

AARP | Medicare Supplement
from  **UnitedHealthcare**

UnitedHealthcare Insurance Company,
also known as (UnitedHealthcare)

Be confident in your Medicare decisions

Find out if a Medicare Supplement insurance
plan may be the right fit for you



Medicare Supplement insurance plans put you in control

Finding the right health care plan can take a little learning and research. But with Medicare Supplement plans (also known as Medigap), you can add on coverage to your Original Medicare and have more predictable out-of-pocket costs – such as with AARP® Medicare Supplement Insurance Plans from UnitedHealthcare. We're here to help you plan for your future medical expenses, and keep control over your health care where it belongs ... with you.



Let's get started

What are Medicare Supplement plans?	3
How can Medicare Supplement insurance plans help me?.....	4
How does UnitedHealthcare stand out?.....	6
How can I apply?	8

How Medicare Supplement plans work with Original Medicare

Medicare Supplement plans – also known as **Medigap** – can help pay some of the out-of-pocket costs not covered by Medicare Parts A and B.

  PART A + PART B	 MEDIGAP
Original Medicare	Medicare Supplement plan
<ul style="list-style-type: none">• A federal health insurance program for Americans aged 65 and over.• You may be eligible earlier if you have a disability or End-Stage Renal Disease.• Includes both Part A (which gives you hospital coverage) and Part B (your medical coverage).	<ul style="list-style-type: none">• Purchased in addition to Original Medicare.• Helps with many of the costs that Original Medicare doesn't pay, such as copays, coinsurance and deductibles.• Coverage that's guaranteed for life.*• Lets you see any provider that accepts Medicare patients – meaning no network limitations.
Typically, Medicare Part B only covers about 80% of your medical expenses.	A Medigap plan can help limit your out-of-pocket costs, which could add up quickly.

*As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

UnitedHealthcare licensed insurance agents/producers are available to help: **1-866-329-1183**
Visit **AARPMedigapRates.com** to view plans and rates in your area.

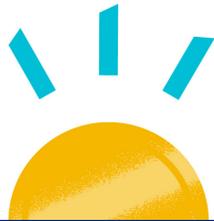
AARP | Medicare Supplement
from  **UnitedHealthcare**

How can a Medicare Supplement plan help me?

Fill the gaps of Medicare

The out-of-pocket costs not paid for by Original Medicare could add up to thousands of dollars a year. With the predictability of a Medicare Supplement plan, it'll be easier to plan your budget.

Below is an example of how a Medicare Supplement plan and rider cover the costs not paid by Original Medicare. Coinsurance and hospital costs are covered at 100%, and your only responsibility would be the annual Medicare Part B deductible.



Here's how
a Medigap Basic
Plan with Rider 1
could cover
costs not paid
by Original Medicare



What you pay with
Original Medicare alone



What you pay with
Original Medicare +
a Medigap Basic Plan with Rider 1

Part A hospital deductible	\$1,676	\$0
Part B medical deductible	\$257	\$257
Doctor visits	about 20% of the Medicare-approved amount	\$0
Days 61-90 in the hospital	\$419 a day	\$0
Days 21-100 in a skilled nursing facility	Up to \$209.50 a day	\$0

UnitedHealthcare licensed insurance agents/producers are available to help: **1-866-329-1183**
Visit **AARPMedigapRates.com** to view plans and rates in your area.

AARP | Medicare Supplement
from **UnitedHealthcare**

How can a Medicare Supplement plan help me?

The biggest benefit is peace of mind

With a Medicare Supplement plan, you'll avoid shopping for or renewing your plan each year, needing to find a new doctor, or unexpected network changes. Once you're enrolled, you're set.*



More predictable out-of-pocket costs, and plan options with low copays



Like your current doctor? Keep seeing them if they accept Medicare patients



Plans travel with you throughout the U.S., so you can get care on the road



No networks to worry about, and no referrals needed for specialists



Get guaranteed coverage for life. Your plan can't be canceled because of your age, health or the number of claims you make*

*As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

UnitedHealthcare licensed insurance agents/producers are available to help: **1-866-329-1183**
Visit **AARPMedigapRates.com** to view plans and rates in your area.

AARP | Medicare Supplement
from **UnitedHealthcare**

How does UnitedHealthcare stand out?

What sets UnitedHealthcare apart

In addition to the standard benefits of Medicare Supplement plans, an AARP Medicare Supplement Plan offers distinctive features



Serving the health care needs of people like you for more than 50 years¹

With an AARP Medicare Supplement Plan, you are getting the support of UnitedHealthcare—a company dedicated to your well-being and serving you with compassion.

- **Highly rated customer service¹**
- **Competitive rates**
- **Largest Medicare Supplement insurer nationwide²**

¹From a report prepared for UnitedHealthcare by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, uhcmcdsupstats.com or call 1-800-523-5800 to request a copy of the full report.

²From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2023 Medigap Enrollment & Market Share," July 2024, uhcmcdsupstats.com or call 1-800-523-5800 to request a copy of the full report.



Plans available with Wellness Extras³

AARP Medicare Supplement Plans come with wellness extras that add discounts and services at no additional cost, including:

- **Dental, hearing and vision discounts**
- **Gym membership**
- **24/7 Nurse line**
- **And more**

³These offers are available at no additional cost to you and are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare Insurance Company. These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are NOT INSURANCE PROGRAMS, are subject to geographical availability and may be discontinued at any time. None of these services are a substitute for the advice of a doctor or should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

UnitedHealthcare licensed insurance agents/producers are available to help: **1-866-329-1183**
Visit **AARPMedigapRates.com** to view plans and rates in your area.

AARP | Medicare Supplement
from **UnitedHealthcare**

AARP Medicare Supplement Insurance Plans side-by-side comparison

If a percentage appears, the plan covers that percentage of the benefit, with any remaining percentage as your obligation.

Benefits	Extended Basic Plan	Basic Plan	Rider 1 ⁵	Rider 2 ⁵	Rider 3 ⁵	Rider 4 ⁵	Rider 5 ⁵
Part A (Hospitalization) coinsurance plus unlimited number of hospital days after Medicare benefits end	100%	100%					
Part B (Medical) coinsurance or copayments	100%	100%					
Blood first 3 pints each year (Medicare pays costs after 3 pints)	100%	100%					
Hospice Care coinsurance	100%	100%					
Skilled Nursing Facility Care coinsurance	100%	100%					
Home Health Care Services and Medical Supplies	100%	100%					
Part A Deductible	100%		100%		100%		
Part B Annual Deductible	100% ⁴			100% ⁶			
Part B Excess Charges	100%		100%			100%	
Foreign Travel emergency care		80%					
Care Received Outside the U.S.	80%						
Preventive Care including annual physicals, preventive tests and screenings; plus, immunizations, cancer screening and mammograms, when not paid by Medicare	100%		100%				100%

Benefits and costs vary depending on the plan and rider(s) you choose.

⁴Coverage for the Part B Deductible is **not** available to persons “newly eligible” for Medicare on or after 1/1/2020.

⁵The riders are only available with the Basic Plan. If you want all the benefits of Riders 3, 4 and 5, select Rider 1.

⁶Rider 2 (Part B Deductible) is **not** available to persons “newly eligible” for Medicare on or after 1/1/2020.

How can I apply?

Timing for enrollment

Around age 65, you have your Medicare Initial Enrollment Period (IEP). It is 7 months long and includes your 65th birthday month, the 3 months before and the 3 months after. This is the best time to enroll in Medicare Parts A and B, Medicare Advantage (Part C) or a Medicare Supplement plan.



Once enrolled in Medicare Part A and Part B, you can apply for a Medicare Supplement plan whenever is convenient for you.[^] The best time is during your six-month Medicare Supplement plan Guaranteed Enrollment Period (GEP), which starts the first day of the month in which you are both age 65 or older and enrolled in Part B.

Ready to add the benefits of a Medicare Supplement plan?

Apply today. UnitedHealthcare licensed insurance agents/producers are ready to help: **1-866-329-1183**

Visit [AARPMedigapRates.com](https://www.aarpmedigaprates.com) to view plans and rates in your area.

[^]Please note that you may be underwritten and not accepted into the plan if you are outside of Guaranteed Enrollment or Guaranteed Issue periods.

How can I apply?

You're in control of when to apply for your plan, the providers you choose and more

A Medicare Supplement plan helps put control back in your hands. Now you can move forward knowing what to expect from your health care coverage.

**Call UnitedHealthcare to speak with
a licensed insurance agent/producer.**

1-866-329-1183 (TTY 711)

Don't delay

If you delay your enrollment in a Medicare Supplement plan to outside Guaranteed Enrollment or Guaranteed Issue periods, you may be underwritten and may not be accepted into the plan, or if you are accepted, your rate may be higher.[^]



[^]Please note that you may be underwritten and not accepted into the plan if you are outside of Guaranteed Enrollment or Guaranteed Issue periods.

UnitedHealthcare licensed insurance agents/producers are available to help: **1-866-329-1183**
Visit **AARPMedigapRates.com** to view plans and rates in your area.

AARP | Medicare Supplement
from **UnitedHealthcare**



Ready to talk to a licensed insurance agent/ producer?



Call UnitedHealthcare
1-866-329-1183 (TTY 711)
Monday-Friday, 7 a.m.-11 p.m.,
Saturday, 9 a.m.-5p.m. ET



Or visit
[AARPMedigapRates.com](https://www.AARPMedigapRates.com)



Try these questions to get your conversation started:

- What do I need to know when comparing plans?
- How do I know if I'm eligible?
- What if I have a pre-existing condition?

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare. UnitedHealthcare 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 Plan.

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

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 1-866-329-1183.

©2025 United Healthcare Services, Inc. All rights reserved.

