

SERFF Tracking Number: UHLC-128208385 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25875ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25875ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128208385 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: LA25875ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,

Bobbie Walton, Lisa Muhammad

Date Submitted: 03/28/2012

Disposition Date: 03/28/2012

Implementation Date Requested: On Approval

Disposition Status: Filed-Closed

State Filing Description:

General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: LA25875ST

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: 03/28/2012

State Status Changed: 03/28/2012

Deemer Date:

Created By: Bobbie Walton

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number:

Filing Description:

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

Final production of the attached brochure and self mailers will also show the component number on the bottom left hand corner of the advertisement.

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 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/LA25875ST

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: \$400.00
 Retaliatory? No
 Fee Explanation: \$50.00 x 8=\$400.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$400.00	03/28/2012	57528552

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/28/2012	03/28/2012

SERFF Tracking Number: UHLC-128208385 *State:* Arkansas
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Disposition

Disposition Date: 03/28/2012

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	statement of variability	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes
Form	PRINT ADVERTISEMENT	Filed-Closed	Yes
Form	PRINT ADVERTISEMENT	Filed-Closed	Yes
Form	PRINT ADVERTISEMENT	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes
Form	BUSINESS REPLY CARD	Filed-Closed	Yes

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Form Schedule

Lead Form Number: LA25875ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 03/28/2012	LA25875ST	Advertising	LETTER	Initial		45.000	LA25875ST.pdf
Filed-Closed 03/28/2012	BA25212S	Advertising	BROCHURE	Initial		45.000	BA25212ST.pdf
Filed-Closed 03/28/2012	AS2706ST	Advertising	PRINT ADVERTISEMENT	Initial		45.000	AS2706ST.pdf
Filed-Closed 03/28/2012	AS2708ST	Advertising	PRINT ADVERTISEMENT	Initial		45.000	AS2708ST.pdf
Filed-Closed 03/28/2012	AS2710ST	Advertising	PRINT ADVERTISEMENT	Initial		45.000	AS2710ST.pdf
Filed-Closed 03/28/2012	CA25195S	Advertising	SELF MAILER	Initial		45.000	CA25195ST.pdf
Filed-Closed 03/28/2012	CA25193S	Advertising	SELF MAILER	Initial		45.000	CA25193ST_NOBRC.pdf
Filed-Closed 03/28/2012	CA25193S	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25193ST_BRC.pdf

Medicare

**Do you know what your Medicare coverage is missing?
And what to do about it?**



Dear Neighbor,

You may know that Medicare coverage does not pay for 100% of your medical costs. This means you still have to come up with what is left – out of your own pocket. And these costs may add up.

How can you get help with the piece that's missing? Do what over [2.9 million*] people have done: Choose an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

These plans carry all the same benefits you'd get from any standardized Medicare supplement plan, including:

- Flexibility to choose any doctor who accepts Medicare patients and your own hospital
- No referrals to see a specialist
- Coverage that goes with you across the U.S.

Enjoy the added advantages that come with AARP Medicare Supplement Plans from UnitedHealthcare. UnitedHealthcare has provided quality health insurance solutions for over [30] years and has served AARP members for [more than a decade]. That's why [9 out of 10*] plan holders surveyed would recommend an AARP Medicare Supplement Plan to their friends or family. And [96%] of those surveyed say they are satisfied with

over, please

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

*www.UHCMedSupStats.com

LA25875ST

their benefits and coverage.* Plus, you'll find competitive pricing and a good choice of plans to meet your needs – and your budget.

Let's talk. Before it's too late.

It's important to know your choices before you get hit with out-of-pocket costs you weren't expecting. I'd be happy to go over Medicare coverage (what it does and doesn't include) and help you see if an AARP Medicare Supplement Plan might be right for you.

Sincerely,

[AgentNameToGoHereXXXXXX]

Licensed insurance agent/producer contracted with UnitedHealthcare

[1 XXX-XXX-XXXX]

[AgentNameToGoHereXXXXXX@email.com]

[OptionalAgentAddress]

P.S. Let's get this done so you may have the right coverage in place. Will you put this letter by your phone or on your fridge, and make a point to call me **this week?**

*www.UHCMedSupStats.com

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, 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.

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

Did you know that even with Medicare, you could still have out-of-pocket costs?

You know Medicare covers a lot, but it doesn't pay for everything. With a standardized Medicare supplement insurance plan, you could get help paying for the expenses that Medicare Part A and Part B do not pay.

That's why many people decide to get a Medicare supplement plan to help.

Over [2.9 million*] people chose one of the AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare).



[9 out of 10]* AARP Medicare Supplement policyholders surveyed would recommend the plan to a friend or family member.

Five reasons why

- 1. Insured by UnitedHealthcare** — UnitedHealthcare Insurance Company has been helping people live healthier lives for over [30] years
- 2. Endorsed by AARP** — these are the only Medicare supplement plans that carry the AARP name, the organization that has been helping improve the quality of life for Americans like you for generations
- 3. Recommended by plan holders** — [96%] of policyholders surveyed say they are satisfied with the benefits and coverage* of their AARP Medicare Supplement Plan
- 4. Service** — [99.2%] of claims are processed in [10 days or less]*
- 5. Competitively priced** — rates are stable year after year.** Choose from a wide range of plans to fit your needs and your budget

*Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. www.UHCMedSupStats.com

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AARP | Medicare Supplement Plans
insured by UnitedHealthcare Insurance Company





A Medicare supplement plan in action.

Sheila was hospitalized for several days after a fall left her with a broken hip. She was then released to skilled nursing care for 22 days and had a few follow-up doctor appointments as well.*

Below is what Sheila's out-of-pocket expenses could look like with only Medicare Parts A and B, as well as what her expenses could look like with Medicare supplement plans N and F.

Description of Service	Sheila's out-of-pocket expenses		
	Medicare Parts A and B only	Medicare Supplement Plan N	Medicare Supplement Plan F
Part A deductible for hospital stay	[\$1,156]	\$0	\$0
Part A co-insurance for two days in a skilled nursing facility Days 1-20 are covered by Medicare Days 21 and 22 would not be covered by Medicare (2 days@[\$144.50]/day)	[\$289]	\$0	\$0
Part B deductible (assumes Sheila has not satisfied her Part B deductible for the year)	[\$140]	[\$140]	\$0
Part B co-insurance or co-pay for two doctor visits (20% of the Medicare-approved amount)	[\$44]	[\$40]**	\$0
Part B extra charges for same two doctor visits (costs amount to 15% above the Medicare-approved amount)	[\$33]	[\$33]	\$0
Total Sheila would pay for this medical event	[\$1,662]	[\$213]	\$0

Information reflects cost and cost-sharing information from [2012].

The Medicare-approved amount for the two doctor visits is [\$220].

*This example is for illustrative purposes only.

**Plan pays Part B co-insurance or co-payment except for an insured co-pay of up to [\$20] for each doctor's office visit and up to [\$50] for each emergency room visit (emergency room co-pay waived if admitted as inpatient).

More advantages to consider.

In addition to the five benefits you get with an AARP Medicare Supplement Plan (listed on reverse), you also get everything you'd expect from any Medicare supplement plan:

- You may see any doctor who accepts Medicare patients and choose your own hospital (no networks or referrals to deal with)
- You can't be singled out for a rate increase based solely on the number of claims you file
- Coverage travels with you throughout the U.S.

Don't wait until out-of-pocket costs come your way. Let's talk.

We'll go over your options, your needs and which AARP Medicare Supplement Insurance Plan might be right for you. This is a no-pressure opportunity to get the information you need now, before you find yourself with out-of-pocket costs you weren't expecting.

[AgentNameToGoHereXXXXXX]

Licensed insurance agent/producer contracted with UnitedHealthcare

[1 XXX-XXX-XXXX]

[AgentNameToGoHereXXXXXX@email.com]

[OptionalAgentAddress]

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



Medicare

**Medicare won't cover 100% of your medical costs.
The missing piece is up to you.**

Even with Medicare, you'll still have out-of-pocket costs. That's why over [2.9 million*] people chose AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Let me tell you about the flexibility of standardized Medicare supplement plans and AARP Medicare Supplement Plans' competitive pricing.

Let's talk

**[Come to an informative meeting.]
[Or] call to chat one-to-one.**

[AgentNameToGoHereXXXXXX]
Licensed insurance agent/producer contracted with UnitedHealthcare
[1 XXX-XXX-XXXX]
[AgentNameToGoHereXXXXXX@email.com]
[OptionalAgentAddress]



[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Part D prescription drug [and Medicare Advantage] plans may be discussed.]

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Insurance Company

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

AS2706ST

Medicare

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The missing piece is up to you.**

Even with Medicare, you'll still have out-of-pocket costs. That's why over [2.9 million*] people chose AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Let me tell you about the flexibility of standardized Medicare supplement plans and AARP Medicare Supplement Plans' competitive pricing.

Let's talk

**[Come to an informative meeting.]
[Or] call to chat one-to-one.**

[AgentNameToGoHereXXXXXX]
Licensed insurance agent/producer
contracted with UnitedHealthcare
[1 XXX-XXX-XXXX]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Part D prescription drug [and Medicare Advantage] plans may be discussed.]

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Insurance Company**

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

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

AS2708ST

Let's talk

Call today to chat one-on-one [or to find out about informative meetings in your area].

[AgentNameToGoHereXXXXXX]

Licensed insurance agent/producer contracted with
UnitedHealthcare Insurance Company
[1 XXX-XXX-XXXX]



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

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

Medicare

Medicare won't cover 100% of your medical costs.
The missing piece is up to you.

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

Call today for more information.

[AgentNameToGoHereXXXXXX] • [1 XXX-XXX-XXXX]

Licensed insurance agent/producer contracted with UnitedHealthcare Insurance Company

[AgentNameToGoHereXXXXXX@email.com] • [OptionalAgentAddress]

**When out-of-pocket costs come your way,
a good Medicare supplement plan may help.**

See why over [2.9 million*] people chose AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company. Let me tell you about the flexibility of standardized Medicare supplement plans and AARP Medicare Supplement Plans' competitive pricing.

Let's talk [AgentNameToGoHereXXXXXX]

Licensed insurance agent/producer contracted
with UnitedHealthcare Insurance Company
[1 XXX-XXX-XXXX]



[Agent Name]
[Agent Address]
[City, State, Zip]

*www.UHCMedSupStats.com

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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.

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

To find out if AARP Medicare Supplement Insurance could meet your needs, fill out the attached card and mail.



CA251935T
AARP Medicare Supplement Plans | Insured by UnitedHealthcare Insurance Company

[Agent NameXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[Agent AddressXXXXXXXXXXXXXXXXXXXXXXXXXXXX]
[City, State, zip-XXX]



Medicare won't cover 100% of your medical costs.
The missing piece is up to you.

When out-of-pocket costs come your way, a good Medicare supplement plan may help

Even with Medicare, you'll still have out-of-pocket costs. That's why over [2.9 million*] people chose AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company (UnitedHealthcare). [9 out of 10] AARP Medicare Supplement policyholders surveyed would recommend the plan to a friend or family member.*

Let me tell you about the flexibility of standardized Medicare supplement plans and AARP Medicare Supplement Plans' competitive pricing. **[Come to an informative meeting. Or] call to chat one-to-one.**

Let's talk

[AgentNameToGoHereXXXXXX]

Licensed insurance agent/producer
contracted with UnitedHealthcare

[1 XXX-XXX-XXXX]

[AgentNameToGoHereXXXXXX@email.com]

[OptionalAgentAddressXXXXXXXXXXXXXXXXXX]



[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Date/Time]

[Location Name]

[LocationToGoHereXXXXXXX]

[City, State, Zip]

[Part D prescription drug [and Medicare Advantage] plans may be discussed.]



Medicare Supplement Plans

insured by UnitedHealthcare
Insurance Company

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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. An agent/producer may contact you.

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

To find out if AARP Medicare Supplement Insurance could meet your needs, fill out the attached card and mail.



Yes! I'd like more information about AARP Medicare Supplement Insurance Plans.

Name _____

Address _____

City _____ State _____ ZIP _____

Date of Birth _____ Medicare (Part B) Effective Date _____

Phone _____ E-mail _____

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

By returning this card, you agree that an authorized representative or licensed insurance agent from UnitedHealthcare may contact you by phone, e-mail or mail to answer your questions or provide additional information about Medicare supplement insurance or Part D plans. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents). AARP does not employ or endorse agents, brokers or producers.

CA25193STBRC

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: statement of variability	Filed-Closed	Date: 03/28/2012
Comments:		
Attachment:		
ST SOV.pdf		

STATEMENT OF VARIABILITY

Ad/Flyer: AS2706ST

Variable	Description
[2.9 million*]	Number of current AARP members with insurance plans may change.
[Come to an informative meeting.] [Or]	Meeting may or may not be planned.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX] [AgentNameToGoHereXXXXXX@email.com] [OptionalAgentAddress]	Each agent will include his/her own name and contact information.
[MonthXXXX 00, 2012] [00:00 – 00:00] [a.m. / p.m.] [LocationToGoHereXXXXXXXX] [City, State, Zip]	Meeting times and locations will vary.
[Part D prescription drug [and Medicare Advantage] plans may be discussed.]	Part D prescription drug and Medicare Advantage plans will not be discussed at all meetings.

Ad/Flyer: AS2708ST

Variable	Description
[2.9 million*]	Number of current AARP members with insurance plans may change.
[Come to an informative meeting.] [Or]	Meeting may or may not be planned.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX]	Each agent will include his/her own name and contact information.
[MonthXXXX 00, 2012] [00:00 – 00:00] [a.m. / p.m.] [LocationToGoHereXXXXXXXX] [City, State, Zip]	Meeting times and locations will vary.
[Part D prescription drug [and Medicare Advantage] plans may be discussed.]	Part D prescription drug and Medicare Advantage plans will not be discussed at all meetings.

Ad/Flyer: AS2710ST

Variable	Description
[or to find out about informative meetings in your area]	Meetings may or may not be planned.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX]	Each agent will include his/her own name and contact information.

LETTER: LA25875ST

Variable	Description
[2.9 million*]	Number of current AARP members with insurance plans may change.
[30] years	Number of years serving members may change.
[more than a decade]	Number of years serving AARP members may change.
[9 out of 10]	Number of plan holders who you recommend a plan may change.
[96%]	Percentage of satisfied plan holders may change.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX] [AgentNameToGoHereXXXXXX@email.com] [OptionalAgentAddress]	Each agent will include his/her own name and contact information.

SELF-MAILER: CA25193ST

Variable	Description
<p><i>Back of Self-Mailer:</i> [Agent NameXXXXXXXXXXXXXXXXXX] [Agent AddressXXXXXXXXXXXXXXXXXX] [CityXXXXXXXXXXXXXXXXXXXXXXXXXX, State, Zip-XXX]</p>	<p>Each agent's return address information will vary.</p>
<p><i>Back of BRC portion:</i></p> <p><XXX> <CITY>, <ST></p> <p><Agency/FMO NameXXXXXXX> <Agent NameXXXXXXXXXXXXXX <Agent AddressXXXXXXXXXXXXXX <CityXXXXXXXXXXXXXXXXXXXXXX> <ST> <ZIPXX-XXX></p>	<p>Permit number, city, and state will vary.</p> <p>The Name, Street Number, Street Name, City, State, and Zip Code of the Agency/FMO/Agent will vary.</p>
<p><i>Inside:</i> [2.9 million*]</p>	<p>Number of current AARP members with insurance plans may change.</p>
<p>[9 out of 10]</p>	<p>Number of policyholders who would recommend the plan may change.</p>
<p>[Come to an informative meeting. Or]</p>	<p>Meeting may or may not be planned.</p>
<p>[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX] [AgentNameToGoHereXXXXXX@email.com] [OptionalAgentAddressXXXXXXXXXXXXXX]</p>	<p>Each agent will include his/her own name and contact information.</p>
<p>[Date/Time] [Location Name] [LocationToGoHereXXXXXXX] [City, State, Zip]</p>	<p>Meeting times and locations will vary.</p>
<p>[Part D prescription drug [and Medicare Advantage] plans may be discussed.]</p>	<p>Part D prescription drug and Medicare Advantage plans will not be discussed at all meetings.</p>

POSTCARD: CA25195ST

Variable	Description
<i>Front of postcard:</i> [AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX] [AgentNameToGoHereXXXXXX@email.com] [OptionalAgentAddress]	Each agent will include his/her own name and contact information.
<i>Back of postcard:</i> [Agent Name] [Agent Address] [City, State, Zip]	Agent name, street number, street name, city, state, Zip will vary.
[2.9 million*]	Number of current AARP members with insurance plans may change.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX]	Each agent will include his/her own name and contact information.

BROCHURE: BA25212ST

Variable	Description
<i>Inside pannel:</i> [2.9 million*]	Number of current AARP members with insurance plans may change.
[9 out of 10]	Number of plan holders who you recommend a plan may change.
[30] years	Number of years serving members may change.
[96%]	Percentage of satisfied plan holders may change.
[99.2%] [10 days or less]	The percentage of claims proceeded in 10 days or less may change.

<i>Inside spread:</i> [\$144.50]	Two day cost for a stay in a skilled nursing facility may change.
[\$1,156]	Part A deductible may change.
[\$289]	Part A co-insurance amount may change.
[\$140]	Part B deductible may change.
[\$44]	Part B co-insurance/co-payment amount may change.
[\$33]	Part B extra charges may change.
[\$1,662]	Medicare parts A and B out-of-pocket expenses may change.
[\$140]	Part B deductible may change.
[\$40]	Part B co-insurance/co-payment amount may change.
[\$33]	Part B extra charges may change.
[\$213]	Plan N out-of-pocket expenses may change.
[2012]	Year plan information reflects may change.
[\$220]	Medicare approved amount for 2 doctor visits may change.
[\$20]	Part B doctor visit co-pay may change.
[\$50]	Part B emergency visit co-pay may change.
[AgentNameToGoHereXXXXXX] [1 XXX-XXX-XXXX] [AgentNameToGoHereXXXXXX@email.com] [OptionalAgentAddress]	Each agent will include his/her own name and contact information.