# Plan Comparison Guide

Compare benefits of AARP® Medicare Supplement Insurance Plans.

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

## Available AARP Medicare Supplement Plans and Benefits

| BASIC BENEFITS | ← Most to least comprehensive → | | | Medicare first eligible before 2020 only |
|---|---|---|---|---|
| | Plan G | Plan N | Plan A | Plan F |
| **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. Plan N requires insured to pay a portion of Part B coinsurance or copayments. | ✔ | ✔ [1] copays apply | ✔ | ✔ |
| **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** | ✔ | ✔ | | ✔ |
| **Medicare Part B Deductible** | | | | ✔ |
| **Medicare Part B Excess Charges**[2] | ✔ | | | ✔ |
| **Foreign Travel** emergency care[3] (up to plan limits) | ✔ | ✔ | | ✔ |

[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.

**Benefits and costs vary depending on the plan you choose.**

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

## Plan A: Lower Benefits, Higher Out-of-Pocket

Medicare Supplement Plan A offers just the Basic Benefits. Plan A has a lower monthly premium with higher-out-of-pocket costs for things like Skilled Nursing Facility Coinsurance, Part B Excess Charges, and Foreign Travel Emergency Care.

## Plans F† and G: Higher Benefit Level, Higher Premium

Plans F and G offer the most supplemental coverage, paying many of your out-of-pocket costs for Medicare-approved services. Consider these plans if you are willing to pay a higher monthly premium in exchange for more healthcare coverage and lower out-of-pocket costs.

†Please note: Only applicants **first** eligible for Medicare before 2020 may purchase Plan F.

## Plan N: Copay Structure, Mid-Range Premium

Plan N covers the Medicare Part B coinsurance, but you pay copayments for covered doctor office and emergency room visits in exchange for a monthly premium that tends to be more mid-range.

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

## Choose an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare. Here's why:

| Market Leader | Fast Service | Tops in Customer Service | Endorsed by AARP |
|---|---|---|---|
| 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.* | 98%[†] of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims. | 94%[††] 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**

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

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

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company of America, 1600 McConnor Parkway, Floor 2, Schaumburg, IL 60173. 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 ABOVE.