

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/FM12-553

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT
State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.001 Plan A 2010
Filing Type: Advertisement
Date Submitted: 07/27/2012
SERFF Tr Num: UHLC-128602896
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: FM12-553

Implementation

Date Requested:
Author(s): Michelle Ambach, Tammy Frederick, Bobbie Walton, Lisa Muhammad
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 07/30/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/FM12-553

General Information

Project Name: ADVERTISING	Status of Filing in Domicile: Not Filed
Project Number: FM12-553	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: 07/30/2012	
State Status Changed: 07/30/2012	Deemer Date:
Created By: Michelle Ambach	Submitted By: Lisa Muhammad
Corresponding Filing Tracking Number: FM12-553	

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 LA25573ST, AS2643ST, AS2644ST and CA25118ST previously approved by the Department on 3/10/2011 under SERFF Tracking Number UHLC-127068449. The enclosed advertising is also similar in content to CA25150ST approved by the Department on 8/25/2011 under SERFF Tracking Number UHLC-127356631.

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	07/27/2012	61237447

SERFF Tracking #:

UHLC-128602896

State Tracking #:

Company Tracking #:

FM12-553

State:

Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name:

GROUP MEDICARE SUPPLEMENT

Project Name/Number:

ADVERTISING/FM12-553

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/30/2012	07/30/2012

SERFF Tracking #:

UHLC-128602896

State Tracking #:**Company Tracking #:**

FM12-553

State:

Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name:

GROUP MEDICARE SUPPLEMENT

Project Name/Number:

ADVERTISING/FM12-553

Disposition

Disposition Date: 07/30/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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	SELF MAILER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes

State: Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-553

Form Schedule

Lead Form Number: LA25573ST (04-12)

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 07/30/2012	LA25573ST (04-12)	ADV	LETTER	Initial:	45.000	LA25573ST (04-12)_M.pdf
2	Filed-Closed 07/30/2012	AS2643ST (04-12)	ADV	PRINT AD	Initial:	45.000	AS2643ST (04-12)_M.pdf
3	Filed-Closed 07/30/2012	AS2644ST (04-12)	ADV	PRINT AD	Initial:	45.000	AS2644ST (04-12)_M.pdf
4	Filed-Closed 07/30/2012	CA25118ST (04-12)	ADV	SELF MAILER	Initial:	45.000	CA25118ST (04-12)_M.pdf
5	Filed-Closed 07/30/2012	CA25150ST (04-12)	ADV	SELF MAILER	Initial:	45.000	CA25150ST (04-12).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

You want to stay ahead
of health care costs.
**Having a Medicare supplement
insurance plan could help.**

Dear Friend,

You want to hold on to what's valuable to you – like the savings you've worked so hard to build. Having Medicare supplement insurance could help you stay ahead of health care costs.

One option to consider is an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). These plans (and all Medicare supplement insurance plans) help pay for some of the out-of-pocket expenses not paid by Medicare. One of them could fit your needs.

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.

I can help you get the information you need to decide if an AARP Medicare Supplement Insurance Plan is a good fit for you.

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

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.

Having a Medicare supplement insurance plan could help you stay ahead of health care costs.

- Competitive rates
- Coverage that travels with you anywhere in the U.S.
- Choose any doctor who accepts Medicare patients

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**

A UnitedHealthcare® Medicare Solution

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.

AS2643ST (04-12)

M



Medicare Supplement Plans

insured by UnitedHealthcare Insurance Company

You've worked hard to build your savings.

Having a Medicare supplement insurance plan is one way to stay ahead of health care costs.

Find out if an AARP Medicare Supplement Insurance Plan meets your needs.

Having Medicare supplement insurance is one way to stay ahead of health care costs. One option to consider is an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). 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

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

[Date], [Time]

[Location]

[Address]

[City], [State] [ZIP]

[Date], [Time]

[Location]

[Address]

[City], [State] [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

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.

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

Get helpful information to better understand your options.

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

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

CA25118ST (04-12)

M

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

You've worked hard to
build your savings.

Having a Medicare
supplement insurance plan
is one way to stay ahead of
health care costs.





Medicare Supplement Plans

insured by UnitedHealthcare Insurance Company

Find out if an AARP Medicare Supplement Insurance Plan meets your needs.

Having Medicare supplement insurance is one way to stay ahead of health care costs. One option to consider is an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). 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

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

[Date], [Time]

[Location]

[Address]

[City], [State] [ZIP]

[Date], [Time]

[Location]

[Address]

[City], [State] [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

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.



**You've worked hard to
build your savings.**

**Having a Medicare supplement
insurance plan is one way to stay
ahead of health care costs.**

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

Call today for more information.

<Agent/Producer Name>

[Licensed insurance agent/producer contracted with
UnitedHealthcare Insurance Company (UnitedHealthcare)]

CA25150ST (04-12)

<1-XXX-XXX-XXXX>

<agentname@e-mail.com>

<Optional Agent/Producer Address>

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

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



A UnitedHealthcare® Medicare Solution

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.

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

SERFF Tracking #:

UHLC-128602896

State Tracking #:

Company Tracking #:

FM12-553

State:

Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name:

GROUP MEDICARE SUPPLEMENT

Project Name/Number:

ADVERTISING/FM12-553

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	STATEMENT OF VARIABILITY	Filed-Closed	07/30/2012
Comments:			
Attachment(s):			
Value ST SOV.pdf			

Ad/Flyer: AS2643ST (04-12)_M

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: AS2644ST (04-12)_M

Variable	Description
[or join me at a seminar to explore your options]	Seminar may or may not be planned.
[Date], [Time] [Location] [Address] [City], [State] [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.

LETTER: LA25573ST (04-12)_M

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@e-mail.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.

SELF-MAILER: CA25118ST (04-12)_M

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], [State] [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.

POSTCARD: CA25150ST (04-12)_M

Variable	Description
<i>Front of Postcard:</i> <Agent/Producer Name> <1-XXX-XXX-XXXX> <agent@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 Insurance Company (UnitedHealthcare)]	This line would be removed if agent/producer name/contact information is not included.
<i>Back of Postcard:</i> <Agent/Producer Address> <City>, <ST> <ZIP>	Each agent will use his/her own address.
<Recipient Name> <Recipient Address> <Recipient City>, <State> <Zip>	The name and address of the individual to whom this is being mailed will vary.