

SERFF Tracking Number: UHLC-127189945 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48948
Company Tracking Number: CA25104ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/CA25104ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127189945 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48948

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: CA25104ST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 06/01/2011

Disposition Date: 06/06/2011

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: CA25104ST

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: 06/06/2011

State Status Changed: 06/06/2011

Deemer Date:

Created By: Michelle Ambach

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: CA25104ST

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 Card -CA25104STBRC- that will be used with the advertisement is also attached for your review.

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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: \$100.00
 Retaliatory? No
 Fee Explanation: 2 comps @ 50.00 per comp
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	06/01/2011	48217153

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/06/2011	06/06/2011

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Disposition

Disposition Date: 06/06/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: CA25104ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/06/2011	CA25104S T	Advertising	PRINT AD	Initial		45.000	CA25104ST_filing without BRC.pdf
Filed-Closed 06/06/2011	.CA25104S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25104STB RC_BRCfiling .pdf



Here are five questions to ask about supplementing Medicare:

- Are the monthly rates as competitive as they can be?
- Does the insurer have a history of high rate increases?
- Is the insurance company ranked as rated A or higher by A.M. Best?*
- Will the plan travel with me anywhere in the US?
- Does the Medicare supplement insurance carry the AARP name?

Consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help complete your coverage. UnitedHealthcare offers a variety of plans you may choose from to fit your situation.

* In 2010, UnitedHealthcare Insurance Company was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance. The rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. www.ambest.com.

[To learn more about
AARP® Medicare
Supplement Plans call]
[Agent Name]
[Licensed Insurance Agent
Contracted with
UnitedHealthcare]
[1-800-272-2142]

When it comes to supplementing Medicare, you can never ask too many questions.



Inside: Five important questions you need to ask about supplementing Medicare.

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

Medicare supplement plans offer benefits you may use. Choose the only one that carries the AARP name (insured by UnitedHealthcare).

VALUE. As with any Medicare supplement plan, get help paying for about 20% or more of out-of-pocket costs not paid by Medicare Part B. And, AARP insured members enjoy long-term rate stability.*

FREEDOM. Medicare supplement insurance lets you keep your own doctors and get the care you need, wherever you are in the U.S., from any doctor that accepts Medicare patients. Plus no network restrictions or referrals to see specialists.

SERVICE. Licensed insurance agents may help answer the questions you may have.

FAMILIAR NAME. The only plans of their type that carry the AARP name. And UnitedHealthcare Insurance Company provides a variety of plans to meet your needs and budget. So it's no surprise that 2.9 million AARP members have enrolled in AARP Medicare Supplement Insurance.**

	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Benefits							
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓
Part B (Medical) co-insurance or co-payments	✓	✓	✓	✓	50% ¹	75% ¹	Co-pay ²
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	✓	✓	50%	75%	✓
Hospice Care co-insurance	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care co-insurance			✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	50%	75%	✓
Part B Annual Deductible			✓	✓			
Part B Excess Charges ³				✓			
Foreign Travel emergency care			✓	✓			✓
Annual Out-of-Pocket spending limit					[\$4,640]	[\$2,320]	

¹ **EXCEPTION:** Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

² **NOTE:** Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

³ Under Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

*Base rates have increased by less than [6%] annually from [2006] through [2010], while varying by specific plan, state and year. <http://www.uhcmedsupstats.com>

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The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. 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. All plans may not be available in your state/area.

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.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

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

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

[You deserve some answers. Call today.]



[Agent Name]
[Licensed Insurance Agent Contracted with UnitedHealthcare]
[1-800-272-2142]



[Return the attached card]



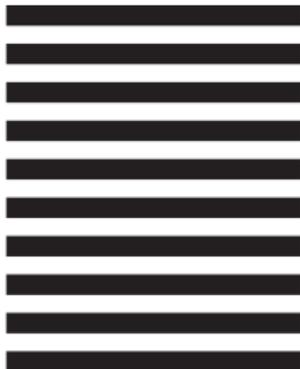
[NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES]

[BUSINESS REPLY MAIL]

[FIRST-CLASS MAIL PERMIT NO.] [XXXXXXXXXX]

[POSTAGE WILL BE PAID BY ADDRESSEE]

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



Return this card for more information or call [1-800-272-2142]

1) Member Name (*Mr., Mrs., Ms.*) Please Print _____

Date of Birth _____ Medicare (Part B) Effective Date _____
MM/DD/YYYY MM/DD/YYYY

2) Spouse Name _____

Date of Birth _____ Medicare (Part B) Effective Date _____
MM/DD/YYYY MM/DD/YYYY

3) Address _____

City _____ State _____ ZIP _____

4) Phone (_____) _____ - _____ Best time to call: _____ AM _____ PM

5) E-mail Address _____

If you provide your phone number or e-mail address, an agent may contact you.

Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for NY residents). **AARP doesn't employ or endorse agents or brokers.**

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.