

SERFF Tracking Number: UHLC-128284297 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
Company Tracking Number: CA25200ST  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
Project Name/Number: ADVERTISING/CA25200ST

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128284297 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: CA25200ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

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

Disposition Date: 04/24/2012

Augustus, Tammy Frederick,

Bobbie Walton, Lisa Muhammad

Date Submitted: 04/23/2012

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: CA25200ST

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: 04/24/2012

State Status Changed: 04/24/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: CA25200ST

Filing Description:

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

The Business Reply Card - CA25200STBRC - that will be used with the advertisement is also attached for your review.

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State Narrative:

## 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

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 X 2 = \$100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	04/23/2012	58422891

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/24/2012	04/24/2012

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## **Disposition**

Disposition Date: 04/24/2012

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

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## Form Schedule

Lead Form Number: CA25200ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/24/2012	CA25200S T	Advertising	SELF MAILER	Initial		45.000	CA25200ST_ noBRC.pdf
Filed-Closed 04/24/2012	CA25200S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25200STB RC.pdf

Call [1-877-539-2857],  
code [XXX] (TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.; Saturday, 9 a.m. to 5 p.m. EST. Or feel free to visit [www.golong.com/\[xxx\]](http://www.golong.com/[xxx]) for plan comparisons and more.

## Why choose a Medicare supplement insurance plan?

### Medicare doesn't pay everything

Medicare supplement plans are designed to help pay for some of the costs that Medicare alone doesn't pay. Depending on the plan you choose, you can get coverage to pay for things like:

- ▶ The [\$1,156] Medicare Part A Hospital deductible. Just one approved overnight inpatient hospital stay could leave you with this bill to pay out of your own pocket.
- ▶ The out-of-pocket expenses not paid for by Medicare for routine visits to your doctors. Medicare only covers about 80% of Part B expenses – the rest are up to you!

### No networks

The nationwide freedom to choose your own doctors and specialists who accept Medicare patients.

### Coverage to stay with you

Guaranteed coverage for life as long as you pay your premiums when due and you answered the required questions on your application truthfully and completely.

### No changes to the design of your plan

At this time, Medicare supplement plans offer a stable plan structure that won't change from year to year.



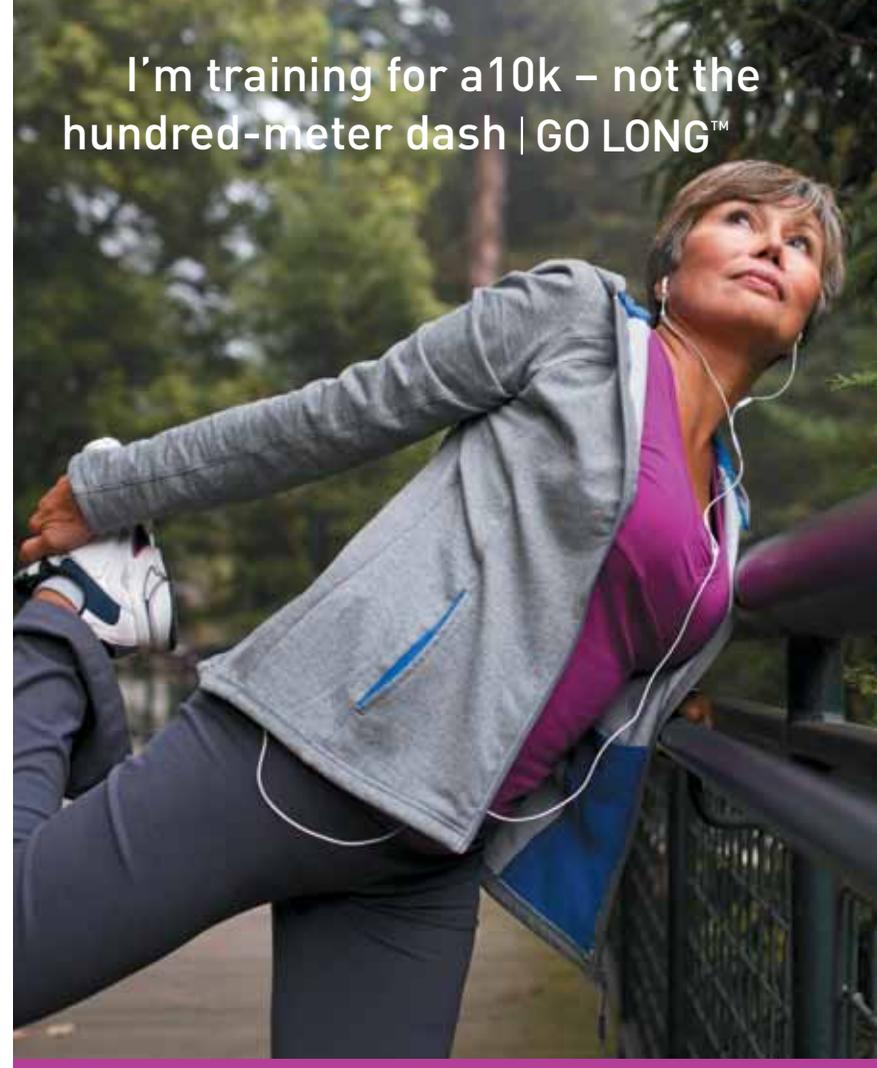
AARP Medicare Supplement Insurance Plans,  
insured by UnitedHealthcare Insurance Company  
P.O. Box 1017  
Montgomeryville, PA 18936-1017

Learn about the only standardized Medicare supplement insurance plans that carry the AARP name.



[Sample A. Sample]  
[123 Any Street]  
[Apt. 1A]  
[Anytown, USA 12345-1234]

CA25200ST



Looking for a Medicare supplement insurance plan with competitive rates that are stable from year to year?

Look no further: An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, might be the plan for you.

Learn more inside.

## Choose a Medicare supplement plan with proven rate stability\* and great customer service†

**Just because Medicare supplement insurance plans are standardized, it doesn't mean that there aren't other things to think about.**

**Competitive prices, rate stability and customer service** are what make AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, worth a look.

It's true – Medicare supplement plans offer the same benefits no matter what company you get your insurance plan from. But that doesn't mean your experience is going to be the same with every insurer.

AARP Medicare Supplement Plans offer competitive pricing to help you budget your health care costs and spend your money the way you want. Depending on the plan you choose, you might have little to no out-of-pocket costs for expenses not paid by Medicare.

And these plans are priced to go the distance with you. The base rates on these plans have increased less than 4% a year on average over the past 5 years.\* That's how we at UnitedHealthcare define stable rates. None of those premium-rate-increase letters with double-digit increases.

And these plans offer great customer service and plan satisfaction†:

- ▶ 94% member satisfaction rate of those surveyed with AARP Medicare Supplement Insurance Plans
- ▶ 95% of those surveyed who have reached out to customer service are satisfied with the courtesy and professionalism of the representative
- ▶ 9 out of 10 planholders surveyed would renew their AARP Medicare Supplement Plan

**Call a friendly licensed insurance agent/producer today to talk about how one of these plans might fit your needs and budget.**

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.



## Choose a plan that can go the distance with you.

**Call [1-877-539-2857], code [XXX] (TTY: 711)**  
[www.golong.com/\[xxx\]](http://www.golong.com/[xxx])

\*From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," March 2012, <http://www.uhcmedsupstats.com> or call [1-800-523-5800] to request a copy of the full report.

†From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Insurance Solutions Member Satisfaction Survey: Report of Findings," 3/21/12, <http://www.uhcmedsupstats.com> or call [1-800-523-5800] to request a copy of the full report.

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). AARP Medicare Supplement Plans may be available to Medicare beneficiaries under age 65 in some states.

**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 a licensed insurance agent/producer at the toll-free number in this advertisement to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**Learn more about what to consider when choosing a Medicare supplement plan. You owe it to yourself to review an AARP Medicare Supplement Insurance Plan.**

# Information Request Card

**YES!** Please send me information about AARP Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions and limitations. Or call a licensed insurance agent/producer at **[1-877-539-2857]**, code **[xxx]** now.

[Sample A. Sample]  
[123 Any Street]  
[Apt. 1A]  
[Anytown, USA 12345-1234]

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

Medicare (Part B) Effective Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Phone \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

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

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

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

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

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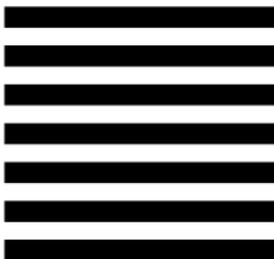
**Medicare Supplement Plans**  
insured by **UnitedHealthcare**  
**Insurance Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

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

POSTAGE WILL BE PAID BY ADDRESSEE



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

CA25200STBRC



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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> SOV	Filed-Closed	<b>Date:</b> 04/24/2012
<b>Comments:</b>		
<b>Attachment:</b>		
SOV.pdf		

## STATEMENT OF VARIABILITY

**Component:** CA25200ST

Variable	Description
[Sample A. Sample] [123 Any Street] [Apt. 1A] [Anytown, USA 12345-1234]	Recipient's name and address.
[1-877-539-2857], code [xxx]	Contact number and internal code for further information. Telephone number/code may change with each mail date. (Different phone numbers/codes are used internally in order to track consumer response rates.)
[\$1,156]	Medicare Part A Hospital deductible.
[1-800-523-5800]	Phone number to request copy of full report.
www.golong.com/[xxx]	Website URL used internally in order to track consumer response rates.

**Component:** CA25200STBRC

Variable	Description
[Sample A. Sample] [123 Any Street] [Apt. 1A] [Anytown, USA 12345-1234]	Recipient's name and address.
[1-877-539-2857], code [xxx]	Contact number and internal code for further information. Telephone number/code may change with each mail date. (Different phone numbers/codes are used internally in order to track consumer response rates.)