

# Plan Comparison Guide

Compare benefits of each of the AARP® Medicare Supplement Insurance Plans available in Minnesota.

## Available AARP Medicare Supplement Plans and Benefits in Minnesota

BENEFITS	Extended Basic Plan	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>	✓ <sup>2</sup>			✓ <sup>3</sup>			
<b>Part B Excess Charges</b>			✓			✓	
<b>Foreign Travel</b> emergency care <sup>4</sup>		80%					
<b>Care received outside the U.S.</b>	80%						
<b>Preventive Care</b>	✓		✓				✓

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> Coverage for the Part B Deductible is **not** available to persons “newly eligible” for Medicare on or after 1/1/2020.

<sup>3</sup> Rider 2 (Part B Deductible) is **not** available to persons “newly eligible” for Medicare on or after 1/1/2020.

<sup>4</sup> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.

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

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

### Basic Plan

**Basic Plan** helps pay Medicare's Parts A and B co-insurance, hospice care coinsurance, skilled nursing facility coinsurance, foreign travel emergency care, first 3 pints of blood, home health care services and medical supplies, and immunizations and cancer screening when not paid by Medicare.

### Extended Basic Plan

**Extended Basic Plan** provides the same benefits listed for the Basic Plan, plus benefits for:

- Medicare's Part A hospital deductible.
- Medicare's Part B annual deductible.\*
- Non-Medicare Eligible Expenses such as physician services, Home health agency services and treatment by a physical therapist, when not paid for by Medicare.
- Preventive medical care, including annual physicals, preventive tests and screenings, when not paid for by Medicare, up to the first \$120 per calendar year.

\*Coverage for the Part B Deductible is **not** available to persons "newly eligible" for Medicare on or after 1/1/2020.

### Rider Options

If you purchase the Basic Plan, you also have the option to purchase additional coverage called riders. These riders help cover costs not covered under 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.

\*\*Rider 2 is **not** available to persons "newly eligible" for Medicare on or after 1/1/2020.

## Why consider a Medicare supplement insurance plan?

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:**

Market Leader	Fast Service	Tops in Customer Service	Endorsed by AARP
<p>With more than 4 million insured members nationwide, UnitedHealthcare and its affiliates cover more people with Medicare Supplement plans than any other individual insurance carrier.*</p>	<p>98%<sup>†</sup> of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims.</p>	<p>96%<sup>††</sup> of members surveyed are satisfied with the level of customer service received by UnitedHealthcare's licensed insurance agents/producers.</p>	<p>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.</p>

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

\* From a report prepared for UnitedHealthcare by Mark Farrah Associates "December 2019 Medigap Enrollment & Market Share," April 2020.

† From a report prepared for UnitedHealthcare by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," August 2020, [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 by Gongos, Inc., "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2019, [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).

**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 ABOVE.