

SERFF Tracking Number: UHLC-128530939 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: FM12-490
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/FM12-490

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-128530939 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: FM12-490

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Bobbie Walton, Lisa Muhammad

Disposition Date: 07/11/2012

Date Submitted: 07/02/2012

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: FM12-490

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: 07/11/2012

State Status Changed: 07/11/2012

Deemer Date:

Created By: Michelle Ambach

Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: FM12-490

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 LA25572ST, AS2641ST, AS2642ST and CA25117ST previously approved by the Department on 3/9/2011 SERFF Tracking Number UHLC-127068282 and similar in content to CA25151ST, previously approved by the Department on 8/25/2011 under SERFF Tracking Number UHLC-127356631.

State Narrative:

SERFF Tracking Number: UHLC-128530939 State: Arkansas
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 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/FM12-490

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: \$250.00
 Retaliatory? No
 Fee Explanation: \$50 X 5 = \$250.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$250.00	07/02/2012	60591644

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/11/2012	07/11/2012

SERFF Tracking Number: UHLC-128530939 *State:* Arkansas
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Company Tracking Number: FM12-490
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
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Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/FM12-490

Disposition

Disposition Date: 07/11/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
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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	PRINT AD	Filed-Closed	Yes
Form	PRINT AD	Filed-Closed	Yes
Form	SELFMAILER	Filed-Closed	Yes
Form	SELFMAILER	Filed-Closed	Yes

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 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/FM12-490

Form Schedule

Lead Form Number: LA25572ST (05-12)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/11/2012	LA25572ST (05-12)	Advertising	LETTER	Initial		45.000	LA25572ST (05-12)_M.pdf
Filed-Closed 07/11/2012	AS2641ST (05-12)	Advertising	PRINT AD	Initial		45.000	AS2641ST (05-12)_M.pdf
Filed-Closed 07/11/2012	AS2642ST (05-12)	Advertising	PRINT AD	Initial		45.000	AS2642ST (05-12)_M.pdf
Filed-Closed 07/11/2012	CA25117S T (05-12)	Advertising	SELFMAILER	Initial		45.000	CA25117ST (05-12)_M.pdf
Filed-Closed 07/11/2012	CA25151S T (05-12)	Advertising	SELFMAILER	Initial		45.000	CA25151ST (05-12).pdf



Medicare Supplement Plans

insured by **UnitedHealthcare Insurance Company**

There are many Medicare supplement options to choose from. Consider the only plans that carry the AARP name.

Dear Friend,

Making the supplemental health insurance choice that makes sense for you is important. Medicare is good to have, but it might not provide enough coverage for your needs. In fact, Medicare alone only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars.¹

That's why millions of AARP members have chosen an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).² These plans (and all Medicare supplement insurance plans) help pay for some of the out-of-pocket expenses not paid by Medicare – in other words, the last about 20% or more.

AARP Medicare Supplement Insurance Plans feature:

- Competitive rates
- Coverage that travels with you anywhere you go in the U.S.
- A wide variety of plans to meet your needs

And like all Medicare supplement insurance plans, they give you the freedom to choose any doctor who accepts Medicare patients.

With so many plans to choose from, you could find one that fits your needs. I can help you get the information you need to decide.

Call today for more information [or join me at a seminar to explore your options].

[Date], [Time]
 [Location]
 [Address]
 [City], [ST] [ZIP]

[Date], [Time]
 [Location]
 [Address]
 [City], [ST] [ZIP]

[Part D prescription drug plans may be discussed.]

Sincerely,

[Agent Name]

[Licensed Insurance Agent
Contracted with UnitedHealthcare]

[1-XXX-XXX-XXXX]

[agentname@e-mail.com]
[Optional Agent Address]

A UnitedHealthcare® Medicare Solution

¹ 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.

² 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 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 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. A licensed insurance agent/producer may contact you.

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

LA25572ST (05-12)

M

There are many Medicare supplement insurance plans.

Only one carries the AARP name.

- Competitive rates
- Coverage that travels with you anywhere in the U.S.
- A wide variety of plans to choose from

Call today for more information [or to find out about seminars in your area].

[Agent Name]

[1-XXX-XXX-XXXX]

[Licensed Insurance Agent
Contracted with UnitedHealthcare
Insurance Company]

Find out if an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, meets your needs.



Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

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AS2641ST (05-12)

M



AARP[®] | Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

There are many Medicare supplement insurance options to choose from.

Consider the only plans that carry the AARP name.

Medicare only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars.¹ That's why millions of AARP members have chosen an AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with about 20% or more.²

AARP Medicare Supplement Insurance Plans feature:

- Competitive rates
- Coverage that travels with you anywhere you go in the U.S.
- A wide variety of plans to meet your needs

And, like all Medicare supplement plans, AARP Medicare Supplement Plans:

- Provide benefits to help cover some of the out-of-pocket costs not paid by Medicare
- Give you the freedom to choose any doctor who accepts Medicare patients

Get the information you need to choose the AARP Medicare Supplement Insurance Plan that meets your needs. Call today for more information [or join me at a seminar to explore your options].

[Date], [Time]	[Date], [Time]
[Location]	[Location]
[Address]	[Address]
[City], [ST] [ZIP]	[City], [ST] [ZIP]
[Part D prescription drug plans may be discussed.]	

[Agent Name]
[Licensed Insurance Agent
Contracted with UnitedHealthcare]
[1-XXX-XXX-XXXX]
[agent@email.com]
[Optional Agent Address]

A UnitedHealthcare[®] Medicare Solution

¹ 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.

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

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

AS2642ST (05-12)

[Agent Address]
[City], [ST] [ZIP]

Get helpful information and understand your options.

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

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

CA25117ST (05-12)

M

**There are many Medicare
supplement insurance options
to choose from.**

Consider the only plans that carry the AARP name.



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



AARP[®] | Medicare Supplement Plans
insured by **UnitedHealthcare
Insurance Company**

Decide if an AARP Medicare Supplement Insurance Plan meets your needs.

Medicare only covers about 80% of your Part B medical expenses. The remaining amount could add up to thousands of dollars.¹ That's why millions of AARP members have chosen an AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with about 20% or more.²

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And, like all Medicare supplement plans, AARP Medicare Supplement Plans:

- Provide benefits to help cover some of the out-of-pocket costs not paid by Medicare
- Give you the freedom to choose any doctor who accepts Medicare patients

Get the information you need to choose the AARP Medicare Supplement Insurance Plan that meets your needs. Call today for more information [or join me at a seminar to explore your options].

[Date], [Time] [Date], [Time]
[Location] [Location]
[Address] [Address]
[City], [ST] [ZIP] [City], [ST] [ZIP]

[Part D prescription drug plans may be discussed.]

[Agent Name]

[Licensed Insurance Agent
Contracted with UnitedHealthcare]

[1-XXX-XXX-XXXX]

[agentname@e-mail.com]
[Optional Agent Address]

A UnitedHealthcare[®] Medicare Solution

¹ 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.

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

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

There are many Medicare supplement insurance options to choose from.

Consider the only plans that carry the AARP name.



AARP[®] | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

Get the information you need to choose the AARP[®] Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company (UnitedHealthcare) that meets your needs. Call today for more information.

<Agent/Producer Name>

[Licensed insurance agent/producer contracted with UnitedHealthcare]

CA25151ST (05-12)

<1-XXX-XXX-XXXX>

<agentname@e-mail.com>

<Optional Agent/Producer Address>

<Agent/Producer Address> • <City>, <ST> <ZIP>

Get helpful information and understand your options.



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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. A licensed insurance agent/producer may contact you.

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

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

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Project Name/Number: ADVERTISING/FM12-490

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: STATEMENT OF VARIABILITY	Filed-Closed	Date: 07/11/2012
Comments:		
Attachment:		
Guidance ST SOV.pdf		

Statement of Variability

Ad/Flyer: AS2641ST (05-12)

Variable	Description
[or to find out about seminars in your area]	Seminar may or may not be planned.
[Agent Name] [1-XXX-XXX-XXXX]	Each agent will include his/her own name and phone number.
[Licensed Insurance Agent Contracted with UnitedHealthcare Insurance Company]	This line would be removed if agent/producer name/contact information is not included.

Ad/Flyer: AS2642ST (05-12)

Variable	Description
[or join me at a seminar to explore your options]	Seminar may or may not be planned.
[Date], [Time] [Location] [Address] [City], [ST] [ZIP]	Meeting times and locations will vary.
[Part D prescription drug plans may be discussed.]	Part D prescription drug plans will not be discussed at all meetings.
[Agent Name] [1-XXX-XXX-XXXX] [agent@email.com] [Optional Agent Address]	Each agent will include his/her own name and contact information.
[Licensed Insurance Agent Contracted with UnitedHealthcare]	This line would be removed if agent/producer name/contact information is not included.
[1-800-523-5800]	Phone number to call for a copy of the full statistical report may change.

LETTER: LA25572ST (05-12)

Variable	Description
[or join me at a seminar to explore your options]	Seminar may or may not be planned.
[Date], [Time] [Location] [Address] [City], [ST] [ZIP]	Meeting times and locations will vary.
[Part D prescription drug plans may be discussed.]	Part D prescription drug plans will not be discussed at all meetings.
[Agent Name] [1-XXX-XXX-XXXX] [agentname@email.com] [Optional Agent Address]	Each agent will include his/her own name and contact information.
[Licensed Insurance Agent Contracted with UnitedHealthcare]	This line would be removed if agent/producer name/contact information is not included.
[1-800-523-5800]	Phone number to call for a copy of the full statistical report may change.

SELF-MAILER: CA25117ST (05-12)

Variable	Description
<i>Front of Self-Mailer:</i> [Agent Address] [City], [ST] [ZIP]	Each agent will use his/her own address.
[Recipient Name] [Recipient Address] [Recipient City], [State] [Zip]	The Name, Street Number, Street Name, City, State, and Zip Code of the individual to whom this is being mailed.
<i>Inside:</i> [or join me at a seminar to explore your options]	Seminar may or may not be planned.
[Date], [Time] [Location] [Address] [City], [ST] [ZIP]	Meeting times and locations will vary.
[Part D prescription drug plans may be discussed.]	Part D prescription drug plans will not be discussed at all meetings.
[Agent Name] [1-XXX-XXX-XXXX] [agentname@email.com] [Optional Agent Address]	Each agent will include his/her own name and contact information.
[Licensed Insurance Agent Contracted with UnitedHealthcare]	This line would be removed if agent/producer name/contact information is not included.
[1-800-523-5800]	Phone number to call for a copy of the full statistical report may change.

POSTCARD: CA25151ST (05-12)

<i>Front of Self-Mailer:</i> <Agent/Producer Name> <1-XXX-XXX-XXXX> <agentname@e-mail.com> <Optional Agent/Producer Address>	Each agent will include his/her own name and contact information.
[Licensed insurance agent/producer contracted with UnitedHealthcare]	This line would be removed if agent/producer name/contact information is not included.
<i>Inside:</i> <Agent/Producer Address> <City>, <ST> <ZIP>	Each agent will include his/her own name and contact information.
<Recipient Name> <Recipient Address> <Recipient City>, <State> <Zip>	The Name, Street Number, Street Name, City, State, and Zip Code of the individual to whom this is being mailed.