

SERFF Tracking Number: UHLC-128487447 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: FM12-469
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/FM12-469

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128487447 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: FM12-469

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Bobbie Walton, Bonnie

Fluck, Lisa Muhammad

Date Submitted: 06/18/2012

Disposition Date: 06/20/2012

Implementation Date Requested: On Approval

Disposition Status: Filed-Closed

State Filing Description:

Implementation Date:

General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: FM12-469

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: 06/20/2012

State Status Changed: 06/20/2012

Deemer Date:

Created By: Lisa Muhammad

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: FM12-469

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 5/30/2012 under SERFF Tracking Number UHLC-128371546.

The enclosed materials will be utilized with the following which were approved by the Department on 11/5/09, under State Tracking number 43459 .

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Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)

The following enrollment application(s) will be used with the enclosed advertising material(s) approved by the Department on 3/22/10 under State Tracking Number 44910: M02M45MMMMAR01 01B.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR or GU25003AR which was approved by the Department on 11/3/09 under State Tracking Number 43646.

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

Filing Fees

SERFF Tracking Number: UHLC-128487447 State: Arkansas
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 x 1 = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	06/18/2012	60211649

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/20/2012	06/20/2012

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Disposition

Disposition Date: 06/20/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-128487447 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	INSERT	Filed-Closed	Yes

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Form Schedule

Lead Form Number: GU25031STGRS (6-12)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/20/2012	GU25031S TGRS (6-12)	Advertising	INSERT	Initial		45.000	GU25031STGRS (6-12).pdf



Happy Birthday!

So you're turning 65 soon, or perhaps you just did. In either case, Happy Birthday! Take advantage of a new opportunity – Medicare supplement insurance.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company (UnitedHealthcare) 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.

Turning 65:

There's a lot to consider after signing up for Medicare. Wondering where to start? This guide provides a helpful and easy to understand overview of Medicare Parts A and B, so you can learn the basics.

QUICK TIPS:

- The Enrollment Kit is divided into sections. By reading through these sections, you'll learn about the many Medicare supplement plans and rates. If you're ready, you may enroll.
- There are many AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company, to choose from. You may choose the plan that best fits your health care needs and fits your budget.

65 and beyond!

Turning 65 opens up a whole new world of opportunities. Take advantage of one of them – Medicare supplement insurance. The materials in this kit will help you to clearly understand your AARP Medicare Supplement Plan choices.

If you have any questions, feel free to call and speak with a licensed agent/producer at [\[1-800-392-7537\]](tel:1-800-392-7537).



Change at 65

You'll be eligible for Medicare to help you pay for your medical expenses. For the expenses that Medicare doesn't pay, there are Medicare supplement insurance plans to choose from to help you cover some of your costs.

This kit will help you understand Medicare supplement insurance plans. That way, you're able to make the decision that's right for you.

Medicare at a Glance

- **Medicare Part A** helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, plus hospice/respite care and some home health care.
- **Medicare Part B** helps pay for doctor visits and other medical services. Medicare Part B only pays about 80% of Part B medical expenses. You are responsible for the remainder. Medicare Part B has a premium.
- **Medicare supplement insurance** helps cover some of the costs that Medicare does not pay, such as co-payments, co-insurance and deductibles. These standardized plans are the same from every company and help protect you and your family from some of the out-of-pocket costs that could total up to thousands of dollars.*

There are a wide range of AARP Medicare Supplement Insurance Plans to choose from to meet your needs and budget.

* 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.

Your Medicare Supplement Insurance Kit

Since you're new to the world of Medicare, you may want help understanding it – and how Medicare supplement insurance works. The information in this kit will do just that: Explain the basics of Medicare and the plans available to supplement your Medicare coverage.



Here's an overview of the information in the kit:

Medicare Supplement Insurance Basics:

Explains what Medicare supplement insurance is and how it works with Medicare.

Glossary of Insurance Terms:

Defines many of the insurance industry terms you'll find in these documents.

Frequently Asked Questions (FAQ):

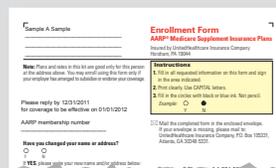
Contains the most common questions (and answers) about Medicare and Medicare supplement insurance.

Enrollment Form:

Enables you to easily enroll in your chosen plan – simply complete the form and mail it back. Don't forget to sign the form before submitting it.

Business Reply Envelope:

Send in your completed and signed enrollment form in the postage-paid envelope provided for your convenience.



Once you are enrolled, you will receive a Welcome Packet. Your AARP Medicare Supplement Plan ID card will arrive separately.



STEP ONE:

Educate Yourself

There is some very helpful educational information in section one. Once you've read it, you'll have all the basic information you need to choose the plan you need.



STEP TWO:

Plans and Rates

All of the plans and rates are explained in this section. Review your plan options to find the benefits that fit your needs at the rate you want.



STEP THREE:

Enrollment made easy

An enrollment form is included in your kit.

Real Answers to Your Questions

Medicare doesn't have to be confusing. UnitedHealthcare will help you to make sense of it. If you have any questions, please call to speak with a licensed agent/producer.

[1-800-392-7537]

The best time to call is Monday through Friday, 8 a.m. to 8 p.m. EST

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 under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

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.

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

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: STATEMENT OF VARIABILITY	Filed-Closed	Date: 06/20/2012
Comments:		
Attachment: GU25031STGRSSOV(6-12)_NoCode.pdf		

STATEMENT OF VARIABILITY

GU25031STGRS (6-12)

Variable copy	Description
[1-800-392-7537]	Phone number to contact agent/producer with questions. ((Appears twice, on pages 2 and 4.))