

What is Medicare Supplement Insurance?

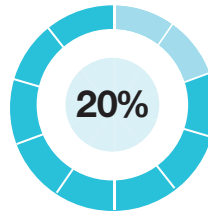
Medicare supplement insurance is offered by private insurance companies such as UnitedHealthcare Insurance Company.

What is COVERED by Medicare supplement?

Medicare supplement insurance may help cover some expenses not paid by Medicare Parts A and B alone. Such as:



- Part A coinsurance, and most plans pay the Part A hospital deductible
- Cost of 365 extra hospital days after you've used up your Part A benefits



About 20% in out-of-pocket expenses not paid by Medicare Part B for doctor and outpatient medical expenses (after the annual deductible is met)

Benefits and costs vary depending on the plan you choose.

Medicare supplement insurance provides



Choice

Choose any hospital or doctor that accepts Medicare patients



Control

Visit any specialist that accepts Medicare patients, with no referrals



Freedom

Coverage that goes with you anywhere in the U.S. when you travel



Flexibility

Choose from a number of standardized plans



Value

Help with some out-of-pocket medical expenses

Important Disclosures

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.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy form No. GRP 79171 GPS-1 (G-36000-4).

Already 65? Apply anytime.*

If covered by Medicare  + 

Things to keep in mind when enrolling in a Medicare supplement plan

Medicare supplement insurance plans guarantee your acceptance (you can't be turned down) during the six months after you enroll in Medicare Part B at age 65 or older. In some states, your acceptance is guaranteed even if you apply outside of this time period. (For residents of CT and NY: Guaranteed Acceptance is ongoing based on the laws in your state.)

You can choose to enroll in one or both Medicare supplement insurance and Part D prescription drug coverage.



You cannot have Medicare supplement insurance and Part C (Medicare Advantage) at the same time. Medicare Advantage plans are not available in AK, GU, MP or VI.



Learn more about Medicare and AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Call UnitedHealthcare: 1-866-930-1643
or visit: [AARPMedicareSupplement.com](https://www.aarpmedicare.com)

*Restrictions and/or underwriting for current health status may apply in states that allow it.

Important Disclosures

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.

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

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.