

# Plan Comparison Guide



Compare AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and choose the plan and optional riders that meet your needs and budget.

BENEFITS <sup>†</sup>	Basic Plan	Extended Basic Plan	Rider 1 <sup>1</sup>	Rider 2 <sup>1</sup>	Rider 3 <sup>1</sup>	Rider 4 <sup>1</sup>	Rider 5 <sup>1</sup>
<b>Part A (Hospitalization)</b> co-insurance plus unlimited number of hospital days after Medicare benefits end	✓	✓					
<b>Part B (Medical)</b> co-insurance or co-payments	✓	✓					
<b>Blood</b> first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓					
<b>Hospice Care</b> co-insurance	✓	✓					
<b>Skilled Nursing Facility Care</b> co-insurance	✓	✓					
<b>Home Health Care Services and Medical Supplies</b>	✓	✓					
<b>Part A Deductible</b>		✓	✓		✓		
<b>Part B Annual Deductible</b>		✓		✓			
<b>Part B Excess Charges</b>			✓			✓	
<b>Foreign Travel</b> emergency care <sup>2</sup>	80%						
<b>Coverage while in a Foreign Country</b>		80% <sup>3</sup>					
<b>Preventive Care</b> including annual physicals, preventive tests and screenings; plus, immunizations, cancer screening and mammograms, when not paid by Medicare		✓	✓				✓

The ✓ means the plan pays 100% of your out-of-pocket costs for that benefit. Otherwise, the plan pays 80% or no benefit as shown.

<sup>1</sup>The riders are only available with the Basic Plan. If you want all the benefits of Riders 3, 4 and 5, select Rider 1.

<sup>2</sup>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.

<sup>3</sup>Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year.

**Benefits and costs vary depending on the plan and rider(s) you choose.**

## Learn more about the cost considerations for Medicare supplement plans.

Basic Plan	Extended Basic Plan
<p><b>Basic Plan</b> helps pay Medicare's Parts A and B co-insurance, hospice care, skilled nursing facility care, and foreign travel medical emergency care.</p>	<p><b>Extended Basic Plan</b> provides the same benefits listed for the Basic Plan, plus benefits for:</p> <ul style="list-style-type: none"><li>• Medicare's Part A hospital deductible.</li><li>• Medicare's Part B annual deductible.</li><li>• Non-Medicare Eligible Expenses such as physician services, Home health agency services and treatment by a physical therapist, when not paid for by Medicare.</li><li>• Preventive medical care, including annual physicals, preventive tests and screenings, when not paid for by Medicare, up to the first \$120 per calendar year.</li><li>• Immunizations, cancer screening and mammograms, when not paid for by Medicare.</li></ul>

### Rider Options

You also have the option to purchase additional coverage called a rider. A rider will help cover costs not covered under your basic plan. In Minnesota these riders are only available if you have purchased the Basic Plan.

**Optional Rider 1** – Benefits for Part A Deductible, Part B Excess Charges, and Preventive Care.

**Optional Rider 2** – Benefits for Part B Annual Deductible.

**Optional Rider 3** – Benefit for Part A Deductible.

**Optional Rider 4** – Benefits for Part B Excess Charges.

**Optional Rider 5** – Benefits for Preventive Care.

**Note:** If you want all of the benefits in Riders 3, 4 and 5, Rider 1 alone provides all of the same benefits.

Medicare supplement insurance plans help pay some of the out-of-pocket costs that Medicare does not pay – **giving you more complete coverage than Medicare alone.**

With Medicare supplement plans:

- You're able to keep your own doctor who accepts Medicare patients.
- See any specialist without a referral.
- There are no claim forms to fill out.
- You are guaranteed coverage for life, as long as you pay your premiums when due and you do not make any material misrepresentation on the application.
- Coverage goes with you anywhere in the U.S. when you travel.

**Choose an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. Here's why:**

Competitive Rates	Fast Service	Tops in Customer Service	Endorsed by AARP
History of low annual base rate increases. AARP Medicare Supplement Plan annual base rate increases have been 2.6% on average between 2012 and 2016.* Steady rates may help you better budget your healthcare expenses.	98%† of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims.	95%‡ of members surveyed who have reached out to Customer Service are satisfied with the courtesy and professionalism of the representative.	Products and services that carry the AARP name have been carefully evaluated and selected as meeting the high service and quality standards of AARP. AARP cares about people and serves them with compassion.

**From friendly advice to helpful guidance,  
UnitedHealthcare is here for you.  
Call: 1-866-930-1643  
or visit: [AARPMedicareSupplement.com](http://AARPMedicareSupplement.com)**

\* AARP Medicare Supplement Plan annual base rate increases have been 2.6% on average between 2012 and 2016, while varying by specific plan, state and year. From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," April 2017.

† From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," April 2017, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report.

‡ From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2017, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-523-5800 to request a copy of the full report.

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You must be an AARP member to enroll in an AARP Medicare Supplement Insurance Plan.

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 under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.**

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN.