

# Underwriting and Rate Information

## 2011 New Sales in Connecticut

The following section applies to Connecticut. Rates and Underwriting **vary by state**. Please refer to the appropriate state-specific handbook for information specific to a beneficiary's residence state.

### Medicare Beneficiaries Age 65 and Older

#### Underwriting and Rate Summary

Underwriting requirements and rates for the AARP Medicare Supplement Insurance Plans are the same for all beneficiaries ages 65 and over. The following chart provides a summary of the underwriting requirements and applicable rates:

Underwriting	No Underwriting
Rate	Standard Rate

#### Refer to the appendix for:

Appendix I – Rate page

## Rate Discounts

### Multi-Insured Discount

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP® MedicareRx Plans or AARP® MedicareComplete® plans.)

### Automatic Payment Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

### Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

**NOTE:** Automatic Payment discount and Annual Payer discount cannot be combined.

## Rating Information

### Community Rating

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges).

### Rate Guarantee

New members receive a 6-month rate guarantee from their initial plan effective date. Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.

### Rate Changes

UnitedHealthcare’s monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- rate guarantee ending, or
- moving into a different state

## Underwriting Information

- **Who needs to be underwritten?** Underwriting is not required for these plans. Eligible applicants can enroll in any available plan without underwriting at any time.
- **Does underwriting vary for different AARP Medicare Supplement Plans?** No.
- **Can applicants be denied for coverage?** No, not for underwriting reasons.

- **Can an insured applicant change to a different AARP Medicare Supplement Plan?** A change from an AARP Medicare Supplement Plan to another is usually permitted without underwriting. The new plan must be available at the applicant’s current age and area of residence.

UnitedHealthcare reserves the right to deny a plan change request at any time. If applicants are denied a plan change request, they can remain with their current plan, with no effect to their current rates.

**Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to loss of coverage.**

## Medicare Beneficiaries Age 50 to 64

*Note: Individuals under the age of 50 who are eligible for Medicare by reason of disability should call 1-866-387-7550 for more information. AARP Medicare Supplement Plans for these individuals are not available for sale through agents.*

### Underwriting and Rate Summary

Underwriting requirements and rates for the AARP Medicare Supplement Insurance Plans are the same for all beneficiaries age 50 to 64. The following chart provides a summary of the underwriting requirements and applicable rate:

Underwriting	No Underwriting
Rate	Standard Rate

### Rate Discounts

#### Multi-Insured Discount

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP® MedicareRx Plans or AARP® MedicareComplete® plans.)

#### Automatic Payment Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

#### Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

**NOTE:** Automatic Payment discount and Annual Payer discount cannot be combined.

### Rating Information

#### Community Rating

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges).

#### Rate Guarantee

New insureds receive a 6-month rate guarantee from their initial plan effective date. Insureds will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.

#### Rate Changes

UnitedHealthcare's monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- rate guarantee ending, or
- moving into a different state

### Underwriting Information

**There is no underwriting for beneficiaries age 50 to 64.**

# Providing a Preliminary Quote

## New Sales in Connecticut

The following worksheet is for producer use only and must not be distributed to consumers. You can use this worksheet to become more familiar with our rate-quoting methods. You can download it through the agent portal. Producers are welcome to print and fill out for different application scenarios.

Before quoting rates, be sure to review requirements in this handbook for:

- Eligibility
- Open Enrollment and Guaranteed Issue
- Plan Availability
- Underwriting and Rates

Medicare Beneficiaries 65 and Older		
1	Rate	If the applicant is eligible to enroll, he or she will receive the Standard rate.
2	Disclaimer	Provide the rate quote disclaimer: <b><i>“Rates are subject to change. Actual rate will be determined upon acceptance into the program based upon eligibility criteria and your medical conditions, if applicable.”</i></b>

## Plan Change Situations

The rating and underwriting requirements for applicants who want to change from one AARP Medicare Supplement Plan to another are the same as new sales.

# Appendix I

## Cover Page - Rates for Connecticut Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
	Standard Rates						
65+	\$124.75	\$180.75	\$220.75	\$221.75	\$89.75	\$127.00	\$154.75

Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
	Standard Rates						
50-64	\$124.75	\$180.75	\$220.75	N/A	N/A	N/A	N/A

*The rates above are for plan effective dates from January - December 2011.*

<sup>1</sup> Your age as of your plan effective date.