

(--FULL NAME: MAIL TO PERSON 1--)
(--ADDRESS LINE 1--)
(--ADDRESS LINE 2--)
(--CITY--) (--STATE CD--) (--ZIP CD--)

(LTR DATE)
Re: (--MEMBERSHIP #--)
(--FULL NAME: ACTIVE PERSON 1--)

Important Health Insurance Rate Information

Dear (--FULL NAME: MAIL TO PERSON 1--),

Thank you for allowing UnitedHealthcare Insurance Company of New York to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2012

We are writing to let you know that rates are being submitted for approval to the State of New York within a week of the date of this letter. We have enclosed a chart showing the current and proposed Medicare Supplement rates (for plans with effective dates of January 1, 1992 or later).

After we submit the proposed rates:

- We will provide 60 days advance written notice of any rate change. The new rates are for the calendar year of 2012 and we've proposed to implement the rate change on April 1st, 2012.
- We will send you billing information for your coverage as soon as rates have been finalized.

30 day Comment Period

This rate information will be posted on the New York Department of Insurance website. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact us for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Insurance at the following address:

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 12257
Website: <http://www.ins.state.ny.us>
Or if you prefer to email, PremiumRateIncrease@ins.state.ny.us

Written comments submitted to the Department will be posted on the Department's website with any personal identifying information removed. If you submit written comments, you should include the insurance company's name (UnitedHealthcare) in the comments.

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To write us here at UnitedHealthcare, please use this address:

UnitedHealthcare
PO Box 1012
Montgomeryville, PA 18936-1012
Or if you prefer to email, aarphealthcareoptions@thehartford.com

UnitedHealthcare has prepared a summary of the reasons for the rate adjustment. You may view the summary online by accessing: www.beginsat50.com/NY and entering NYNAR as the access code. Please note: After the rate submission, the New York Department of Insurance Superintendent may approve, change, or disapprove the proposed rate adjustment.

For More Help

Please take a moment to look over the enclosed information. If you have questions, please call customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...1-800-822-0246.

Thank you.

Sincerely,

A handwritten signature in black ink that reads "Barb McClatchy". The signature is written in a cursive, flowing style.

Barbara McClatchy
Vice President, Member Experience
UnitedHealthcare Insurance Company

New York - Medicare Supplement Plans - Area 1

Modernized Medicare Supplement Plans June 1, 2010, and later effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$156.50	\$160.50	2.6%
B	\$213.75	\$219.00	2.5%
C	\$249.50	\$256.00	2.6%
F	\$250.75	\$257.00	2.5%
K	\$102.00	\$102.00	0.0%
L	\$145.50	\$149.25	2.6%
N	\$161.00	\$165.25	2.6%
MW	\$206.50	\$213.00	3.1%
NW	\$163.75	\$169.50	3.5%
OW - Rider 1	\$32.25	\$33.75	4.7%
PW - Rider 2	\$17.50	\$18.25	4.3%
QW - Rider 3	\$14.50	\$15.50	6.9%
TW	\$206.50	\$213.50	3.4%
UW	\$243.25	\$243.25	0.0%
XW - Rider 1	\$37.25	\$38.75	4.0%
YW - Rider 2	\$14.50	\$15.50	6.9%
VW - Rider 3	\$27.50	\$29.50	7.3%
WW - Rider 4	\$6.50	\$6.75	3.8%
ZW - Rider 5	\$5.25	\$5.25	0.0%

Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$156.50	\$160.50	2.6%
B	\$213.75	\$219.00	2.5%
C	\$249.50	\$256.00	2.6%
D	\$233.00	\$239.00	2.6%
E	\$233.00	\$239.00	2.6%
F	\$250.75	\$257.00	2.5%
G	\$233.75	\$239.75	2.6%
K	\$102.00	\$102.00	0.0%
L	\$145.50	\$149.25	2.6%
H without Rx benefit	\$260.75	\$267.50	2.6%
H with Rx benefit	\$343.75	\$344.50	0.2%
I without Rx benefit	\$263.50	\$270.25	2.6%
I with Rx benefit	\$346.50	\$347.25	0.2%
J without Rx benefit	\$284.25	\$291.50	2.6%
J with Rx benefit	\$460.00	\$460.00	0.0%
SB	\$173.25	\$179.25	3.5%
SD - Rider	\$59.75	\$59.75	0.0%
SF without Rx Benefit	\$276.00	\$276.00	0.0%
SF with Rx Benefit	\$629.25	\$629.25	0.0%
AW/IW without Rx Benefit	\$190.75	\$196.75	3.1%
AW/IW with Rx Benefit	\$191.00	\$197.25	3.3%
WA - Rider	\$42.25	\$42.25	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

*Current and Proposed rates do not include any applicable discounts.

New York - Medicare Supplement Plans - Area 2

Modernized Medicare Supplement Plans June 1, 2010, and later effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$125.75	\$129.00	2.6%
B	\$171.75	\$176.00	2.5%
C	\$200.50	\$205.75	2.6%
F	\$201.50	\$206.50	2.5%
K	\$82.00	\$82.00	0.0%
L	\$117.00	\$120.00	2.6%
N	\$129.50	\$132.75	2.5%
MW	\$166.00	\$171.25	3.2%
NW	\$131.50	\$136.25	3.6%
OW - Rider 1	\$26.00	\$27.00	3.8%
PW - Rider 2	\$14.00	\$14.50	3.6%
QW - Rider 3	\$14.50	\$15.50	6.9%
TW	\$166.00	\$171.50	3.3%
UW	\$195.50	\$195.50	0.0%
XW - Rider 1	\$30.00	\$31.25	4.2%
YW - Rider 2	\$14.50	\$15.50	6.9%
VW - Rider 3	\$22.25	\$23.75	6.7%
WW - Rider 4	\$5.25	\$5.50	4.8%
ZW - Rider 5	\$4.25	\$4.25	0.0%

Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$125.75	\$129.00	2.6%
B	\$171.75	\$176.00	2.5%
C	\$200.50	\$205.75	2.6%
D	\$187.25	\$192.00	2.5%
E	\$187.25	\$192.00	2.5%
F	\$201.50	\$206.50	2.5%
G	\$188.00	\$192.75	2.5%
K	\$82.00	\$82.00	0.0%
L	\$117.00	\$120.00	2.6%
H without Rx benefit	\$209.75	\$215.00	2.5%
H with Rx benefit	\$276.25	\$277.00	0.3%
I without Rx benefit	\$211.75	\$217.25	2.6%
I with Rx benefit	\$278.50	\$279.00	0.2%
J without Rx benefit	\$228.50	\$234.25	2.5%
J with Rx benefit	\$369.75	\$369.75	0.0%
SB	\$139.25	\$144.00	3.4%
SD - Rider	\$48.00	\$48.00	0.0%
SF without Rx Benefit	\$222.00	\$222.00	0.0%
SF with Rx Benefit	\$505.75	\$505.75	0.0%
AW/IW without Rx Benefit	\$153.25	\$158.00	3.1%
AW/IW with Rx Benefit	\$153.50	\$158.25	3.1%
WA - Rider	\$34.00	\$34.00	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

*Current and Proposed rates do not include any applicable discounts.

New York - Medicare Supplement Plans - Area 3

Modernized Medicare Supplement Plans June 1, 2010, and later effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$108.25	\$111.00	2.5%
B	\$147.75	\$151.50	2.5%
C	\$172.50	\$177.00	2.6%
F	\$173.25	\$177.75	2.6%
K	\$70.50	\$70.50	0.0%
L	\$100.75	\$103.25	2.5%
N	\$111.25	\$114.25	2.7%
MW	\$142.75	\$147.25	3.2%
NW	\$113.25	\$117.25	3.5%
OW - Rider 1	\$22.50	\$23.25	3.3%
PW - Rider 2	\$12.00	\$12.50	4.2%
QW - Rider 3	\$14.50	\$15.50	6.9%
TW	\$142.75	\$147.75	3.5%
UW	\$168.25	\$168.25	0.0%
XW - Rider 1	\$25.75	\$26.75	3.9%
YW - Rider 2	\$14.50	\$15.50	6.9%
VW - Rider 3	\$19.00	\$20.25	6.6%
WW - Rider 4	\$4.50	\$4.75	5.6%
ZW - Rider 5	\$3.75	\$3.75	0.0%

Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$108.25	\$111.00	2.5%
B	\$147.75	\$151.50	2.5%
C	\$172.50	\$177.00	2.6%
D	\$161.25	\$165.25	2.5%
E	\$161.25	\$165.25	2.5%
F	\$173.25	\$177.75	2.6%
G	\$161.75	\$165.75	2.5%
K	\$70.50	\$70.50	0.0%
L	\$100.75	\$103.25	2.5%
H without Rx benefit	\$180.50	\$185.00	2.5%
H with Rx benefit	\$237.75	\$238.25	0.2%
I without Rx benefit	\$182.25	\$186.75	2.5%
I with Rx benefit	\$239.50	\$240.25	0.3%
J without Rx benefit	\$196.75	\$201.75	2.5%
J with Rx benefit	\$318.25	\$318.25	0.0%
SB	\$120.00	\$124.00	3.3%
SD - Rider	\$41.25	\$41.25	0.0%
SF without Rx Benefit	\$191.00	\$191.00	0.0%
SF with Rx Benefit	\$435.00	\$435.00	0.0%
AW/IW without Rx Benefit	\$132.00	\$136.00	3.0%
AW/IW with Rx Benefit	\$132.25	\$136.25	3.0%
WA - Rider	\$29.25	\$29.25	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

*Current and Proposed rates do not include any applicable discounts.