

Plan Comparison Guide

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

Available AARP Medicare Supplement Plans and Benefits in Wisconsin

BASIC BENEFITS	Basic Plan (MW) ¹	Basic Plan with Co-Pay (NW) ²	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW) ³	Rider 4 (SW)
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓				
Part B (Medical) co-insurance or co-payments	✓	Co-pay ⁴				
Blood: First 3 pints of blood each year.	✓	✓				
Hospice Care: Part A coinsurance or copayment.	✓	✓				
ADDITIONAL BENEFITS						
Skilled Nursing Facility Care coinsurance	✓	✓				
Medicare Part A Deductible			✓	50%		
Medicare Part B Deductible					✓	
Medicare Part B Excess Charges			✓	✓		
Foreign Travel emergency care ⁵ (up to plan limits)			✓	✓		
Home Health Care 40 visits	✓	✓				
Home Health Care 365 visits , less any visits paid by Medicare						✓

The ✓ means the plan pays 100% of your out-of-pocket costs for that benefit. Otherwise, the plan pays 50 or 80%, or no benefit as shown.

¹ With Basic Plan (MW), you can choose from either Rider 1 (OW) or Rider 2 (PW); you can also choose to purchase additional riders, Rider 3 (QW) and/or Rider 4 (SW).

² With Basic Plan with Co-Pay (NW), you can choose from either Rider 1 (OW) or Rider 2 (PW); you can also choose to purchase an additional rider, Rider 4 (SW).

³ Rider 3 is only available with the Basic Plan and only available to applicants with a 65th birthday prior to 1/1/2020 or with a Medicare Part A effective date prior to 1/1/2020.

⁴ Balance, other than up to \$20 co-pay for office visits and up to \$50 co-pay for emergency room visits that don't result in inpatient admission.

⁵ 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.

Note: Benefits and costs vary depending on the plan you choose.

Learn more about the cost considerations for Medicare supplement plans.

Basic Plan (MW)

Basic Plan (MW) helps pay Medicare's Parts A and B coinsurance, hospice care, skilled nursing facility care, 40 home health care visits, and inpatient psychiatric care.

Basic Plan with Copay (NW)

Basic Plan with Copay (NW) pays for the same benefits as Basic Plan (MW) for Medicare Part A coinsurance, hospice care, skilled nursing facility care, 40 home health care visits, and inpatient psychiatric care. For Medicare Part B medical expenses, after you pay the annual Part B deductible, you'll have a copayment of up to \$20 for an office visit and up to \$50 for an emergency room visit.

Plans and 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.

- With **Basic Plan (MW)**, you can choose from either Rider 1 (OW) or Rider 2 (PW); you can also choose to purchase additional riders, Rider 3 (QW) and/or Rider 4 (SW).
- For **Basic Plan with Copay (NW)**, you can choose either Rider 1 (OW) or Rider 2 (PW); you can also choose to purchase an additional rider, Rider 4 (SW).

Rider Options

Optional Rider 1 (OW) – helps pay the Medicare Part A deductible, Part B excess charges and foreign travel emergency care.

Optional Rider 2 (PW) – pays 50% of Medicare Part A deductible, Part B excess charges and foreign travel emergency care.

Optional Rider 3 (QW) – helps pay Medicare Part B annual deductible.

Note: Rider 3 is only available with the Basic Plan and only available to applicants with a 65th birthday prior to 1/1/2020 or with a Medicare Part A effective date prior to 1/1/2020.

Optional Rider 4 (SW) – pays a home health care benefit for up to 365 visits per year.

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
With more than 61,000 insured members in Wisconsin, and 4 million nationwide, UnitedHealthcare and its affiliates cover more people with Medicare Supplement plans than any other individual insurance carrier.*	98% [†] of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims.	96% ^{††} of members surveyed are satisfied with the level of customer service received by UnitedHealthcare's licensed insurance agents/producers.	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](https://www.aarpmedicare.com)**

* From a report prepared for UnitedHealthcare by Mark Farrah Associates "December 2020 Medigap Enrollment & Market Share," April 2021.

† From a report prepared for UnitedHealthcare by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," July 2021, 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," May 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

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 Insurance Plan.

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103-3408. Policy form No. GRP 79171 GPS-1 (G-36000-4).

Plans and Riders 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.