

**State:** Arkansas **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO  
**Product Name:** POL.EXB.S4R.I.09/11.AR  
**Project Name/Number:** POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

## Filing at a Glance

Company: UnitedHealthcare Insurance Company  
Product Name: POL.EXB.S4R.I.09/11.AR  
State: Arkansas  
TOI: H16G Group Health - Major Medical  
Sub-TOI: H16G.002A Large Group Only - PPO  
Filing Type: Form  
Date Submitted: 01/24/2013  
SERFF Tr Num: UHLC-128865548  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: POL.EXB.S4H.I.09/11.AR  
  
Implementation: On Approval  
Date Requested:  
Author(s): Kelly Smith  
Reviewer(s): Rosalind Minor (primary)  
Disposition Date: 01/30/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO  
**Product Name:** POL.EXB.S4R.I.09/11.AR  
**Project Name/Number:** POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

### General Information

Project Name: POL.EXB.S4H.I.09/11.AR	Status of Filing in Domicile: Not Filed
Project Number: POL.EXB.S4H.I.09/11.AR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 01/30/2013	Deemer Date:
State Status Changed: 01/30/2013	Submitted By: Kelly Smith
Created By: Kelly Smith	
Corresponding Filing Tracking Number: POL.EXB.S4H.I.09/11.AR Benefit Summary for Shared Rx Rider - Network & Non-Network	

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

POL.EXB.S4H.I.09/11.AR

The UnitedHealthcare Savings4Healthsm program allows groups to earn a rate reduction by meeting specific wellness program criteria. Our intent is to use this form for large employer groups only (groups with 101 or more eligible persons). We have filed the program name as variable/bracketed to allow for any future program name change.

### Company and Contact

#### Filing Contact Information

Kelly Smith, Manager RGA	Kelly_Smith@uhc.com
800 King Farm Blvd.	240-632-8061 [Phone]
Suite 500	
Rockville, MD 20850	

#### 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:	\$50.00
Retaliatory?	No
Fee Explanation:	

**State:** Arkansas **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO  
**Product Name:** POL.EXB.S4R.I.09/11.AR  
**Project Name/Number:** POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

Per Company: No

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$50.00	01/24/2013	66837678

SERFF Tracking #:

UHLC-128865548

State Tracking #:

Company Tracking #:

POL.EXB.S4H.I.09/11.AR

State:

Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name:

POL.EXB.S4R.I.09/11.AR

Project Name/Number:

POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/30/2013	01/30/2013

SERFF Tracking #:

UHLC-128865548

State Tracking #:

Company Tracking #:

POL.EXB.S4H.I.09/11.AR

**State:** Arkansas **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO  
**Product Name:** POL.EXB.S4R.I.09/11.AR  
**Project Name/Number:** POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

## Disposition

Disposition Date: 01/30/2013

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	POL.EXB.S4H.I.09/11.AR	Approved-Closed	Yes

**State:** Arkansas **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO  
**Product Name:** POL.EXB.S4R.I.09/11.AR  
**Project Name/Number:** POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

## Form Schedule

Lead Form Number: POL.EXB.S4H.I.09/11.AR

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved-Closed 01/30/2013	POL.EXB.S4H.I.09/11. AR	POL.EXB.S 4H.I.09/11.A R	POLA	Initial		49.700	Savings4Health AR.pdf

### Form Type Legend:

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

## Exhibit [#]

# [UnitedHealthcare Savings4Health<sup>SM</sup>]

The [UnitedHealthcare Savings4Health<sup>SM</sup>] program rewards the Enrolling Group's commitment to health improvement by allowing the Enrolling Group to qualify for a rate reduction as described below.

### Scorecard Components

The Enrolling Group can receive a rate reduction of up to 3% in the initial Policy year of the [UnitedHealthcare Savings4Health<sup>SM</sup>] program and a rate reduction of up to 5% in subsequent Policy years by meeting the following goals as determined by us:

#### Required Components

Establish a wellness committee and a written business plan of health improvement strategy.

#### Plan Components

Offer specific plan design components and meet utilization metrics of key program usage.

#### Wellness Program

Implement Simply Engaged wellness program and meet certain employee population targets.

**SERFF Tracking #:**

UHLC-128865548

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

POL.EXB.S4H.I.09/11.AR

**State:**

Arkansas

**Filing Company:**

UnitedHealthcare Insurance Company

**TOI/Sub-TOI:**

H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:**

POL.EXB.S4R.I.09/11.AR

**Project Name/Number:**

POL.EXB.S4H.I.09/11.AR/POL.EXB.S4H.I.09/11.AR

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Bypassed - Item:	Flesch Certification	Approved-Closed	01/30/2013
Bypass Reason:	Form achieves Flesch Score of 49.7		
		<b>Item Status:</b>	<b>Status Date:</b>
Bypassed - Item:	Application	Approved-Closed	01/30/2013
Bypass Reason:	Not Applicable		
		<b>Item Status:</b>	<b>Status Date:</b>
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	01/30/2013
Bypass Reason:	N/A		