AARP® | Medicare Supplement
from UnitedHealthcare®

UnitedHealthcare Insurance Company (UnitedHealthcare)

Take charge of your health care

Say goodbye to unpredictable out-of-pocket costs and get the peace of mind you deserve with an AARP® Medicare Supplement Insurance Plan from UnitedHealthcare.





Table of Contents

How Medicare Supplement Works With Medicare 4

How Can Medicare Supplement Help Me? 6

Why Choose AARP Medicare Supplement Plans? 8

Medicare Supplement vs. Medicare Advantage 10

Plan Comparison Guide 12

Next Steps 14

Medicare Supplement insurance puts you in control.

Medicare Supplement insurance plans (also known as Medigap) work with Original Medicare to provide you with predictable out-of-pocket costs. This puts the financial control and planning for future medical expenses right where it belongs ... with you.





How Medicare Supplement plans work with Medicare.

To understand how a Medicare Supplement plan works, it's important to start with a basic understanding of Medicare, which has four parts.

PART A

PART B

Original Medicare

This is a federal health insurance program primarily for Americans age 65 and over. Original Medicare includes both Part A (hospital coverage) and Part B (medical coverage). Typically, Medicare Part B only covers about 80% of your medical expenses.

PART C

Medicare Advantage

These plans are an all-in-one alternative to Original Medicare Parts A and B and usually provide additional benefits like prescription drug coverage. Most Medicare Advantage plans are network-based, don't always provide protection for unexpected costs, and cannot be combined with Medicare Supplement.

PART D

Prescription Drug Coverage

These plans help pay for your prescription drugs. Some Medicare Advantage plans include Part D coverage. If it's not included, they can be purchased separately. You can also purchase a Part D plan along with Medicare Supplement to provide more complete coverage.

MED SUPP

Medicare Supplement Insurance (Medigap)

Purchased in addition to Original Medicare, Medicare Supplement plans provide peace of mind by covering many of the costs that Original Medicare doesn't pay. Unlike Medicare Advantage, Medicare Supplement plans have no network restrictions, as long as the providers you choose accept Medicare patients. And Medicare Supplement plans help you control your out-of-pocket costs, which can add up quickly.



A Medicare Supplement plan puts you in control.

A Medicare Supplement insurance plan helps cover the out-of-pocket costs not paid for by Original Medicare. These costs could add up to hundreds or even thousands of dollars a year.

Fill the gaps of Medicare with Medigap.

Here's an example of how a Medicare Supplement plan covers the costs not paid by Original Medicare.

What you pay:	with Original Medicare alone	with Medicare and a Medigap Plan G
Part A hospital deductible	$1,600	$0
Part B medical deductible	$226	$226
Doctor visits	about 20% of the Medicare-approved amount	$0
Days 61–90 in the hospital	$400 a day	$0
Days 21–100 in a skilled nursing facility	$200 a day	$0

The biggest benefit is peace of mind.

With a Medicare Supplement plan, you'll avoid the hassles of finding a new doctor, shopping for a plan each year, or unexpected network changes.

No surprise out-of-pocket costs, and plans with low to no copays.

Like your doctor? Keep them if they accept Medicare patients.

Plans go with you when you travel in the U.S.

No networks. No referrals needed.

Get guaranteed coverage for life.[1]

[1] As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

Providing coverage and building relationships for more than 40 years.

AARP Medicare Supplement Plans are the only insurance plans of their kind endorsed by AARP. Plus, with an AARP Medicare Supplement Plan, you are also getting the support of UnitedHealthcare—a company dedicated to your well-being and serving you with compassion.

1 Service and expertise

- UnitedHealthcare offers highly rated customer service.[1]
- UnitedHealthcare Medicare Experts are available to answer questions and help you find the best plan to meet your needs.
- AARP is focused on serving the needs of Americans age 50 and over, and works to help people lead healthier lives.

2 Longevity

- UnitedHealthcare has been helping people live healthier lives for more than 40 years by assisting them with coverage to fit their needs, budget and lifestyle.
- UnitedHealthcare is America's #1 Medicare Supplement provider,[2] serving more than 4 million insured members nationwide.[3]
- 94% of plan holders renew their plans from year-to-year.[3]

3 Gym membership, discounts, and more

- Plans come along with a gym membership at no additional cost, dental and hearing discounts, and more.[4]

The Medicare Expert is a licensed insurance agent/producer.

1 94% of members surveyed were satisfied with the courtesy and professionalism of their customer service experience. From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2021 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," May 2021, www.uhcmedsupstats.com or call 1-866-329-1183 to request a copy of the full report.

2 From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2020 Medigap Enrollment & Market Share," April 2021, www.uhcmedsupstats.com or call 1-866-329-1183 to request a copy of the full report.

3 From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," July 2021, www.uhcmedsupstats.com or call 1-866-329-1183 to request a copy of the full report.

4 **These offers are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare. These are additional insured member services apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time.** None of these services should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

Gym membership varies by plan and area. Access to gym and fitness location network may vary by location and plan.



Call UnitedHealthcare to request your rate quote

Speak to a Medicare Expert today.

1-866-329-1183 (TTY 711)

AARPMedicareSupplement.com



Don’t be surprised with out-of-pocket Medicare expenses.

You may have seen some of the advertising for Medicare Advantage plans and for some people, it may be a good choice. It’s important to remember that although a Medicare Advantage plan may have a $0 premium, it doesn’t mean that the plan is free.

With Medicare Advantage, you still have to pay for many of the out-of-pocket costs not paid by Medicare, including copays, coinsurance and deductibles. This amount, depending upon the plan chosen, can be as high as $8,300 in 2023 for in-network and may be higher for in and out-of-network services.[1] Also, you may be required to use network doctors and hospitals, and may need referrals to see specialists.

A Medicare Supplement plan puts you in control. No need to worry about finding a new doctor, shopping for a plan each year, facing annual benefit or network changes or getting referrals. You can see any provider you want who accepts Medicare patients and you are guaranteed coverage for life.[2]

Depending on the plan you choose, you may receive coverage for many out-of-pocket expenses that Medicare Parts A and B don't cover, such as:

- Deductibles
- Coinsurance
- Copayments (copays)

[1] There are Medicare Advantage plans that charge less. Your actual costs will depend on how much care you need.

[2] As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

Call UnitedHealthcare to request your rate quote

Speak to a Medicare Expert today.

1-866-329-1183 (TTY 711)

AARPMedicareSupplement.com

Upgrade your Medicare coverage.

Compare benefits of each of the AARP Medicare Supplement Insurance Plans.

A check mark (✓) means 100% of this benefit is paid. Otherwise, the plan pays the percentage shown.

	← Most to least comprehensive →						Medicare first eligible before 2020 only	
BASIC BENEFITS	**G**	**N**	**L**	**K**	**B**	**A**	**F**	**C**
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓	✓	✓	✓	✓	✓	✓
Medical Expenses: Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require insured to pay a portion of Part B coinsurance or copayments.	✓	✓ copays apply[1]	75%	50%	✓	✓	✓	✓
Blood: First 3 pints of blood each year.	✓	✓	75%	50%	✓	✓	✓	✓
Hospice Care: Part A coinsurance or copayment.	✓	✓	75%	50%	✓	✓	✓	✓
ADDITIONAL BENEFITS								
Skilled Nursing Facility Care coinsurance	✓	✓	75%	50%			✓	✓
Medicare Part A Deductible	✓	✓	75%	50%	✓		✓	✓
Medicare Part B Deductible							✓	✓
Medicare Part B Excess Charges[2]	✓						✓	
Foreign Travel emergency care[3] (up to plan limits)	✓	✓					✓	✓
Annual Out-Of-Pocket[4] spending limit for 2023			$3,470[4]	$6,940[4]				

[1] Note: Plan N pays 100% of the Part B co-insurance, except for a co-pay of up to $20 for some office visits and up to a $50 co-pay for emergency room visits that don't result in an inpatient admission.
[2] Under Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare approved Part B charge. Plans F and G pay benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.
[3] Benefit is 80% and beneficiaries are responsible for 20% after the $250 annual deductible with a $50,000 lifetime maximum. Benefits are defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S.
[4] For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible ($226 in 2023), the Medicare Supplement plan pays 100% of covered services for the rest of the calendar year.

Benefits and costs vary depending on the plan chosen.



Ready to Apply?

When

Once enrolled in Medicare Part A and Part B, you can apply for a Medicare Supplement insurance plan at any time.[1] The best time is during your six-month Medicare Supplement Open Enrollment Period (OEP). This starts the first day of the month in which you are both age 65 or older and enrolled in Part B.

Why

In addition to helping pay some of the out-of-pocket expenses that Medicare doesn't pay, Medicare Supplement plans offer guaranteed coverage, meaning your plan will continue year after year, regardless of age or health.[2]

[1] Please note that you may be underwritten and not accepted into the plan if you are outside of Open Enrollment or Guaranteed Issue periods. (This does not apply to residents of Connecticut where Open Enrollment and Guaranteed Issue is ongoing and Medicare Supplement plans are guaranteed available.)

[2] As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

Ready to take charge of your health care?

Now that you understand the unique benefits of a Medicare Supplement insurance plan, peace of mind is just a phone call away.

Call UnitedHealthcare to speak with a licensed insurance agent/producer.

1-866-329-1183 (TTY 711)

Don't Delay

If you delay your enrollment in a Medicare Supplement plan outside of Open Enrollment or Guaranteed Issue periods, you may be underwritten in states that allow it and may not be accepted into the plan, or if you are accepted, your rate may be higher.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. 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 affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

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

AARP Medicare Supplement Insurance Plans 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.

©2022 United Healthcare Services, Inc. All rights reserved.

Notes:

Talk to a UnitedHealthcare Medicare Expert today.

1-866-329-1183

Visit AARPMedicareSupplement.com

AARP® | Medicare Supplement from UnitedHealthcare®

WB27262ST