

### EXHIBIT 3: NARRATIVE SUMMARY

Company UnitedHealthcare Insurance Company of New York  
NAIC Code: 60093  
SERFF Tracking #: UHLC-127380665

Submit a Narrative Summary explaining the reason(s) for the proposed rate adjustment. The purpose of this Narrative Summary is to provide a written explanation to the company's policyholders to help them to understand the reason(s) why a rate increase is needed.

- The Narrative Summary will be a public document and will be posted on the Department's website and furnished by the Department to the public upon request.
- It is strongly encouraged that the company submit the Narrative Summary to the Department ten (10) days before submitting a rate adjustment application.
- It is suggested that once reviewed by the Department, the company post the Narrative Summary on its website. Any changes made to the Narrative Summary subsequent to the posting are required to be submitted to the Department.
- The Narrative Summary should include, but not be limited to, the following information:
  - 1) The name of the company submitting the rate adjustment request.
  - 2) A summary of the proposed rate adjustments, which can be a range as long as the range is consistent with the range stated in the initial notice to policyholders for the various products, and rating region.
  - 3) A description of which policyholders are affected by this rate adjustment application. The rate adjustment may only affect certain policyholders in a market segment (e.g., Small Group), or with certain products (indicate the "street name" of the products affected), or only a certain renewal cohort (e.g., policyholders renewing mm/dd/yyyy – mm/dd/yyyy).
  - 4) The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
  - 5) The effective date of the proposed rate adjustments and an indication of when the rate change would affect policyholders.  
For example:
    - (a) For a non-guaranteed rate structure: All policyholders will receive the rate adjustment on mm/dd/yyyy.
    - (b) For a rate structure with a 12 month rate guarantee: A policyholder will receive the rate adjustment on the policyholder's next anniversary on or after mm/dd/yyyy.
  - 6) The number of policyholders/members affected by the proposed rate adjustment(s); aggregated across all market segments and products affected by the rate adjustments submission.
  - 7) An explanation, in plain-language, as to why it is necessary to request such rate changes. As appropriate, a separate explanation should be provided for each market segment. Where the rate increases are not the same for each product type within a market segment, the company should provide a separate explanation for each such product type.
- Each page of the Narrative Summary should be numbered (i.e., [page] of [pages]).

**UNITEDHEALTHCARE INSURANCE  
COMPANY OF NEW YORK  
AARP MEDICARE SUPPLEMENT INSURANCE PLANS**

**New York Required Information  
Why Premium Rates Increase**

Premium rate changes have been requested for the AARP Medicare Supplement Insurance Plans for members residing in the State of New York. The premium rate changes for the Standardized Plans A through N range from 0% to 2.7% depending on the member's plan and the area in which the member lives. All members with the same plan who live in the same rating area will receive the same premium rate increase.

These premium rate changes have been requested because the costs of providing benefits have gone up. Benefit costs have gone up because:

- The costs for medical services have gone up
- More medical services have been used by members
- More costly state-of-the-art medical equipment and services have been used by members
- Medicare has increased the deductibles and co-payments that are covered under the plans

The new premium rates will apply to members beginning April 1, 2012. Members who purchased their plan within a six month period before this date will receive the new premium rate on their seventh month of coverage.

There are approximately 235,000 members holding these plans in New York.

We work hard to keep premium rates as low as possible for all members.

**New York - Medicare Supplement Plans - Area 1**

<b>Plans Issued In New York</b>							
<b>Modernized Medicare Supplement Plans June 1, 2010, and later effective dates</b>				<b>Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates</b>			
<b>Plan</b>	<b>2011 Rate*</b>	<b>Proposed 2012 Rate*</b>	<b>% Change</b>	<b>Plan</b>	<b>2011 Rate*</b>	<b>Proposed 2012 Rate*</b>	<b>% Change</b>
A	\$156.50	\$160.50	2.6%	A	\$156.50	\$160.50	2.6%
B	\$213.75	\$219.00	2.5%	B	\$213.75	\$219.00	2.5%
C	\$249.50	\$256.00	2.6%	C	\$249.50	\$256.00	2.6%
F	\$250.75	\$257.00	2.5%	D	\$233.00	\$239.00	2.6%
K	\$102.00	\$102.00	0.0%	E	\$233.00	\$239.00	2.6%
L	\$145.50	\$149.25	2.6%	F	\$250.75	\$257.00	2.5%
N	\$161.00	\$165.25	2.6%	G	\$233.75	\$239.75	2.6%
				H with Rx benefit	\$343.75	\$344.50	0.2%
				H without Rx benefit	\$260.75	\$267.50	2.6%
				I with Rx benefit	\$346.50	\$347.25	0.2%
				I without Rx benefit	\$263.50	\$270.25	2.6%
				J with Rx benefit	\$460.00	\$460.00	0.0%
				J without Rx benefit	\$284.25	\$291.50	2.6%
				K	\$102.00	\$102.00	0.0%
				L	\$145.50	\$149.25	2.6%

<b>Plans Not Issued In New York</b>							
<b>Modernized Medicare Supplement Plans June 1, 2010, and later effective dates</b>				<b>Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates</b>			
<b>Plan</b>	<b>2011 Rate*</b>	<b>Proposed 2012 Rate*</b>	<b>% Change</b>	<b>Plan</b>	<b>2011 Rate*</b>	<b>Proposed 2012 Rate*</b>	<b>% Change</b>
MW	\$206.50	\$213.00	3.1%	SB	\$173.25	\$179.25	3.5%
NW	\$163.75	\$169.50	3.5%	SD - Rider	\$59.75	\$59.75	0.0%
OW - Rider 1	\$32.25	\$33.75	4.7%	SF without Rx Benefit	\$276.00	\$276.00	0.0%
PW - Rider 2	\$17.50	\$18.25	4.3%	SF with Rx Benefit	\$629.25	\$629.25	0.0%
QW - Rider 3	\$14.50	\$15.50	6.9%	AW/IW without Rx Benefit	\$190.75	\$196.75	3.1%
TW	\$206.50	\$213.50	3.4%	AW/IW with Rx Benefit	\$191.00	\$197.25	3.3%
UW	\$243.25	\$243.25	0.0%	WA - Rider	\$42.25	\$42.25	0.0%
XW - Rider 1	\$37.25	\$38.75	4.0%	WB - Rider	\$5.00	\$5.00	0.0%
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%				

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

## New York - Medicare Supplement Plans - Area 2

Plans Issued In New York							
Modernized Medicare Supplement Plans June 1, 2010, and later effective dates				Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change	Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$125.75	\$129.00	2.6%	A	\$125.75	\$129.00	2.6%
B	\$171.75	\$176.00	2.5%	B	\$171.75	\$176.00	2.5%
C	\$200.50	\$205.75	2.6%	C	\$200.50	\$205.75	2.6%
F	\$201.50	\$206.50	2.5%	D	\$187.25	\$192.00	2.5%
K	\$82.00	\$82.00	0.0%	E	\$187.25	\$192.00	2.5%
L	\$117.00	\$120.00	2.6%	F	\$201.50	\$206.50	2.5%
N	\$129.50	\$132.75	2.5%	G	\$188.00	\$192.75	2.5%
				H with Rx benefit	\$276.25	\$277.00	0.3%
				H without Rx benefit	\$209.75	\$215.00	2.5%
				I with Rx benefit	\$278.50	\$279.00	0.2%
				I without Rx benefit	\$211.75	\$217.25	2.6%
				J with Rx benefit	\$369.75	\$369.75	0.0%
				J without Rx benefit	\$228.50	\$234.25	2.5%
				K	\$82.00	\$82.00	0.0%
				L	\$117.00	\$120.00	2.6%

Plans Not Issued In New York							
Modernized Medicare Supplement Plans June 1, 2010, and later effective dates				Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change	Plan	2011 Rate*	Proposed 2012 Rate*	% Change
MW	\$166.00	\$171.25	3.2%	SB	\$139.25	\$144.00	3.4%
NW	\$131.50	\$136.25	3.6%	SD - Rider	\$48.00	\$48.00	0.0%
OW - Rider 1	\$26.00	\$27.00	3.8%	SF without Rx Benefit	\$222.00	\$222.00	0.0%
PW - Rider 2	\$14.00	\$14.50	3.6%	SF with Rx Benefit	\$505.75	\$505.75	0.0%
QW - Rider 3	\$14.50	\$15.50	6.9%	AW/IW without Rx Benefit	\$153.25	\$158.00	3.1%
TW	\$166.00	\$171.50	3.3%	AW/IW with Rx Benefit	\$153.50	\$158.25	3.1%
UW	\$195.50	\$195.50	0.0%	WA - Rider	\$34.00	\$34.00	0.0%
XW - Rider 1	\$30.00	\$31.25	4.2%	WB - Rider	\$5.00	\$5.00	0.0%
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%				

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

### New York - Medicare Supplement Plans - Area 3

Plans Issued In New York							
Modernized Medicare Supplement Plans June 1, 2010, and later effective dates				Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change	Plan	2011 Rate*	Proposed 2012 Rate*	% Change
A	\$108.25	\$111.00	2.5%	A	\$108.25	\$111.00	2.5%
B	\$147.75	\$151.50	2.5%	B	\$147.75	\$151.50	2.5%
C	\$172.50	\$177.00	2.6%	C	\$172.50	\$177.00	2.6%
F	\$173.25	\$177.75	2.6%	D	\$161.25	\$165.25	2.5%
K	\$70.50	\$70.50	0.0%	E	\$161.25	\$165.25	2.5%
L	\$100.75	\$103.25	2.5%	F	\$173.25	\$177.75	2.6%
N	\$111.25	\$114.25	2.7%	G	\$161.75	\$165.75	2.5%
				H with Rx benefit	\$237.75	\$238.25	0.2%
				H without Rx benefit	\$180.50	\$185.00	2.5%
				I with Rx benefit	\$239.50	\$240.25	0.3%
				I without Rx benefit	\$182.25	\$186.75	2.5%
				J with Rx benefit	\$318.25	\$318.25	0.0%
				J without Rx benefit	\$196.75	\$201.75	2.5%
				K	\$70.50	\$70.50	0.0%
				L	\$100.75	\$103.25	2.5%

Plans Not Issued In New York							
Modernized Medicare Supplement Plans June 1, 2010, and later effective dates				Standardized Medicare Supplement Plans May 1, 2010, and earlier effective dates			
Plan	2011 Rate*	Proposed 2012 Rate*	% Change	Plan	2011 Rate*	Proposed 2012 Rate*	% Change
MW	\$142.75	\$147.25	3.2%	SB	\$120.00	\$124.00	3.3%
NW	\$113.25	\$117.25	3.5%	SD - Rider	\$41.25	\$41.25	0.0%
OW - Rider 1	\$22.50	\$23.25	3.3%	SF without Rx Benefit	\$191.00	\$191.00	0.0%
PW - Rider 2	\$12.00	\$12.50	4.2%	SF with Rx Benefit	\$435.00	\$435.00	0.0%
QW - Rider 3	\$14.50	\$15.50	6.9%	AW/IW without Rx Benefit	\$132.00	\$136.00	3.0%
TW	\$142.75	\$147.75	3.5%	AW/IW with Rx Benefit	\$132.25	\$136.25	3.0%
UW	\$168.25	\$168.25	0.0%	WA - Rider	\$29.25	\$29.25	0.0%
XW - Rider 1	\$25.75	\$26.75	3.9%	WB - Rider	\$5.00	\$5.00	0.0%
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%				

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