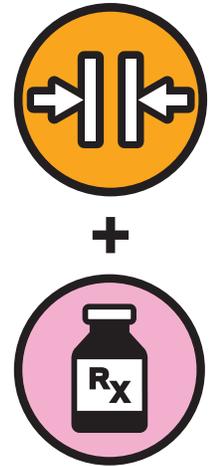


Medicare supplement plans give you the freedom to go to any hospital or physician that accepts Medicare patients

** Depending on the plan selected*

How Medicare Supplement Plans Can Work with Medicare Part D

Medicare supplement plans by themselves do not cover prescription drug costs. If you wish to have this additional coverage you'll need to buy a Medicare Part D plan along with your Medicare supplement plan.



Medicare Part D is a separate optional insurance that can help lower prescription drug costs

Who Is Eligible to Apply for an AARP® Medicare Supplement Plan?

You are eligible if you are:

- Enrolled in Medicare Parts A and B at the time your coverage begins (typically most individuals enroll in Medicare Parts A and B at age 65)
- Age 65 or older (or under age 65 with certain disabilities in some states)*
- A resident of the state in which you are applying for coverage
- A member of AARP



Not an AARP member?

You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan.

** In some states, plans may be available to persons eligible for Medicare by reason of disability.*

Why Choose a Medicare Supplement Plan?

You'll enjoy the following features:

- Helps you manage out-of-pocket costs
- You have the freedom to choose any doctor who accepts Medicare patients
- Virtually no claim forms to file
- Your coverage goes with you if you travel or move anywhere in the U.S.
- Foreign Travel Emergency benefit is included for emergency services received outside of the United States (with some plans)*
- Coverage is guaranteed renewable as long as you pay your premium when due and no material misrepresentations have been made at the time of the application



Medicare supplement plans give you the freedom to choose any doctor that accepts Medicare patients

** Care needed immediately because of an injury or an illness of sudden and unexpected onset.*

Information About Available AARP® Medicare Supplement Plans

All Medicare supplement plans let you choose your own doctors, specialists and hospitals that accept Medicare patients – there are no out-of-network restrictions.

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Part A Co-insurance and Hospital Benefits	100%	100%	100%	100%	100%	100%	100%
Part A Deductible		100%	100%	100%	50%	75%	100%
Part B Co-insurance or Co-payment	100%	100%	100%	100%	50%	75%	\$20/\$50*
Part B Deductible			100%	100%			
Part B Excess Charges**				100%			

The above plans are not available in MA, MN or WI

* Plan N pays 100% of the Part B co-insurance except up to \$20 co-payment for office visits and up to \$50 for emergency department visits that don't result in an inpatient admission.

** 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. In New York, the Excess Charge is limited to 5%. In Texas, the excess charge is not to exceed 15% over the Medicare approved amount or any other charge limitation established by the Medicare program or state law. Note that the limiting charge applies only to certain services and does not apply to some supplies and durable medical equipment.

Information is continued on the next slide.

Information About Available AARP® Medicare Supplement Plans

All Medicare supplement plans let you choose your own doctors, specialists and hospitals that accept Medicare patients – there are no out-of-network restrictions.

 100% Coverage unless otherwise noted.

Benefits	A	B	C	F	K	L	N
Blood - First Three Pints					50%	75%	
Foreign Travel Emergency*† <i>(Up to Plan Limits)</i>			80%	80%			80%
Hospice/Respite Care Co-insurance or Co-payment					50%	75%	
Skilled Nursing Facility Care Co-Insurance					50%	75%	

The above plans are not available in MA, MN or WI

K

Plan K has a [\$4,660] maximum out of pocket, indexed to Medicare

L

Plan L has a [\$2,330] maximum out of pocket, indexed to Medicare

* For Foreign Travel Emergency, the insured is responsible for the \$250 deductible, the remaining 20% and the amounts above the \$50,000 benefit limit.

† Care needed immediately because of an injury or an illness of sudden and unexpected onset.

Medicare Supplement Plans

Core Plan and Supplement 1 Plan are available in Massachusetts

Basic Benefits		Included in All Plans	
Hospitalization	Covers the Medicare Part A co-insurance plus coverage for 365 additional days after Medicare coverage ends		
Medical Expenses	Covers the Medicare Part B co-insurance (generally 20% of the Medicare-approved amount)		
Blood	Covers the first 3 pints of blood each year		
Hospice	Part A Hospice co-insurance or co-payment		
Other Benefits	Core Plan	Supplement 1 Plan	
Medicare Part A: Inpatient Hospital Deductible	-	✓	
Medicare Part A: Skilled Nursing Facility Co-insurance	-	✓	
Medicare Part B: Deductible	-	✓	
Foreign Travel Emergency	-	✓	
Inpatient Days in Mental Health Hospitals	60 days per calendar year	120 days per benefits year	
State Mandated Benefits (such as annual Pap tests and mammograms)	✓	✓	

Medicare Supplement Plans

Basic Plan and Extended Basic Plan are available in Minnesota

Basic Benefits	Included in All Plans
Hospitalization	Covers the Medicare Part A co-insurance plus coverage for 365 additional days after Medicare coverage ends
Medical Expenses	Covers the Medicare Part B co-insurance (generally 20% of the Medicare-approved amount)
Blood	Covers the first 3 pints of blood each year
Cost Sharing	Part A Hospice and respite; Part A and B home health services and supplies

Other Benefits	Basic Plan	Extended Basic Plan
Skilled Nursing Facility Care Co-insurance	✓	✓
Medicare Part A: Deductible	Only if added by rider	✓
Medicare Part B: Deductible	Only if added by rider	✓
Outpatient Mental Health	50%	50%
Non-Medicare Preventive Care	Only if added by rider	✓
Foreign Travel Emergency	80%	80%*

* Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year (applies to the Foreign Travel Coverage and Foreign Travel Emergency benefits, as well as the Usual and Customary Fees benefits available with the Extended Basic Plan)

- ### Available Riders
- Medicare Part A: Inpatient Hospital Deductible
 - Medicare Part B: Deductible
 - Usual and Customary Fees
 - Non-Medicare Preventive Care

Medicare Supplement Plans

Plans available for Wisconsin

Basic Benefits	Included in All Plans
Hospitalization	Covers the Medicare Part A co-insurance
Medical Expenses	Covers the Medicare Part B co-insurance (generally 20% of the Medicare-approved amount)
Blood	Covers the first 3 pints of blood each year
Part A Hospice	Co-insurance or co-payment

Other Benefits	Basic Plan
Medicare Part A: Skilled Nursing Facility Co-insurance	✓
Inpatient Mental Health Coverage	175 days per lifetime in addition to Medicare's benefit
Home Health Care	40 visits in addition to those paid by Medicare
Outpatient Mental Health	✓

Optional Riders

The following additional riders are available:

- Part A Deductible
- Additional Home Health Care (365 visits including those paid by Medicare)
- Part B Deductible
- Part B Excess Charges
- Foreign Travel

Additional Information

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not make individual recommendations for health related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

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. All plans may not be available in your state/area.

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

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Your agent/producer can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

Important Exclusion Information for Arizona, Idaho, Kansas, Maryland, Oklahoma and Texas residents:

- Benefits provided under Medicare.
- Care not meeting Medicare's standards.
- Injury or sickness payable by Workers' Compensation or similar laws.
- Stays or treatment provided by a government-owned or -operated hospital or facility unless payment of charges is required by law.
- Stays, care, or visits for which no charge would be made to you in the absence of insurance.

Additional Information cont'd.

Additional Exclusions:

For Arizona, Kansas and Oklahoma residents: Stays beginning, or care or supplies received, before your plan's effective date.

For Idaho residents: Any portion of hospital or skilled nursing facility stay that takes place prior to your plan's effective date. Medical expenses incurred before your plan's effective date.

For Maryland and Texas residents: Any period of hospital or skilled nursing facility stay that occurs prior to the effective date. Care or supplies received before your plan's effective date.

For Arizona, Idaho, Kansas and Oklahoma residents: Any stay which begins, or medical expenses you incur, during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.

For Maryland and Texas residents: Expenses you incur during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: SOV	Filed-Closed	03/19/2012
Comments:		
Attachment:		
SOV.pdf		

GU25024STGRS(2-12)

Variable	Description
Front Cover: [employer name here]	Employer Company Name
Slide 7: [\$4,660]	Plan K out of pocket maximum
Slide 7: [\$2,330]	Plan L out of pocket maximum