

AARP | Medicare Supplement
from UnitedHealthcare
AARP Medicare Supplement Insurance Plans

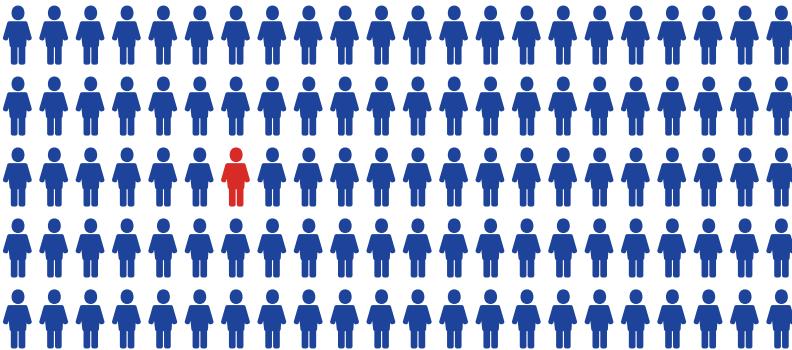
Answering Your Questions About Medicare

Understanding Medicare supplement insurance

VDO10031ST (09-17)

Announcer: Welcome to the “Answering your questions about Medicare” video series.

Displayed graphics:
AARP Medicare Supplement Plans, Insured by UnitedHealthcare Insurance Company logo



VDO10031ST (09-17)

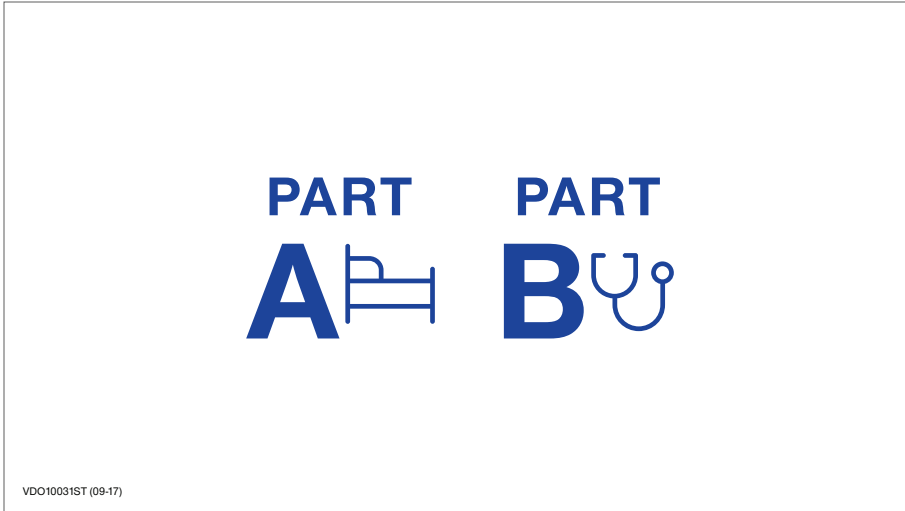
Announcer: This video was created to answer your questions about Medicare supplement insurance plans, to help you decide if a Medicare supplement insurance plan makes sense for you.

Displayed graphics:
Single person icon in red within rows of all blue person icons

Why choose a Medicare supplement plan?

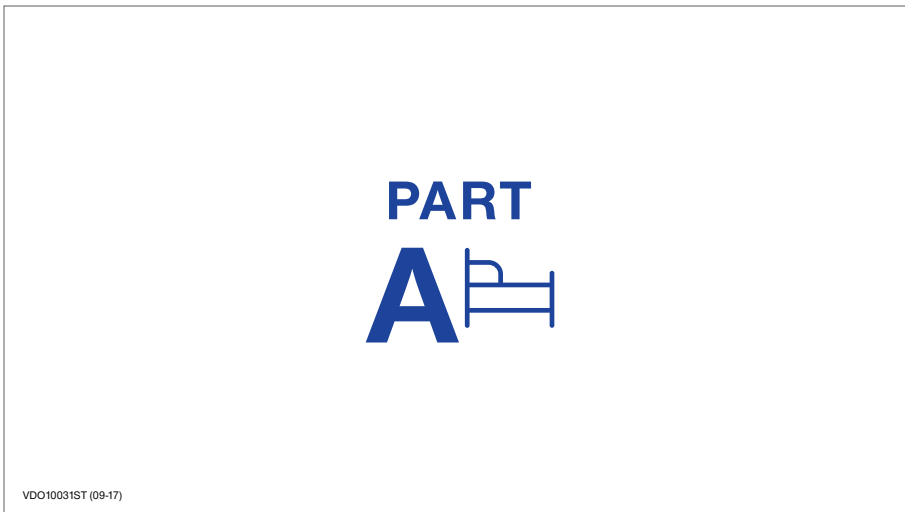
VDO10031ST (09-17)

Woman: Great. So tell me, why do people choose Medicare supplement plans?



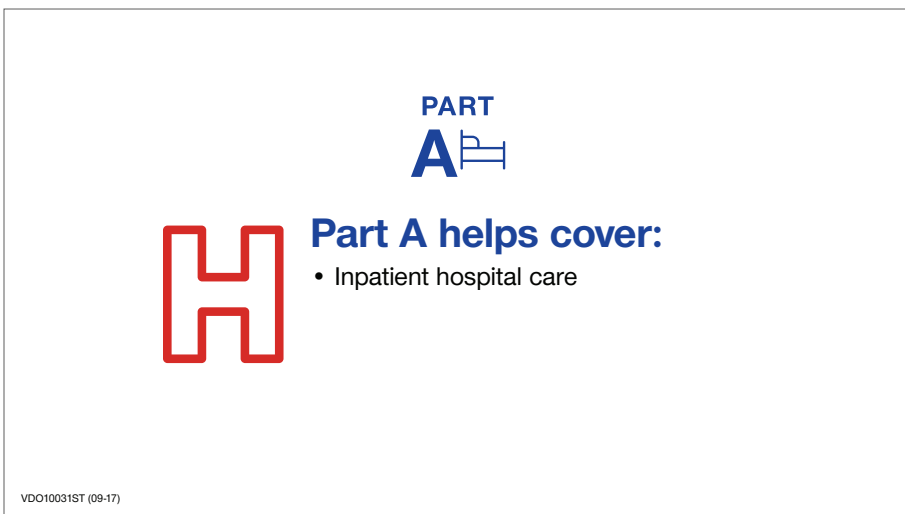
Announcer: Good question. Let's start with a quick review of Medicare Part A and Part B.

Displayed graphics:
Part A icon (hospital coverage)
Part B icon (doctor coverage)




Announcer: Medicare Part A is your hospital insurance.


Displayed graphic:
Part A icon (hospital coverage)



Announcer: It helps cover inpatient hospital care...

Displayed graphics:
Part A icon (hospital coverage)
Hospital icon

PART
A 



Part A helps cover:

- Inpatient hospital care
- Skilled nursing facility stays

VDO10031ST (09-17)

Announcer: ...along with skilled nursing facility stays...

Displayed graphics:
Part A icon (hospital coverage)
Female doctor icon

PART
A 



Part A helps cover:

- Inpatient hospital care
- Skilled nursing facility stays
- Hospice care

VDO10031ST (09-17)

Announcer: ...hospice...

Displayed graphics:
Part A icon (hospital coverage)
Hospice icon

PART
A 



Part A helps cover:

- Inpatient hospital care
- Skilled nursing facility stays
- Hospice care
- Home health care

VDO10031ST (09-17)

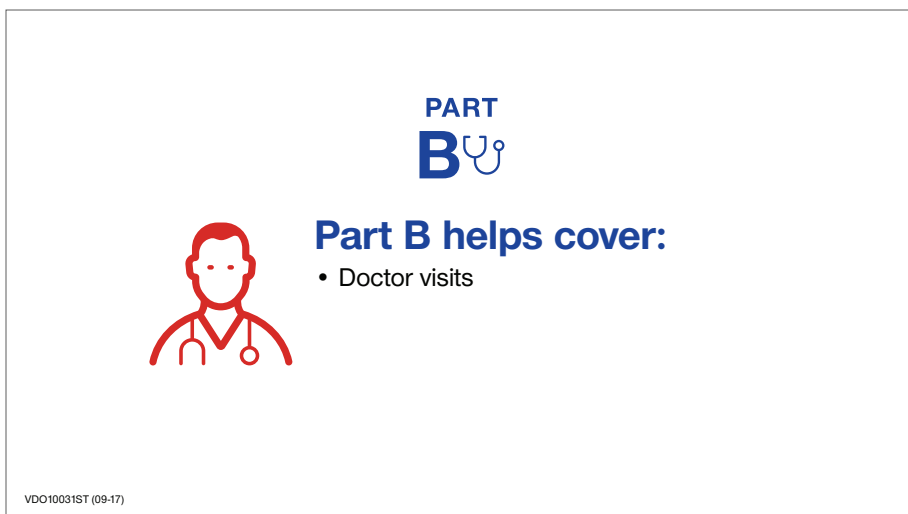
Announcer: ...and home health care services.

Displayed graphics:
Part A icon (hospital coverage)
House icon



Announcer: Medicare Part B is your medical insurance.

Displayed graphic:
Part B icon (doctor coverage)




Announcer: It helps cover things like doctor visits...


Displayed graphics:
Part B icon (doctor coverage)
Male doctor icon



Announcer: ...X-rays...

Displayed graphics:
Part B icon (doctor coverage)
X-ray icon

**PART
B** 



 **Part B helps cover:**

- Doctor visits
- X-rays
- Outpatient care

VDO10031ST (09-17)

Announcer: ...outpatient care and more.

Displayed graphics:
Part B icon (doctor coverage)
Male doctor and male patient icon



PART A  **PART B**  **You will be responsible for:**

- Deductibles
- Copays
- Coinsurance

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Announcer: However, Medicare Parts A and B don't cover everything. The rest, which includes things like deductibles, copays and coinsurance, is up to you.

Displayed graphics:
Part A icon (hospital coverage)
Part B icon (doctor coverage)


MED SUPP


VDO10031ST (09-17)

Announcer: That's why you may want to consider a standardized Medicare supplement insurance plan. These plans help pay for some of these remaining expenses.

Displayed graphic:
Med Supp icon

Are there other features?

Woman: Got it. Are there other features to Medicare supplement plans?



Announcer: Yes. When you have a Medicare supplement plan, you can also keep your own hospitals, doctors and specialists as long as they accept Medicare patients.

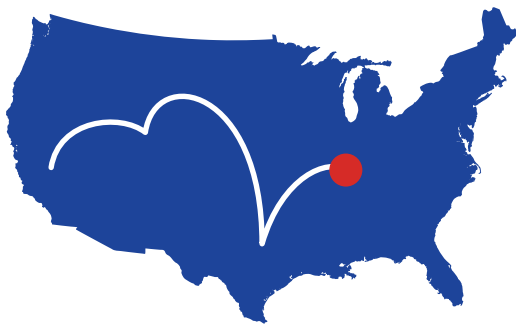
Displayed graphics:

Med Supp icon

Hospital icon

Female doctor icon

Male doctor icon



Announcer: Plus your plan goes with you anywhere you travel within the United States.

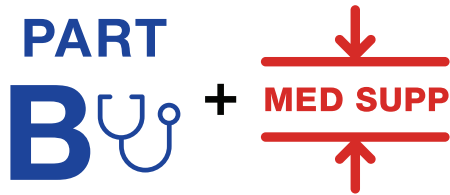
Displayed graphics:

United States map graphic with traveling ball

When should I enroll in a Medicare supplement plan?

Woman: Nice. But I still have some questions to help me decide if a Medicare supplement plan makes sense for me. For starters, when should I enroll?

Announcer: You may want to consider a Medicare supplement plan when you first enroll in Part B.

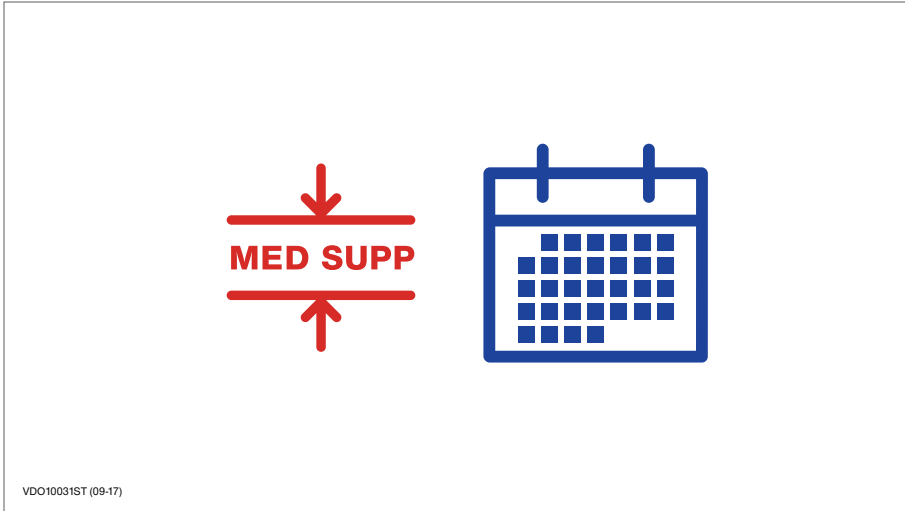


Displayed graphics:
Plan B (doctor coverage)
Plus sign
Med Supp icon



Announcer: If you are 65 or older, you are guaranteed acceptance into a Medicare supplement plan...

Displayed graphics:
Med Supp icon
Number 65

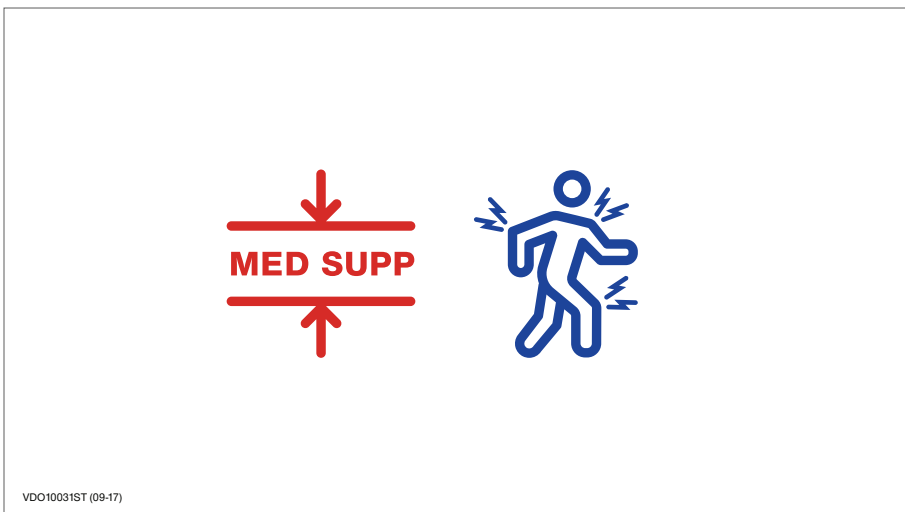


Announcer: ...during the six months after you enroll in Medicare Part B,

Displayed graphics:

Med Supp icon

Calendar icon



Announcer: ...even if you have previous health conditions.

Displayed graphics:

Med Supp icon

Person icon representing health conditions

Next frame's VO, displayed graphics and disclaimer are greater than this area. Left intentionally blank.

PART B

You may be underwritten and may not be accepted into the plan if you are outside of Open Enrollment or Guaranteed Issue periods, or, if accepted, your rates may change if you are changing plans. (This does not apply to residents of Connecticut and New York where Open Enrollment is ongoing and Medicare supplement plans are guaranteed available.)

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Announcer: If you already have Part B, you can apply for a Medicare supplement plan anytime throughout the year.

Displayed graphics:
Part B icon (doctor coverage)
Calendar icon

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MED SUPP

VDO10031ST (09-17)

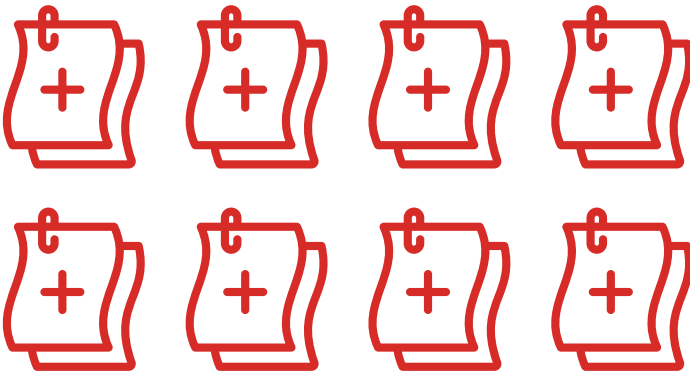
Announcer: These plans are available through private insurance companies.

Displayed graphics:
Med Supp icon
Building icon

How much coverage do I need?

Woman: How much Medicare supplement coverage do I need?

Announcer: Because everyone's situation is different, there are a variety of standardized Medicare supplement plans available to choose from.



Displayed graphics:
Eight plan document icons



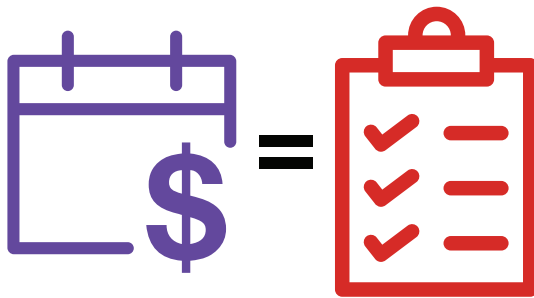
Announcer: Each plan provides different benefits and costs will vary depending on the plan you choose. So comparing Medicare supplement plans is an important step before deciding which one is right for you.

Displayed graphic:
Clipboard checklist icon

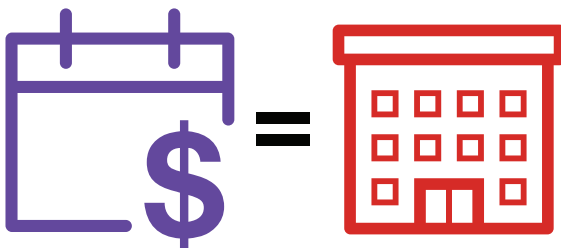
How much does a Medicare supplement plan cost?

Announcer: How much does Medicare supplement insurance cost?

Announcer: The monthly premium for your plan will vary, and may be based on how much coverage you want and...

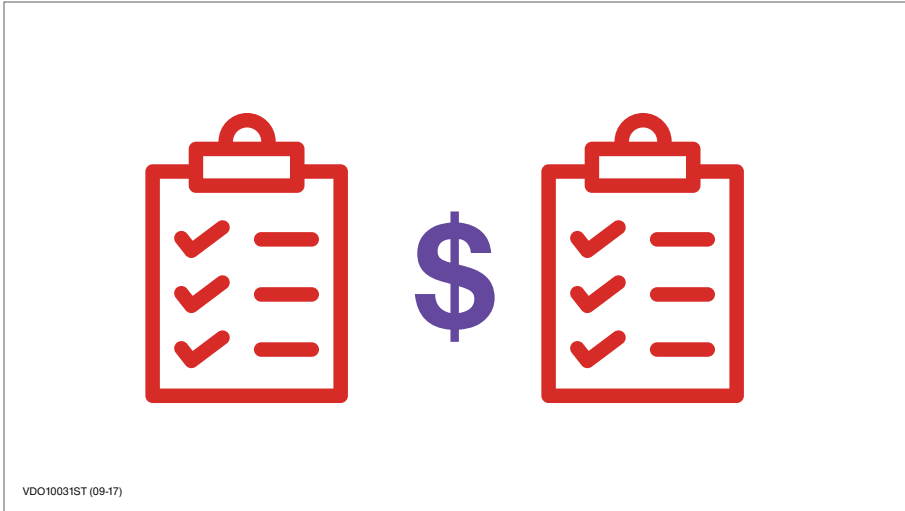


Displayed graphics:
Monthly premium calendar icon
Equal sign
Clipboard checklist icon



Announcer: ...which insurance company you choose.

Displayed graphics:
Monthly premium calendar icon
Equal sign
Building icon

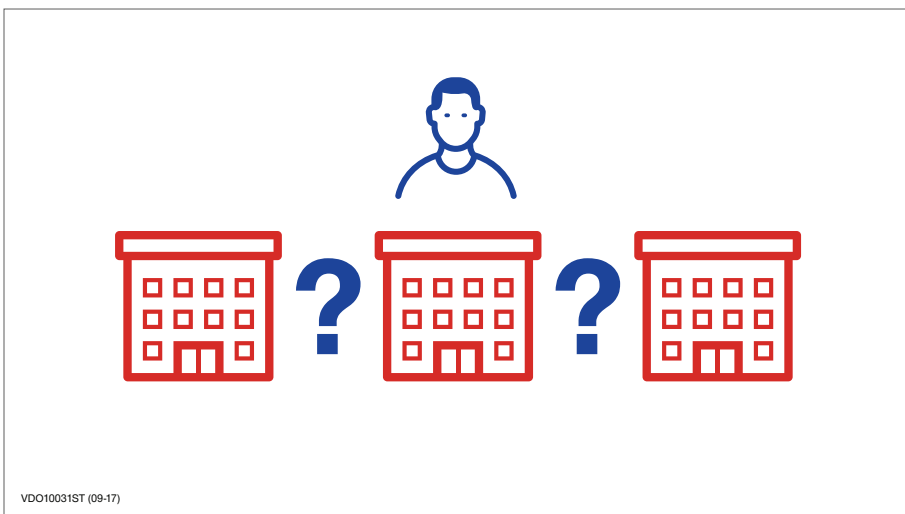


Announcer: So when looking at different companies, be sure to compare the cost of plans with the same type of coverage.

Displayed graphics:
Clipboard checklist icon
Dollar sign
Clipboard checklist icon



Woman: What other factors should I consider?



Announcer: It's important to select the right company when choosing a Medicare supplement plan.

Displayed graphics:
Male icon
Building icon
Question mark
Building icon
Question mark
Building icon

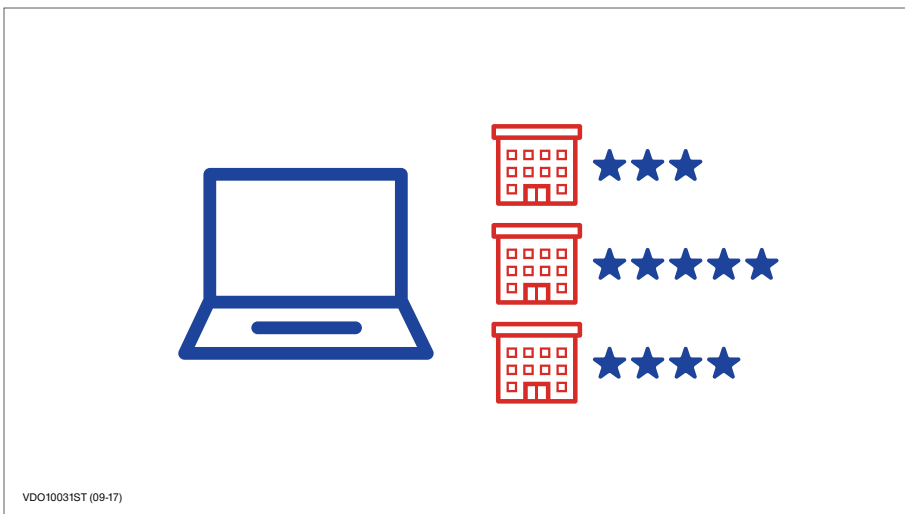


Announcer: You may want to make sure the insurer is reputable and financially stable...

Displayed graphics:

Male icon

Three building icons with dollar signs below



Announcer: You can find this information online with an independent rating company, like A.M. Best.

Displayed graphics:

Computer icon

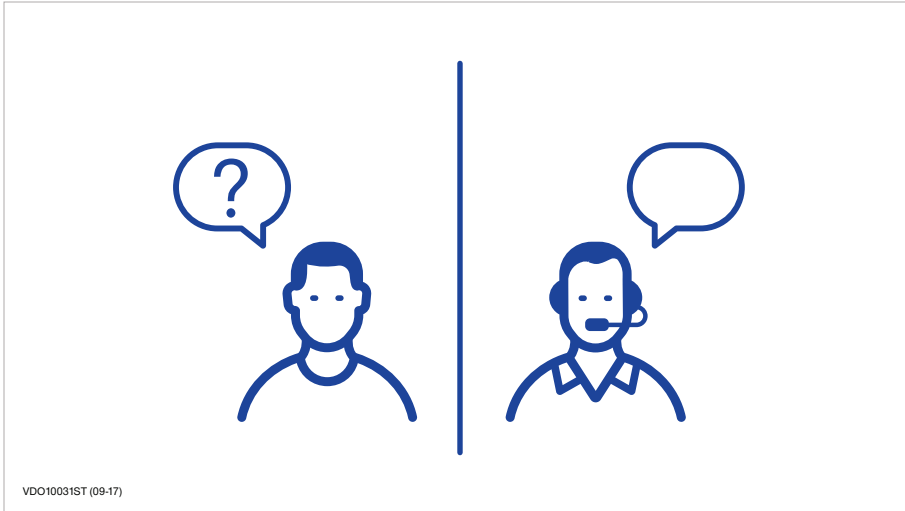
Three building icons with rating stars on their right



Announcer: You'll also find great value in personal experience. Talk to trusted friends and family members with Medicare supplement plans and hear what works for them.

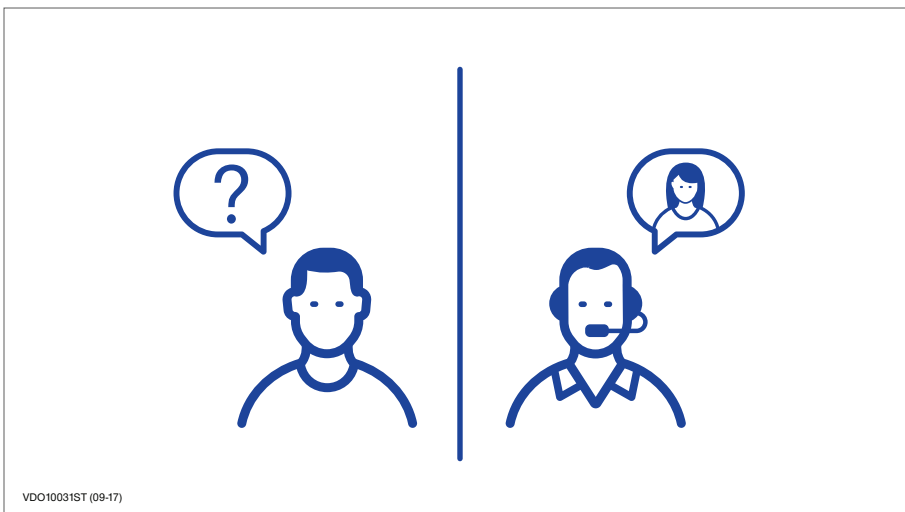
Displayed graphics:

Male icon and female icon with conversation bubbles



Announcer: Customer service is also an important factor. Personal attention and helpful advice can make a big difference in your experience.

Displayed graphics:
Male icon with question mark bubble
Male customer service rep icon with thought bubble

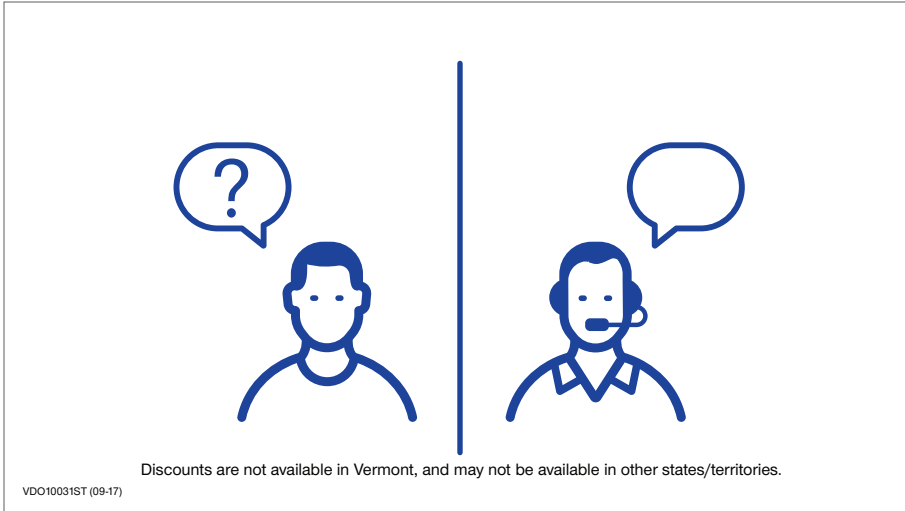


Announcer: To make sure the company you choose is committed to giving you the kind of service you expect, ask them what their current customers say about their experiences.

Displayed graphics:
Male icon with question mark bubble
Male customer service rep icon with thought bubble



Woman: Are there companies that offer any discounts or additional innovative benefits?



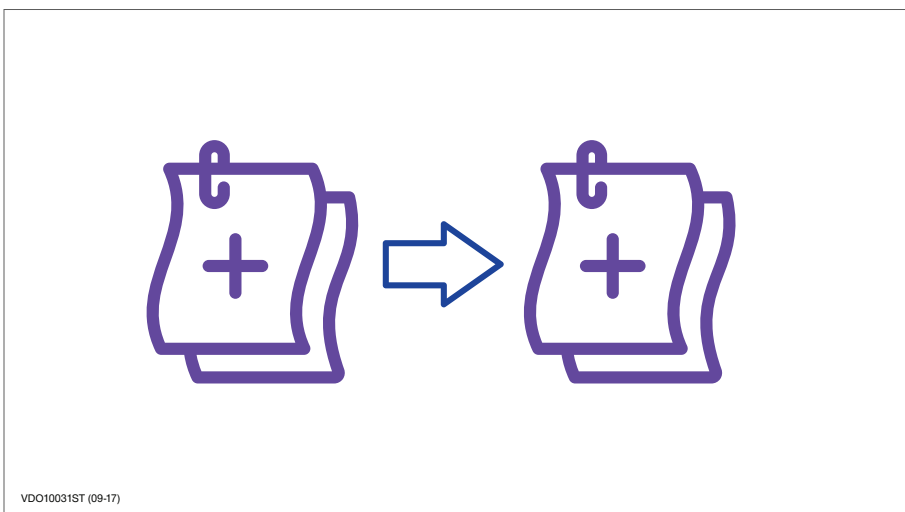
Announcer: Every company is different. Be sure to ask the company you're considering what they can offer.

Displayed graphics:
Male icon with question mark bubble
Male customer service rep icon with thought bubble

Disclaimer: Discounts are not available in Vermont, and may not be available in other states/territories.

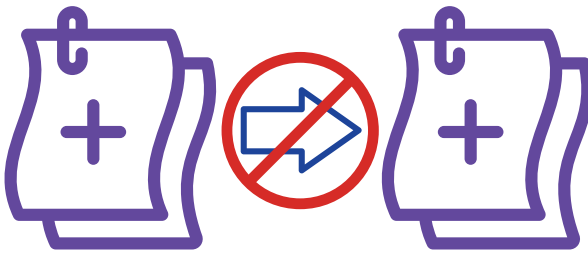


Woman: Once I choose a company and sign up, can I change plans if my needs change?



Announcer: Some companies allow you to change plans with them at any time if your needs change...

Displayed graphics:
Plan document icon
Arrow pointing right
Plan document icon



If you choose to change plans, you may be underwritten and may not be accepted into the plan if you are outside of Open Enrollment or Guaranteed Issue periods, or, if accepted, your rates may change. (This does not apply to residents of Connecticut and New York where Open Enrollment is ongoing and Medicare supplement plans are guaranteed available.)

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Announcer: ...while others don't.

Displayed graphics:

Plan document icon

Strikethrough arrow pointing right

Plan document icon

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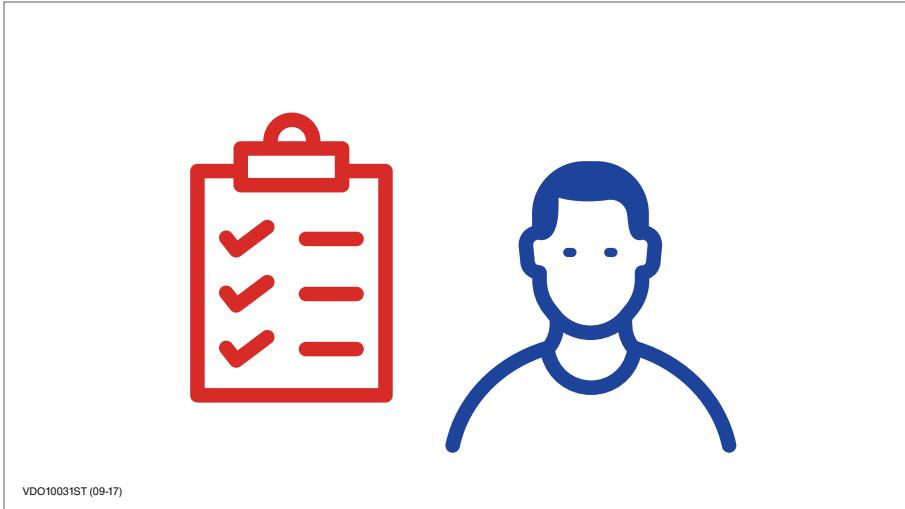


VDO10031ST (09-17)

Announcer: So make sure to ask, "What is your policy on changing plans?"

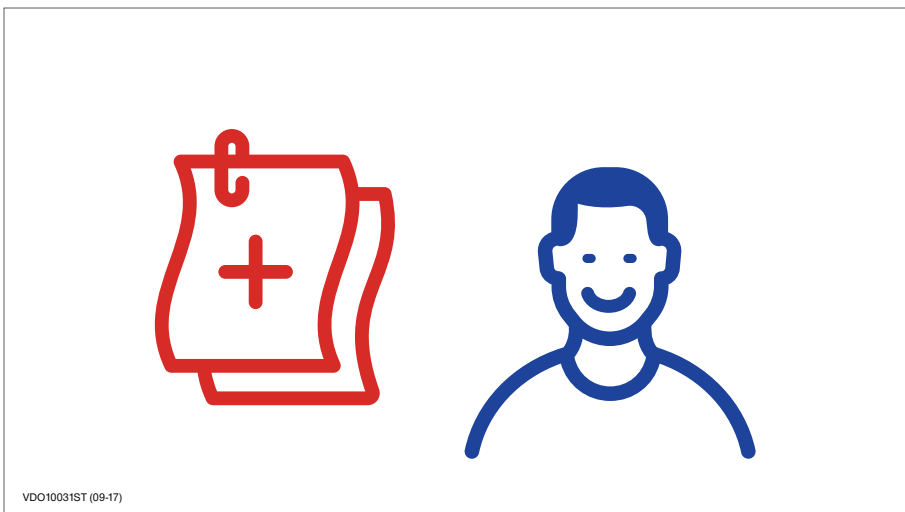
Displayed graphics:

Male icon with question mark
speech bubble



Announcer: Now that you've watched this video, you can hopefully make a more informed decision and...

Displayed graphics:
Clipboard checklist icon
Male icon



Announcer: ...choose the Medicare supplement plan that's right for you.

Displayed graphics:
Plan document icon
Smiling male icon



Announcer: To learn more, continue watching this video series. You may also go online or call UnitedHealthcare Insurance Company toll-free.

Displayed graphics:
Website: AARPMedicareSupplement.com
Toll-free number: 1-866-930-1643



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VDO10031ST (09-17)

Announcer: Brought to you by AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Displayed graphics:
AARP Medicare Supplement Plans, Insured by UnitedHealthcare Insurance Company logo

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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 1-866-930-1643.

VDO10031ST (09-17)

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