

SERFF Tracking Number: UHLC-128310972 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:  
Company Tracking Number: FM12-369  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
Project Name/Number: ADVERTISING/FM12-369

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128310972 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: FM12-369

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

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

Disposition Date: 05/02/2012

Augustus, Tammy Frederick,

Bobbie Walton, Lisa Muhammad

Date Submitted: 04/30/2012

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: FM12-369

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: 05/02/2012

State Status Changed: 05/02/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: FM12-369

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 Cards - CA25196STBRC, CA25197STBRC and CA25198STBRC - that will be used with the advertisements are also attached for your review.

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 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/FM12-369

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: \$300.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 X 6 = \$300.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$300.00	04/30/2012	58800309

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/02/2012	05/02/2012

*SERFF Tracking Number:* UHLC-128310972 *State:* Arkansas  
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Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/FM12-369

## **Disposition**

Disposition Date: 05/02/2012

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
<b>Supporting Document</b>	SOV	Filed-Closed	No
<b>Form</b>	SELF MAILER	Filed-Closed	No
<b>Form</b>	BUSINESS REPLY CARD	Filed-Closed	No
<b>Form</b>	SELF MAILER	Filed-Closed	No
<b>Form</b>	BUSINESS REPLY CARD	Filed-Closed	No
<b>Form</b>	SELF MAILER	Filed-Closed	No
<b>Form</b>	BUSINESS REPLY CARD	Filed-Closed	No

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## Form Schedule

### Lead Form Number: CA25196ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/02/2012	CA25196S T	Advertising	SELF MAILER	Initial		45.000	CA25196ST_ noBRC.pdf
Filed-Closed 05/02/2012	CA25196S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25196STB RC.pdf
Filed-Closed 05/02/2012	CA25197S T	Advertising	SELF MAILER	Initial		45.000	CA25197ST_ noBRC.pdf
Filed-Closed 05/02/2012	CA25197S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25197STB RC.pdf
Filed-Closed 05/02/2012	CA25198S T	Advertising	SELF MAILER	Initial		45.000	CA25198ST_ noBRC.pdf
Filed-Closed 05/02/2012	CA25198S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25198STB RC.pdf

Request  
your free  
information  
kit today.

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

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

PRSRT STD  
U.S. POSTAGE  
**PAID**  
UNITEDHEALTHCARE

[Sample A. Sample]  
[123 Main Street]  
[Anytown, US XXXXX-XXXX]

Do you have the freedom you want in your health insurance? **Ask the five questions inside to find out.**

CA25196ST

We plan the route we're taking | GO LONG™



## Start with these questions about your current insurance to see if a Medicare supplement insurance plan could be right for you.

- Could I save more on out-of-pocket costs each month by paying a competitive monthly premium?
- Can I visit any doctor or hospital that accepts Medicare patients, or am I limited by a network-based plan?
- Can I see a specialist without a referral if they accept Medicare patients?
- If I travel in the U.S., will I be able to see any doctor who accepts Medicare patients?
- Am I limited to changing plans within specific enrollment periods each year?

Medicare doesn't pay all medical expenses, and a standardized Medicare supplement plan can help with some of those out-of-pocket costs. You deserve to know if the insurance you have now can help you save on out-of-pocket costs like visits to the doctor—or if it will limit you to a network of doctors and hospitals.

Questions like the ones above can help you think about your current insurance and decide if a Medicare supplement plan could be right for you. Call a licensed insurance agent/producer now to get answers you'll feel confident about and request information about AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents) (together, "UnitedHealthcare").

### Get the answers you deserve.

### Call today. [1-800-523-5800]

### code [XXX], 711 for TTY



Return the attached card



Visit [GoLong.com]



Find us on Facebook

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 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.

For your free information kit, fill out the other side of this card.

# YES!

Please send me complete information about AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, including benefits, costs, eligibility requirements, exclusions and limitations.

**Or call a licensed insurance agent/producer at [1-800-523-5800], code [XXX].**

[Sample A. Sample]

[123 Any Street]

[Anytown USA 12345-1234]

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

Phone \_\_\_\_\_

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

Medicare (Part B)

Effective Date \_\_\_/\_\_\_/\_\_\_\_\_

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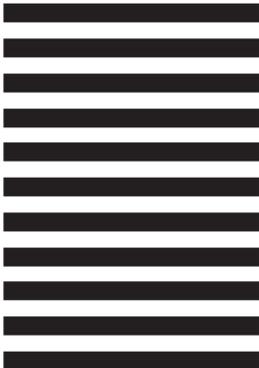
CA25196STBRC



**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**



Request your  
**FREE**  
information kit,  
today.

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

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

PRSRT STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

Make sure your Medicare supplement insurance  
is right for you. Call and ask the questions inside.

[John Q. Lasername]  
[123 Any Street]  
[Apt. 1A]  
[Anytown, PA 12345-1234]

**INSIDE:**

Five important questions you need to ask about  
supplementing your health insurance coverage.

CA25197ST



It's what's not on the menu that keeps  
us coming back | GO LONG™

## Are you getting what you deserve from your supplemental health insurance?

If you're not satisfied with your present situation or current standardized Medicare supplement plan, the questions below are a good start to better understanding what you could get from an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

What sort of customer-satisfaction rates does my insurer have? Am I happy with the

level of customer service I'm receiving from my insurer? Hopefully, you've asked the right questions and determined your current insurance is the best for you and your needs.

But if you are not sure, call a licensed insurance agent/producer now to get answers to these questions that you'll feel confident about—and to find out more about AARP Medicare Supplement Insurance Plans.

## Here are FIVE questions to ask your current Medicare supplement insurer.

**1** Are my monthly rates as competitive as they can be?

**2** Does my insurer have a history of low rate increases?<sup>1</sup>

**3** Does my insurer have millions of insured members<sup>2</sup> that rely on it every day for Medicare supplement insurance?

**4** Does my insurer offer the only Medicare supplement plans endorsed by AARP?\*

**5** Does my insurer have a 94% member satisfaction survey rating with its plans?<sup>3</sup>

 Cut out and save.

### You deserve some answers. Call today.

**[1-800-523-5800], code [XXX], 711 for TTY**



Return the attached card



Visit [GoLong.com]



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<sup>1</sup> Average base rate increases have been 4% annually from 2008 through 2012, while varying by specific plan, state and year.

<sup>2,3</sup> From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," March 2012, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report

<sup>3</sup> From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 3/21/12, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report.

\*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.**

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.

For your  
**FREE**  
information kit,  
fill out the other  
side of this card.



**Yes!** I'd like to know more about AARP Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions and limitations.

**Return this card or call toll-free: [1-800-523-5800], code [XXX]**

[Sample A. Sample]

[123 Any Street]

[Anytown USA 12345-1234]

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

Medicare (Part B)

Phone \_\_\_\_\_

Effective Date \_\_\_/\_\_\_/\_\_\_\_\_

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

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CA25197STBRC

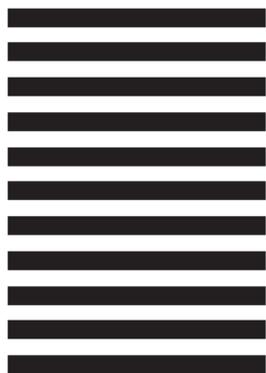


**Medicare Supplement Plans**

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

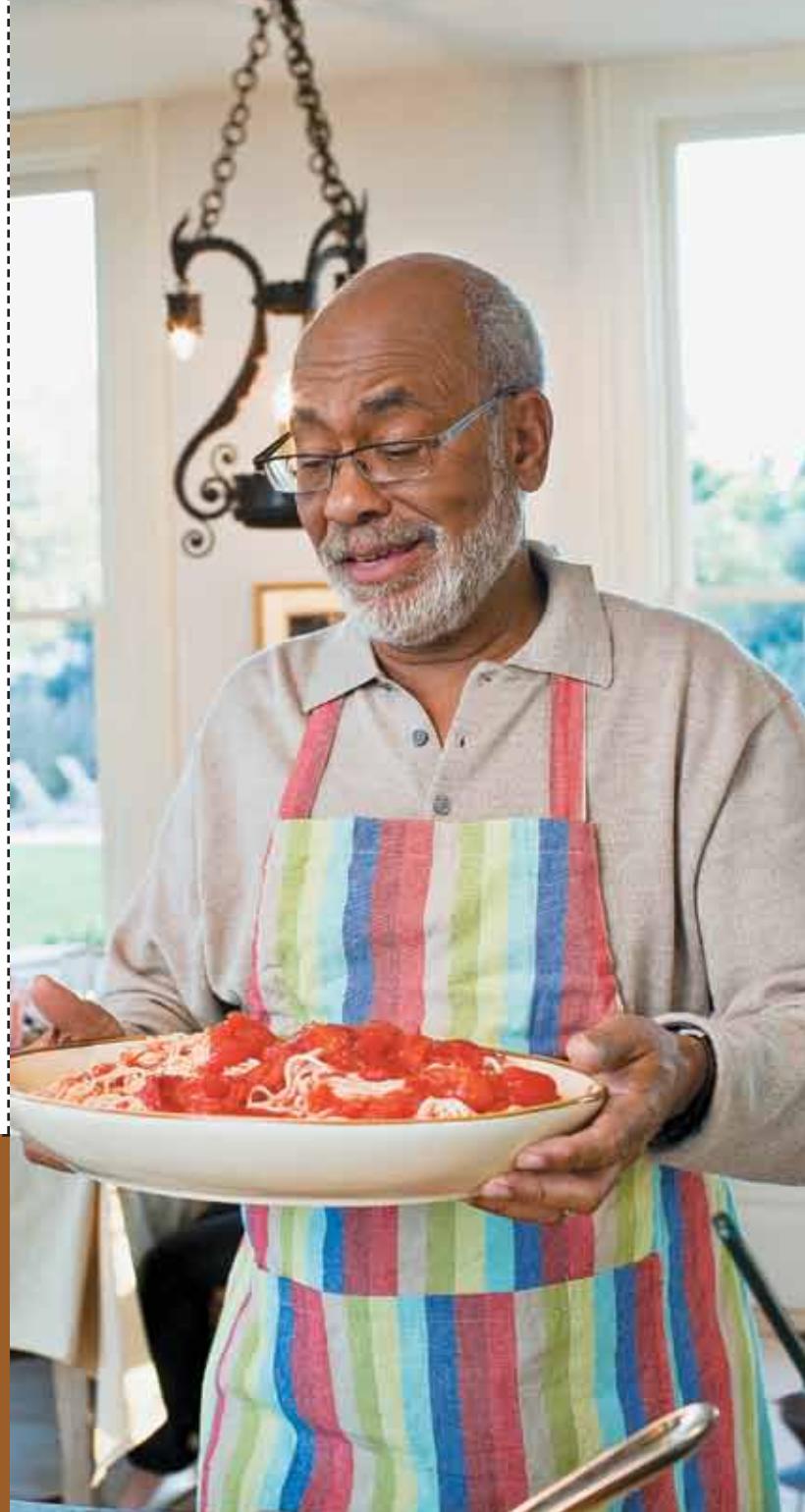
POSTAGE WILL BE PAID BY ADDRESSEE

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



Call [1-800-523-5800]

to speak to a licensed insurance agent/  
producer. Mention code [xxx] or mail  
this postage-paid card today.



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

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

Maybe you've requested information before.  
Now is the perfect time to take a fresh look  
at the only Medicare supplement insurance plans  
that carry the AARP name.

See Details Inside...

CA25198ST

PRSRT STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

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



It's my special twist that  
makes it her favorite | GO LONG™

## Take a fresh look at AARP Medicare Supplement Insurance Plans

Are you shopping around for a new plan to help pay for some of what Medicare doesn't? Or looking for a plan that doesn't limit your choice of doctors who accept Medicare patients?

A standardized Medicare supplement plan could help. Call today to rediscover AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York, for New York residents), the only plans of their kind to carry the AARP name.

### Competitive Rates Are Available Now!

Your money and your retirement savings are important to you. You want to spend them on other things instead of paying out-of-pocket costs for some of the things that Medicare alone doesn't pay. That's what a Medicare supplement plan is for. Learn more about how a plan like this may meet your needs and budget.

With these competitively priced rates, there's no better time than now to take another look at AARP Medicare Supplement Insurance Plans.

\*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.

## Savor all the advantages of a Medicare supplement insurance plan!

- ▶ **Coverage You Need:** Benefits to pay some of the costs that Medicare doesn't pay.
- ▶ **No Network Restrictions:** Go to any doctor or specialist who accepts Medicare patients.
- ▶ **Guaranteed Coverage for Life:** As long as you pay your premiums when due and do not misstate one or more material facts when you apply for this plan.

### PLUS, with an AARP Medicare Supplement Plan, you'll also get:

- ▶ **Endorsement by AARP\***  
These are the only plans of this type endorsed by AARP, the organization dedicated to improving the lives of Americans age 50 and older.
- ▶ **Great Customer Service and Plan Satisfaction<sup>†</sup>:**
  - 94% of surveyed planholders are satisfied with their AARP Medicare Supplement Plan.
  - 95% of customers surveyed who have reached out to customer service are satisfied with the courtesy and professionalism of the representative.

<sup>†</sup> From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 3/21/12, [www.uhcmcdsupstats.com](http://www.uhcmcdsupstats.com), or call 1-800-523-5800 to request a copy of the full report.

Enrolling in a Medicare supplement insurance plan may save you up to thousands of dollars in out-of-pocket costs this year!\*\*

## Take a fresh look

Talk to a licensed insurance agent/  
producer today.

Call [1-800-523-5800]  
code [XXX], 711 for TTY

Monday to Friday, 7 a.m. to 11 p.m.; Saturday, 9 a.m. to 5 p.m. EST; or mail the attached information request card for more information



Visit [GoLong.com]



Find us on Facebook

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. A licensed 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.

\*\*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011, <http://www.medpac.gov/documents/Jun11DataBookEntireReport.pdf> (10 August 2011), p. 55-57.

Call [1-800-523-5800]

Mention code [xxx] or mail this postage-paid card today for more information.

# 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 **[1-800-523-5800]**, code **[xxx]**.

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

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

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

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

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

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

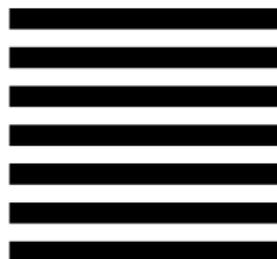


NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**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



CA25198STBRC



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Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
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## Supporting Document Schedules

	Item Status:	Status
<b>Satisfied - Item:</b> SOV	Filed-Closed	<b>Date:</b> 05/02/2012
<b>Comments:</b>		
<b>Attachment:</b> CA251969798ST_SOV.pdf		

## STATEMENT OF VARIABILITY

**Component:** CA25196ST

Variable	Description
[Sample A. Sample] [123 Main Street] [Anytown, US XXXXX-XXXX]	Recipient's name and address.
[1-800-523-5800] 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.)
[GoLong.com]	Website URL.

**Component:** CA25196STBRC

Variable	Description
[Sample A. Sample] [123 Any Street] [Anytown USA 12345-1234]	Recipient's name and address.
[1-800-523-5800], 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.)

**Component: CA25197ST**

Variable	Description
[John Q. Lasername] [123 Any Street] [Anytown, PA 12345-1234]	Recipient's name and address.
[1-800-523-5800], 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.)
[GoLong.com]	Website URL.

**Component: CA25197STBRC**

Variable	Description
[Sample A. Sample] [123 Any Street] [Anytown USA 12345-1234]	Recipient's name and address.
[1-800-523-5800], 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.)

**Component: CA25198ST**

Variable	Description
[Sample A. Sample] [123 Any Street] [Apt. 1A] [Anytown, USA 12345-1234]	Recipient's name and address.
Call [1-800-523-5800] 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.)

Visit [GoLong.com]	Website URL.

**Component:** CA25198STBRC

Variable	Description
[Sample A. Sample] [123 Any Street] [Apt. 1A] [Anytown, USA 12345-1234]	Recipient's name and address.
[1-800-523-5800], 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.)