

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

(LTR DATE)
Re: (--MEMBERSHIP #--)
(--FULL NAME: ACTIVE PERSON 1--)
(--FULL NAME: ACTIVE PERSON 2--)

Important Health Insurance Rate Information

Dear (--FULL NAME: ACTIVE PERSON 1-) and (--FULL NAME: ACTIVE PERSON 2-),

Thank you for allowing UnitedHealthcare Insurance Company of New York (NAIC# 60093) to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

Rates May Be Changing in 2014

We are notifying you of the 2014 proposed Medicare Supplement plan rates which will be submitted to your state within ten days of the date of this letter. On the second page of this letter, please find a chart which contains your current Medicare Supplement plans, the current monthly rate, and the proposed monthly rate and rate change.

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 2014 and we've proposed to implement any rate change on April 1st, 2014.
- 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 Financial Services website. The Department's website is: <http://www.dfs.ny.gov>. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. (You may contact UnitedHealthcare for the start and end dates of the 30 day comment period.) Comments may be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
www.dfs.ny.gov

Or if you prefer to email, please write to: PremiumRateIncreases@dfs.ny.gov

(Continued on Back)

UnitedHealthcare Insurance Company of New York AARP[®] Medicare Supplement Insurance Plans

NAIC # 60093

SERFF # UHLC-129070153, UHLC-129070164, UHLC-129070159

New York Required Information: Why Premium Rates Change

2014 premium rate changes have been requested for the AARP Medicare Supplement Insurance Plans for members residing in the State of New York.

- Standardized plans B, C, D, E, F, G, L and N have proposed rate increases that range from 1.5% to 3.3% depending on the member's plan and the area in which the member lives.
- Rates for Pre-Standardized plans and riders and rates for Standardized plans A, H, I and K are not proposed to change.
- Rates for Standardized Plan J are proposed to decrease by 4.9% to 5.1% depending on 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 change.

Premium rate changes have been requested because the costs of providing benefits are changing:

- Costs for medical services continue to increase
- Medicare deductibles that are covered under these plans are expected to be higher
- Members are using more costly state-of-the-art medical equipment and services
- Together with the above factors, the use of medical services by members continues to change and may result in higher, lower or the same overall costs of providing benefits

The new monthly premium rates will apply to members beginning April 1, 2014. Members who recently purchased coverage will not receive a rate increase until their seventh month of coverage.

The number of New York members affected by the proposed rate adjustments:

- Approximately 260,000 members hold Standardized Medicare Supplement plans in New York
- Approximately 8,500 members hold Pre-Standardized Medicare Supplement plans in New York

Please be aware that we work hard to keep premium rates as low as possible for all members.

To review the proposed 2014 monthly rates for your plan, enter your zip code in the box below. After hitting 'Enter', a message will appear with the link that contains the proposed 2014 monthly rates for your zip code. Please click the link that says 'Download PDF' to open the file that contains the proposed 2014 monthly rates for all plans in your area.

Enter your zip code

New York Medicare Supplement Plan Rates - Area 1
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$156.50	\$156.50	0.0%
B	\$219.00	\$222.50	1.6%
C	\$256.00	\$260.00	1.6%
D	\$239.00	\$242.50	1.5%
E	\$239.00	\$242.50	1.5%
F	\$257.00	\$261.00	1.6%
G	\$239.75	\$243.50	1.6%
H with Rx benefit	\$343.75	\$343.75	0.0%
H without Rx benefit	\$260.75	\$260.75	0.0%
I with Rx benefit	\$346.50	\$346.50	0.0%
I without Rx benefit	\$263.50	\$263.50	0.0%
J with Rx benefit	\$460.00	\$437.00	-5.0%
J without Rx benefit	\$284.25	\$270.25	-4.9%
K	\$91.75	\$91.75	0.0%
L	\$149.75	\$152.25	1.7%
N	\$173.00	\$178.75	3.3%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$206.50	\$212.75	3.0%
NW	\$163.75	\$163.75	0.0%
OW - Rider 1	\$33.75	\$33.75	0.0%
PW - Rider 2	\$18.25	\$18.25	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$206.50	\$214.75	4.0%
UW	\$250.75	\$263.00	4.9%
XW - Rider 1	\$38.50	\$38.50	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$29.50	\$29.50	0.0%
WW - Rider 4	\$6.50	\$6.50	0.0%
ZW - Rider 5	\$5.25	\$5.25	0.0%
SB	\$186.00	\$186.25	0.1%
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	\$198.25	\$200.25	1.0%
AW/IW with Rx Benefit	\$198.50	\$200.75	1.1%
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 Plan Rates - Area 2
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$125.75	\$125.75	0.0%
B	\$176.00	\$179.00	1.7%
C	\$205.75	\$209.00	1.6%
D	\$192.00	\$195.00	1.6%
E	\$192.00	\$195.00	1.6%
F	\$206.50	\$209.75	1.6%
G	\$192.75	\$195.75	1.6%
H with Rx benefit	\$276.25	\$276.25	0.0%
H without Rx benefit	\$209.75	\$209.75	0.0%
I with Rx benefit	\$278.50	\$278.50	0.0%
I without Rx benefit	\$211.75	\$211.75	0.0%
J with Rx benefit	\$369.75	\$351.25	-5.0%
J without Rx benefit	\$228.50	\$217.25	-4.9%
K	\$73.75	\$73.75	0.0%
L	\$120.50	\$122.25	1.5%
N	\$139.00	\$143.50	3.2%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$166.00	\$171.00	3.0%
NW	\$131.50	\$131.50	0.0%
OW - Rider 1	\$27.00	\$27.00	0.0%
PW - Rider 2	\$14.50	\$14.50	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$166.00	\$172.75	4.1%
UW	\$201.50	\$211.25	4.8%
XW - Rider 1	\$31.00	\$31.00	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$23.75	\$23.75	0.0%
WW - Rider 4	\$5.25	\$5.25	0.0%
ZW - Rider 5	\$4.25	\$4.25	0.0%
SB	\$149.50	\$149.75	0.2%
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	\$159.25	\$161.00	1.1%
AW/IW with Rx Benefit	\$159.50	\$161.25	1.1%
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 Plan Rates - Area 3
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$108.25	\$108.25	0.0%
B	\$151.50	\$154.00	1.7%
C	\$177.00	\$179.75	1.6%
D	\$165.25	\$167.75	1.5%
E	\$165.25	\$167.75	1.5%
F	\$177.75	\$180.50	1.5%
G	\$165.75	\$168.25	1.5%
H with Rx benefit	\$237.75	\$237.75	0.0%
H without Rx benefit	\$180.50	\$180.50	0.0%
I with Rx benefit	\$239.50	\$239.50	0.0%
I without Rx benefit	\$182.25	\$182.25	0.0%
J with Rx benefit	\$318.25	\$302.25	-5.0%
J without Rx benefit	\$196.75	\$186.75	-5.1%
K	\$63.50	\$63.50	0.0%
L	\$103.50	\$105.25	1.7%
N	\$119.50	\$123.50	3.3%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$142.75	\$147.00	3.0%
NW	\$113.25	\$113.25	0.0%
OW - Rider 1	\$23.25	\$23.25	0.0%
PW - Rider 2	\$12.50	\$12.50	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$142.75	\$148.50	4.0%
UW	\$173.25	\$181.75	4.9%
XW - Rider 1	\$26.75	\$26.75	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$20.25	\$20.25	0.0%
WW - Rider 4	\$4.50	\$4.50	0.0%
ZW - Rider 5	\$3.75	\$3.75	0.0%
SB	\$128.75	\$128.75	0.0%
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	\$137.00	\$138.50	1.1%
AW/IW with Rx Benefit	\$137.25	\$138.75	1.1%
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.

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

Annual Notice of Rate

Phone 1-866-562-0923

TTY 711

Member Number (-MEMBERSHIP #-)

Date (-LTR DATE-)

IMPORTANT HEALTH INSURANCE RATE INFORMATION

Dear (-FULL NAME: ACTIVE PERSON 1-) and (-FULL NAME: ACTIVE PERSON 2-),

Thank you for allowing UnitedHealthcare Insurance Company to bring you and your loved ones quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

2014 Plan and Payment Information

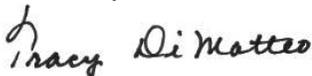
We are very pleased to tell you that the rate for your AARP® Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company, will not increase for the first three months of 2014. Your new rate will not take effect until April 2014.* Information on your plan(s), rate(s), and monthly payment is printed on the back of this letter. **Please note: your new coupon book and envelopes will arrive together shortly.**

We would like to remind you that you can save up to \$24.00 per year by signing up for Electronic Funds Transfer (EFT). If you are interested in EFT, please call customer service to have the authorization form sent to you.

For More Help

Please take a moment to look over this notice. 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, **1-866-532-7898**. Thank you.

Sincerely,



Tracy DiMatteo
Director, Operations
UnitedHealthcare Insurance Company

*Although your AARP® Medicare Supplement Plan rate remains the same until April, any changes in discounts and adjustments or other plan rates may result in a change to your overall premium amount.

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 affiliate are not insurers. Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

Don't Forget These Plan Features:

- You can choose any doctor you wish to see
- You don't need any referrals
- Helpful representatives are on hand to talk about your coverage and options

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Answers to your frequently asked questions about your health insurance coverage insured by UnitedHealthcare.

 **Can I replace my identification card?**

You can get replacement identification cards by calling the automated Customer Express Service line at 1-800-444-6544, or by visiting www.aarphealthcare.com and registering. Then click on "Your Account." Please have your AARP membership number ready. If you have additional questions, please call customer service toll-free at 1-866-562-0923 Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. (TTY users should call 711).

 **I called for a change to my coverage. When will it be processed?**

Any request affecting your insurance coverage, including an address change, most often becomes effective on the first day of the month after the date we get your notice. If the change calls for you to fill out a new application – for example, you're signing up for a different plan – that change becomes effective the first day of the month after the date your application is accepted.

 **What are some of the "discounts and adjustments" that may result in a difference in the rate shown on my plan review and the amount I owe each month?**

Some of the discounts and adjustments you may see are:

- Employer contributions made on your behalf
- Funds applied from your pension
- A credit left on your account
- A tobacco-use adjustment if applicable

 **My needs are changing. How do I find out about other plans?**

If you have questions about your current coverage or other plans, simply call 1-866-562-0923 and a customer service representative can go over your options.

(Continued on Back)

Member Name (–FULL NAME: ACTIVE PERSON 1–)
.....
(–FULL NAME: ACTIVE PERSON 2–)



What happens to my insurance coverage if I move?

If you are moving, your coverage moves with you in most cases. Please note that AARP® Medicare Select Plans* are network-based. If no network is available, AARP® Medicare Supplement Plans* are available to replace your coverage. Personal Health Insurance Plans* can't go with you if you move outside of the United States or its territories.

Call customer service toll-free at 1-866-562-0923 to tell us about your move. Plan rates and discounts vary by location; your cost will be based on the new area where you live.

*Coverage Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).



What if I am traveling or ill and can't send in my payment?

If you are worried about missing a payment, you can name a family member or friend as your Third Party Designee (Additional Contact). This person will get a copy of all billing letters about your coverage (Important: Your Additional Contact is not responsible for making your payments). Call customer service at 1-866-562-0923 to set up a Third Party Designee. Also, you may also want to think about Electronic Funds Transfer (EFT) if you are not already set up for automatic payments.

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Need to contact us? Keep these important telephone numbers handy.

- General health insurance plan information..... 1-866-562-0923
 - Questions about your rates or billing..... 1-866-562-0923 (TTY: 711)
 - En Español..... 1-866-532-7898
 - Questions regarding your employer or pension contribution..... 1-866-408-7517
 - Automated customer service line..... 1-800-444-6544
- Or **www.aarphealthcare.com**

Please address all correspondence to: Customer Service
PO Box 1017
Montgomeryville PA 18936-1017

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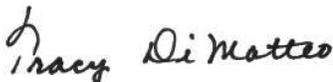
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For More Help

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