

Decision Guide

Learn about Medicare and your Medicare supplement plan options so you can decide what's right for you.



Sections inside:

- **How Medicare works**
- **How Medicare supplement plans can help**
- **AARP® Medicare Supplement Plans , insured by UnitedHealthcare Insurance Company**

How Medicare works

Medicare is Designed to Help Pay Some of Your Health Care Expenses, but Not All of Them.

While Medicare helps pay many of your health care expenses, you'll be responsible for some out-of-pocket costs in the form of deductibles, coinsurance and copays. These out-of-pocket costs could add up. This is where a Medicare supplement (or "Medigap") plan can help fill in some of the "gaps" not covered by Medicare.

To understand how Medicare supplement works, it's important to start with a basic understanding of Medicare. If you already know your basics, feel free to skip ahead to Page 5 to learn how a Medicare supplement plan could help to reduce some of your out-of-pocket costs.

There are 4 Parts of Medicare that Help to Pay for Specific Services.

Part A: Hospital Coverage

Helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, as well as some home health care.

Premium-free for most people.

Part B: Medical Coverage

Helps cover doctor/health care provider services, outpatient care, home health care, durable medical equipment and preventive services.

Has a monthly premium (based on your income).

**Parts A and B are often called "Original Medicare."
Provided by the Federal Government.**

Part C: Medicare Advantage Plan

A bundled plan alternative to Original Medicare, sometimes in the form of an HMO, PPO, or PFFS plan. Combines Parts A and B, usually includes Part D prescription drug coverage and sometimes offers extra benefits. Network restrictions may apply to coverage, and you may need a referral to see a specialist. Medicare Advantage Plans are not available in AK, GU, MP and VI.

May have a monthly premium, in addition to the required monthly premium for Medicare Part B.

Provided by private insurance companies.

Part D: Prescription Drug Coverage

Helps cover the cost of prescription drugs, and can work together with Original Medicare (Parts A and B) or Part C (*when Part C doesn't already include Part D prescription drug coverage in the bundled plan*).

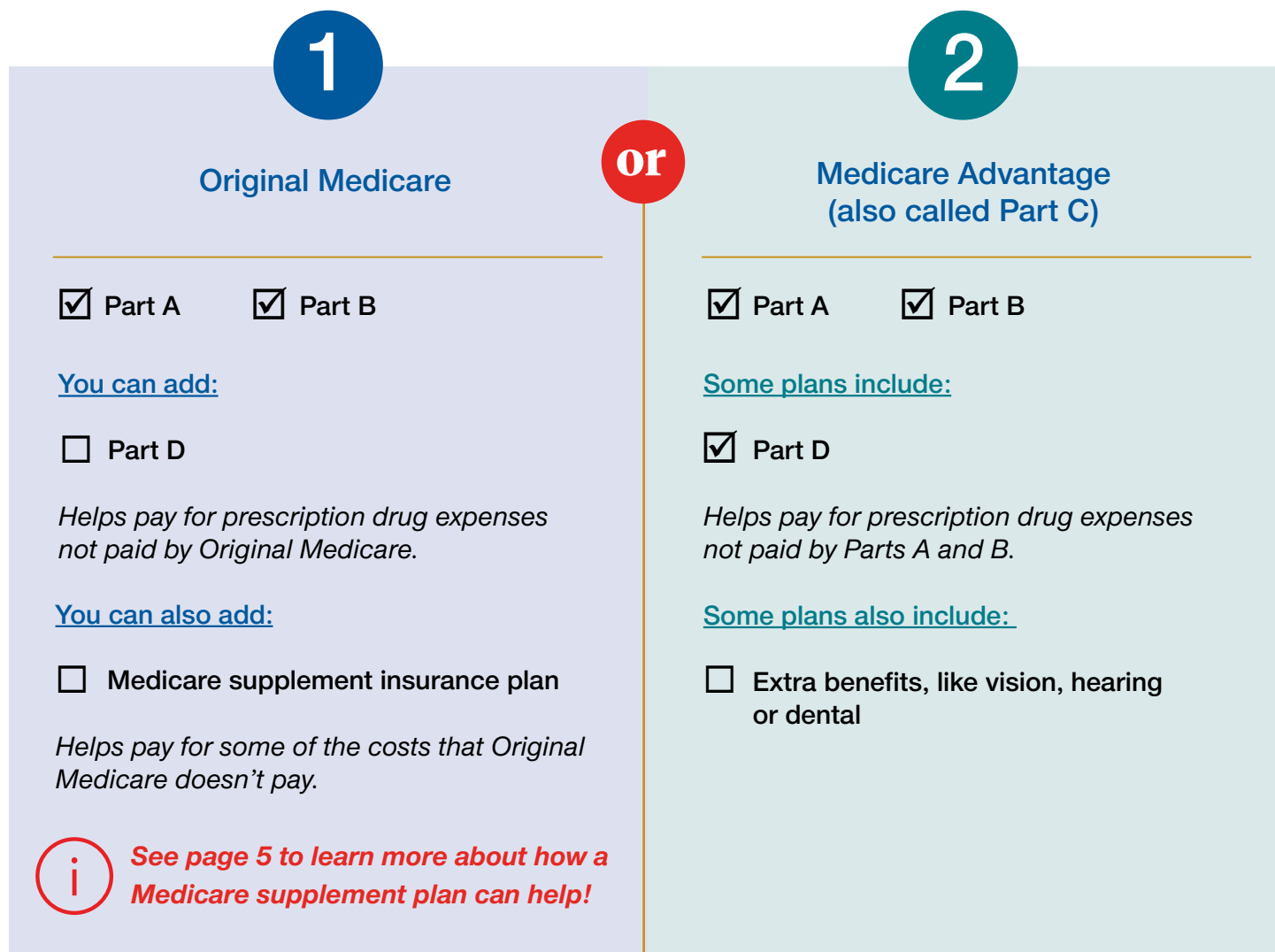
Has a monthly premium (varies by plan).

Provided by private insurance companies.

How Medicare works

A Closer Look - 2 Main Ways to Get Medicare.

Now that you've learned about the parts of Medicare, see how the parts may work together.



Important notes:

Medicare Advantage plans are not available in AK, GU, MP and VI.

A Medicare supplement plan cannot be combined with a Medicare Advantage plan.

If a Medicare Advantage plan doesn't already include Part D, then you may purchase Part D separately to work together with your Medicare Advantage coverage.

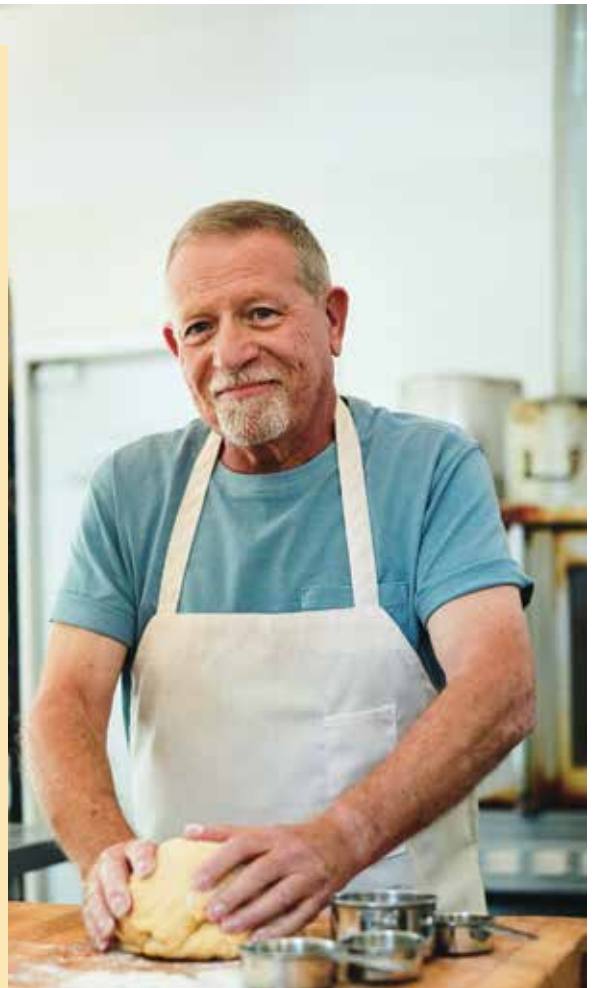
How Medicare works

Enrolling in Medicare.

For people age 65 and over (even those delaying retirement), the first time you may enroll in Medicare Parts A and/or B is during what's known as the **Initial Enrollment Period (IEP)**. This is a 7-month period that begins 3 months before the month of your 65th birthday, includes the month you turn 65, and ends 3 months after your birthday month. (Individuals delaying retirement may at least want to enroll in Medicare Part A when they're first eligible since for most the coverage is free, and sometimes there may be reasons to take Part B, too.)

Medicare also has a **General Enrollment Period (GEP)** every year between January 1 and March 31, which gives people who missed signing up for Medicare during IEP another opportunity to sign up. Keep in mind, though, people who sign up for Medicare during GEP may face late-enrollment penalties for waiting beyond IEP to sign up.

There's also what's known as a **Special Enrollment Period (SEP)**, which is an enrollment period that allows some people, including those who are delaying retirement (who meet certain requirements), to enroll in Medicare Parts A and/or Part B later on beyond IEP without any penalties.



Important Contact Information to Have in Case You Need It.

Medicare

1-800-MEDICARE
(1-800-633-4227)
TTY: 1-877-486-2048
24 hours a day, 7 days a week
[medicare.gov](https://www.medicare.gov)

State Health Insurance Assistance Programs (SHIP)

A federally funded program that provides free local counseling on Medicare.
[shiptacenter.org](https://www.shiptacenter.org)
(click on the button "Find Local Medicare Help")

Social Security Administration

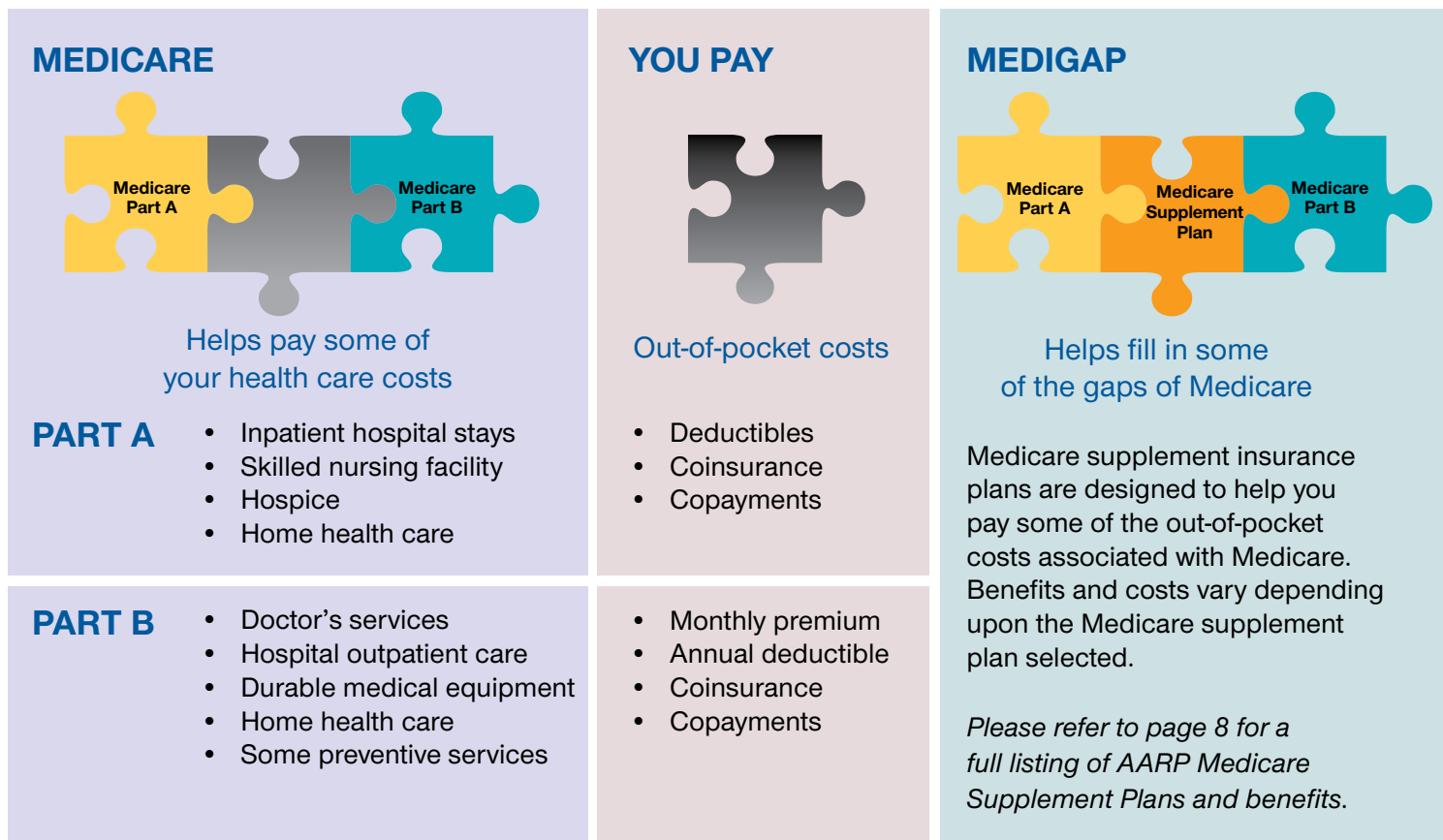
1-800-772-1213
TTY: 1-800-325-0778
7 a.m. to 7 p.m, Monday – Friday
ssa.gov/planners/retire/

How Medicare supplement plans can help

Medicare Supplement Plans Help Fill In Some of the “Gaps” of Original Medicare.

A Medicare supplement insurance plan (sometimes called “Medigap”) is extra health insurance you buy from a private insurance company that **helps to pay for some of the health care costs not paid for by Original Medicare**. Costs like deductibles, coinsurance and copays.

See firsthand how Medicare supplement plans are designed to help pay for some of what Medicare doesn't pay for.



How Medicare supplement plans can help

With a Medicare Supplement Plan, You Have:



Choice. Choose *any* doctor or hospital that accepts Medicare patients.



Control. Visit *any* specialist that accepts Medicare patients—without a referral.



Freedom. Use coverage *anywhere* in the U.S that accepts Medicare patients when you travel.

See How One of the Most Comprehensive Medicare Supplement Plans Works With Medicare to Help Reduce Some of Your Out-of-Pocket Costs.

	Covered Inpatient Hospital Stay (Medicare Part A Deductible/Coinsurance)	Covered Skilled Nursing Facility Care (Medicare Part A Coinsurance)	Medical Insurance Deductible (Medicare Part B)	Medical Insurance Copayment (Medicare Part B)
Medicare pays...	Days 1-90: All expenses except Part A deductible and coinsurance per benefit period ⁺	Days 1-20: All expenses	Medicare does not pay this cost	About 80% of covered service
Medicare does not pay... (These are your out-of-pocket costs)	Days 1-60 days (deductible): [\$1,408] every benefit period Days 61-90 (coinsurance): Up to [\$352] per day during the benefit period	Days 21-100: Up to [\$176] per day	[\$198] per year	Generally the remaining 20% of the Medicare approved amount after the annual Medicare Part B is met.
With a Medicare Supplement PLAN G , you pay...	\$0	\$0	[\$198] per year	\$0

This chart shows a summary of some of the Plan G benefits. Benefits and cost vary by Plan chosen. Please note that additional Plans are available.

⁺ A benefit period begins the day you're admitted as an inpatient in a hospital or skilled nursing facility. The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in a skilled nursing facility for 60 days in a row.

How Medicare supplement plans can help

Important Things to Know About Medicare Supplement Plans.

- You must have Original Medicare Parts A and Part B to purchase a Medicare supplement plan.
- When you purchase a Medicare supplement plan, the policy only covers one person– you! More than one person cannot be combined under one policy.
- You pay a monthly premium for your Medicare supplement plan.
- With a Medicare supplement plan, there are no claims forms to fill out. Your doctors and suppliers are required by law to file Medicare claims for covered services and supplies you get.
- Many people find that purchasing a Part D plan in addition to a Medicare supplement plan, helps give them more complete coverage than Medicare alone. If you don't enroll in a Part D plan when you're first eligible, you may have to pay penalties for signing up for a plan later on (unless you meet certain requirements).



Applying For a Medicare Supplement Plan.

Once you are enrolled in Original Medicare (Parts A and B), you may apply for a Medicare supplement plan.

The best time to buy a Medicare supplement plan is during your six-month Open Enrollment Period (OEP).

This starts the first day of the month in which you are age 65 or older *and* enrolled in Part B. During this six-month OEP, **you are guaranteed acceptance** – meaning you have a right to buy any Medicare supplement plan sold in your state.

If you delay your enrollment in a Medicare supplement plan beyond your OEP, you may be underwritten in states that allow it and may not be accepted into the plan, or if you are accepted rates may be higher. (Residents of CT are eligible for Open Enrollment and Guaranteed Issue on an ongoing basis.)

AARP Medicare Supplement Plans

AARP Medicare Supplement Plan Comparison Chart.

Look over the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, available in your state. Only applicants **first** eligible for Medicare before 2020, may purchase Plans C and F.

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

- Less comprehensive plans.
- More comprehensive plans.
- Cost-sharing plan structure.
- Copay plan structure.

BASIC BENEFITS	Plans available to all applicants						Medicare first eligible before 2020 only	
	Plan A	Plan B	Plan G	Plan K	Plan L	Plan N	Plan C	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. Plans K, L, and N require insured to pay a portion of Part B coinsurance or copayments.	✓	✓	✓	50%	75%	✓ ²	✓	✓
Blood: First 3 pints of blood each year.	✓	✓	✓	50%	75%	✓	✓	✓
Hospice Care: Part A coinsurance or copayment.	✓	✓	✓	50%	75%	✓	✓	✓
ADDITIONAL BENEFITS								
Skilled Nursing Facility Care coinsurance			✓	50%	75%	✓	✓	✓
Medicare Part A Deductible		✓	✓	50%	75%	✓	✓	✓
Medicare Part B Deductible							✓	✓
Medicare Part B Excess Charges⁴			✓					✓
Foreign Travel emergency care³ (up to plan limits)			✓			✓	✓	✓
Annual Out-Of-Pocket¹ spending limit				[\$5,880] ¹	[\$2,940] ¹			

¹ For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible [(\$198 in 2020)], the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.

² Note: Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

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.

⁴ Under Ohio and Pennsylvania 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. Vermont law generally prohibits a physician from charging more than the Medicare approved amount. However, there are exceptions and this prohibition may not apply if you receive services out of state.

Benefits and costs vary depending on the plan you choose.

AARP Medicare Supplement Plans

See 5 of the Many Reasons to Choose an AARP Medicare Supplement Plan.

1 AARP ENDORSEMENT: The only Medicare supplement plans endorsed by AARP!

AARP Medicare Supplement Plans have been carefully evaluated and selected as a product that meets the high service and real quality standards set by AARP for its members.

2 STABILITY: Insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

UnitedHealthcare has been in business for [over 40 years] and covers more people with Medicare supplement plans nationwide than any other insurance carrier.*

3 AFFORDABILITY: Competitive rates.

To make it easier for you to budget, UnitedHealthcare works hard to keep your rates affordable.

4 SERVICE: Friendly, professional customer-focused support when you need it.

UnitedHealthcare takes great pride in serving its plan holders. It's no wonder UnitedHealthcare receives a [95%] customer satisfaction rating among insured members surveyed.‡

5 INSURED MEMBER DISCOUNTS AND SERVICES: At Your Best by UnitedHealthcare™

Available at no additional cost to you - gives you more than you expected as an insured member of an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. The offering includes health and wellness resources, discount programs and support services to help you live better. [With the newly expanded services,] [insured] members [will] have access to an extensive network of participating gyms and fitness locations* at no additional cost, a hearing program, 24/7 nurse support, and more.

**Availability of fitness program may vary by area. Fitness program network only includes participating facilities and locations.*

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 should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

* From a report prepared for UnitedHealthcare Insurance Company by [Mark Farrah Associates] "[December 2018] Medigap Enrollment & Market Share," [April 2019].

‡ From a report prepared for UnitedHealthcare Insurance Company by [Gongos, Inc.], "Medicare Supplement Plan Satisfaction Posted Questionnaire," [March 2019].

Please visit [www.uhcmembersstats.com] or call [1-866-670-2742] for a copy of the reports referenced above.



AARP Medicare Supplement Plans

What's the Next Step?

View rates for AARP Medicare Supplement Plans.

[\[aarpmedicaresupplement.com/find-a-plan\]](https://aarpmedicaresupplement.com/find-a-plan)

Questions? Two Options:



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

[\[1-866-670-2742\]](tel:1-866-670-2742) (TTY 711)

Monday- Friday, 7 a.m. – 11 p.m.
and Saturday, 9 a.m. – 5 p.m. ET



Schedule a no-obligation, in-person appointment with a licensed insurance agent/producer.**

[\[aarpmedicaresupplement.com/agent-appointment\]](https://aarpmedicaresupplement.com/agent-appointment)

** Available in most states.

Ask a licensed insurance agent/producer which discounts are available in your area.

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.

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

Insured by UnitedHealthcare Insurance Company, Horsham, PA. 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.

©[2019] United Healthcare Services, Inc. All rights reserved.