

# AARP® Medicare Supplement Insurance Plans

## Insured by UnitedHealthcare Insurance Company (UnitedHealthcare): An Insurance Option for Your Retirees

Join over 1,400 employers who have selected AARP Medicare Supplement Insurance Plans as an option to help their retirees with some of the expenses Medicare doesn't pay. These Medicare supplement plans (also known as "Medigap" plans), which carry the AARP name, offer retirees different levels of coverage choices to complement Original Medicare (Medicare Parts A & B) while helping to reduce their out-of-pocket health care costs.

### #1 Most admired health care company - FORTUNE magazine<sup>1</sup>

- UnitedHealthcare offers help controlling your health care costs and managing your benefits while providing insurance for your retirees.
- Great customer satisfaction results, with a 96 percent member satisfaction rate of those surveyed with AARP Medicare Supplement Plans.<sup>†</sup>

### Why Have So Many Employers Chosen These Plans for Their Retirees?

- **No administrative hassles** – UnitedHealthcare streamlines the transition and enrollment process to make things simpler by managing administrative services, billing, claims and more.
- **Competitive, cost-effective rates** – AARP Medicare Supplement Plan rates have increased annually an average of 2.6 percent nationally between 2012 and 2016<sup>2</sup> (varies by specific insurance plan, state and year). UnitedHealthcare also insures more than 4 million members<sup>3</sup> nationwide, which helps keep costs lower nationally.
- **Variety of plans for retirees** – With up to 8 plans available nationwide (plans vary in MA, MN and WI), you will be able to offer your retirees a choice of insurance plan options to meet their needs.
- **Choice of contribution levels** – Employers can subsidize all, some or none of the monthly premium retirees will pay. Your company also has the option to customize contribution levels for each individual, so not all retirees have to maintain the same subsidy.
- **Trusted reputation** – AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company and endorsed by AARP.
- **Personalized transition planning and implementation** – UnitedHealthcare's goal is to partner with you and help your retirees become better-informed health care consumers. To do this, implementations include numerous communication touchpoints using various methods to educate your retirees.

 | Medicare Supplement Plans  
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## Benefits to Employers

- Ease of administration
- Streamlined enrollment process
- Competitive rates
- Affordable pricing for any company budget
- Customized contribution levels
- Various billing arrangements
- Personalized transition planning and implementation

## Advantages for your Retirees

- No networks – visit any provider that accepts Medicare patients
- Rate stability<sup>2</sup>
- Multiple plan options
- Plans go with them anywhere they travel in the U.S.
- Guaranteed renewable<sup>††</sup>
- No claims forms
- Value-added services, including vision discounts and more<sup>†††</sup>

## Retiree Requirements:

- 65 years of age
- Must be enrolled in both Medicare Parts A and B
- Membership in AARP

## AARP Medicare Supplement Plans

There are up to 8 AARP Medicare Supplement Insurance Plans available in most states (plans vary in MA, MN, and WI).

### AARP Medicare Supplement Plans

**How to read the chart:** If a check mark appears in a column of this chart, the Medicare supplement plan covers 100% of the described benefit. If a column lists a percentage, the plan covers that percentage of the described benefit. If a column is blank, the plan doesn't cover that benefit.

**Note:** The Medicare supplement plan covers co-insurance only after the deductible has been paid (unless the Medicare supplement plan also covers the deductible).

**The following Medicare supplement plans are available through UnitedHealthcare:**

Medicare Supplement Plan Benefits	A	B	C	F	G*	K	L	N
Medicare Part A (Hospitalization) Co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Co-insurance or Copayment	✓	✓	✓	✓	✓	50%	75%	✓**
Blood (First 3 Pints)	✓	✓	✓	✓	✓	50%	75%	✓
Part A Hospice Care Co-insurance or Copayment	✓	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care Co-insurance			✓	✓	✓	50%	75%	✓
Medicare Part A Deductible		✓	✓	✓	✓	50%	75%	✓
Medicare Part B Deductible			✓	✓				
Medicare Part B Excess Charges				✓	✓			
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%			✓

\* Plan G will become available in many states for plan effective dates of 7/1/17 and later.

\*\* Plan N pays 100% of the Part B co-insurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

\*\*\* After the out-of-pocket yearly limit and the yearly Part B deductible (\$183 in 2017) are met, the Medicare supplement plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount a member would pay for co-insurance and copayments.

Out-of-Pocket Limit\*\*\*

\$5,120	\$2,560
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## Not for distribution to retirees

<sup>1</sup> Category, Health Care: Insurance and Managed Care; published February 2016.  
<http://fortune.com/worlds-most-admired-companies/unitedhealth-group-100000/>

<sup>2</sup> Internal UnitedHealthcare Data, 2016.

<sup>3</sup> From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," August 2015, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-272-2146 to request a copy of the full report.

<sup>†</sup> From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 8/24/2015, [www.uhcmedsupstats.com](http://www.uhcmedsupstats.com) or call 1-800-272-2146 to request a copy of the full report.

<sup>††</sup> Plans are guaranteed renewable as long as premiums are paid when due and there has been no material misrepresentation on the application.

<sup>†††</sup> These are additional insured member services apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.

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