



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

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How Medicare Supplement plans work with Original Medicare

Once you understand the different parts of Medicare and what they cover, it's easier to see how Medicare Supplement plans – also known as **Medigap** – can help.

  PART A + PART B	 PART C	 PART D	 MEDIGAP
Original Medicare	Medicare Advantage	Prescription Drug Coverage	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"> • An all-in-one alternative to Original Medicare Parts A and B • Usually offers additional benefits not included in Parts A and B, such as prescription drug coverage (Part D) • Plan benefits may change annually, so you may need to shop for a plan on a yearly basis 	<ul style="list-style-type: none"> • Helps pay for your prescription drugs • Some Medicare Advantage plans include Part D coverage; if not included, it can be purchased separately 	<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 pays about 80% of your medical expenses.	Many plans restrict you to certain providers and may not cover unexpected expenses.	You can purchase a Part D plan along with a Medicare Supplement plan for more complete coverage.	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. Rates are subject to change. Any change will apply to all members of the same class insured under your plan who reside in your state.

UnitedHealthcare licensed insurance agents are available to help: **1-866-329-1183**

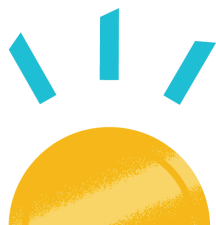
Visit **AARPMedigapRates.com** to view plans and rates in your area.

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.

There are a variety of Medicare Supplement plans available, with **Plan G** being the most popular since it offers the most comprehensive benefits. Coinsurance and hospital costs are covered at 100%, and your only responsibility would be the annual Medicare Part B deductible.



Here's how
Plan G could
cover costs
not paid by
Original Medicare



What you pay with
Original Medicare alone



What you pay with
Original Medicare +
Medicare Supplement Plan G

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

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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. Rates are subject to change. Any change will apply to all members of the same class insured under your plan who reside in your state.

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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:

- 99% of claims are processed in 10 days or less¹
- 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 and UnitedHealthcare Medicare Advantage Plans (Non-SNP, D-SNP, and C-SNP) Report," August 2025, 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 2024 Medigap Enrollment & Market Share," May 2025, uhcmcdsupstats.com or call 1-800-523-5800 to request a copy of the full report.



Wellness Extras³

Plans from UnitedHealthcare come with wellness extras that add discounts and services at no additional cost, including:

- Gym membership
- Dental, hearing and vision discounts
- 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. For full details on Wellness Extras, please refer to pages 12-13.

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.

← AARP Medicare Supplement Insurance Plans MOST to LEAST popular →

Benefits	Plan G	Plan F [†]	Plan N	Plan K	Plan L	Plan A	Plan C [†]
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end	100%	100%	100%	100%	100%	100%	100%
Medical Expenses: Medicare Part B coinsurance or copayment ⁴	100%	100%	100% (copays apply) ⁵	50%	75%	100%	100%
Blood: First 3 pints of blood each year	100%	100%	100%	50%	75%	100%	100%
Hospice Care: Part A coinsurance or copay and respite care expense	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Care coinsurance	100%	100%	100%	50%	75%		100%
Part A Deductible	100%	100%	100%	50%	75%		100%
Part B Deductible		100%					100%
Part B Excess Charges ⁶	100%	100%					
Foreign Travel Emergency Care ⁷ (up to plan limits)	80%	80%	80%				80%
Annual Out-Of-Pocket ⁸ Max				\$7,220 ⁸	\$3,610 ⁸		

Benefits and costs vary depending on the plan chosen.

[†]Only available for individuals first eligible for Medicare before 2020.

⁴Medicare 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.

⁵Note: Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

⁶In Texas, the amount cannot exceed 15% over the Medicare-approved amount or any other charge limitation established by the Medicare program or state law. Note that the limiting charge applies only to certain services and does not apply to some supplies and durable medical equipment.

⁷Benefit 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.

⁸For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$257 in 2025), the Medicare Supplement plan pays 100% of covered services for the rest of the calendar year.

What about Medicare Advantage?

You may have seen advertising for Medicare Advantage plans and for some people, it may be a good choice. It's important to remember that although a Medicare Advantage plan may have a \$0 premium, it doesn't mean that the plan is free.



Here are the main differences between Medicare Advantage and Medicare Supplement plans

Medicare Advantage

With a Medicare Advantage plan, you still have to pay for many out-of-pocket costs, including copays, coinsurance and deductibles up to an out-of-pocket limit as high as \$9,350.⁹

- Your benefits and rates may vary widely from year to year
- You may have to use in-network doctors and hospitals
- You might need referrals for specialists

⁹\$9,350 in 2025 for in-network and may be even higher for out-of-network services. There are Medicare Advantage plans that charge less. Your actual costs will depend on how much care you need.

Medicare Supplement plans

A Medicare Supplement plan helps keep you in control, since you don't need to find a new doctor, shop for a plan each year, or worry about annual benefit or network changes.

- More predictable medical costs and low copays
- Choose your hospital and doctor as long as they accept Medicare patients
- No referrals needed for specialists
- Guaranteed coverage for life*

*As long as you pay your premium when due and you have made no material misrepresentations when you apply for this plan. Rates are subject to change. Any change will apply to all members of the same class insured under your plan who reside in your state.

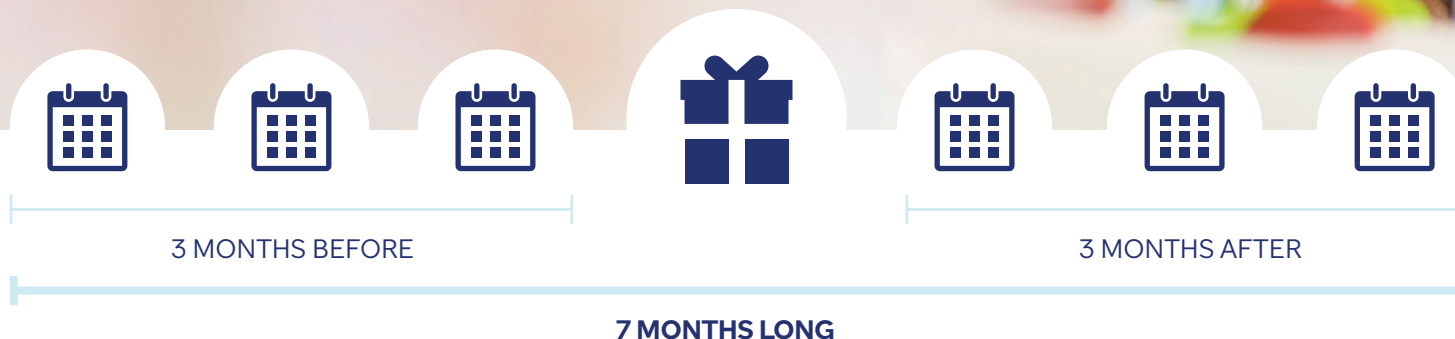
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How can I apply?

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 Open Enrollment Period (OEP), 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 are ready to help: **1-866-329-1183**

Visit **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 Open 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.**

1-866-329-1183 (TTY 711)

Don't delay

If you delay your enrollment in a Medicare Supplement plan to outside Open 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 Open Enrollment or Guaranteed Issue periods.

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Ready to talk to a licensed insurance agent?



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



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?
- Am I eligible for discounts on my monthly premium?

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Gym Membership, Discounts, and More from UnitedHealthcare Insurance Company

Effective January 1, 2026

Gym Membership

Renew Active® is a fitness program for body and mind. Renew Active is focused on helping the Medicare population maintain functional mobility and cognitive health through:

- A gym membership at no additional cost to you.
- Access to a large and extensive network of gyms and fitness locations.
- Access to thousands of on-demand workout videos and live streaming fitness classes.
- An online program offering content about brain health with exclusive content for Renew Active members, from AARP® Staying Sharp®.

Dental Discount

UHC Dental provides access to over 50,000+ in-Network providers. Discount amounts will vary, but overall average is 41% from usual, customary, and reasonable coverage. Cosmetic dental procedures are included, discounts available on a range of dental services, including cleanings, exams, fillings, crowns, veneers, implants, and teeth whitening.

Hearing Discount

As an AARP Medicare Supplement plan member, you receive an exclusive discount on hearing aids and care. AARP® Hearing Solutions™ provided by UnitedHealthcare Hearing includes:

- Additional \$100 off per name-brand prescription hearing aid on top of the already discounted program rates – meaning \$200 off per pair.
- No-cost hearing exam and consultation and expert support from UnitedHealthcare Hearing's nationwide network of experienced hearing providers near you.
- Access to a selection of extended support packages to tailor your care experience to your needs.
- Access to Relate® prescription hearing aids, UnitedHealthcare Hearing's private-label brand, for an affordable, high-quality option with a variety of technology options and helpful features.

Vision Discount

Enjoy exclusive discounts on vision services, including exams, contact lenses, and eyewear, from various providers.

Gym Membership, Discounts, and More from UnitedHealthcare Insurance Company

Effective January 1, 2026

Renew Active® Fitness Program:

Participation in the Renew Active® program is voluntary. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The Renew Active program varies by plan/area. Gym networks may vary in local market. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

Dental Discount

Savings will vary by provider and zip code. The discounts are available through UnitedHealthcare network providers only. You will receive the discount from the provider's usual and customary fees when you pay. Discounts are only available when services are received from In-Network Providers contracted with the Dental Discount Plan. You must pay for the services rendered to you at the time it's provided. We encourage you to check with your provider prior to beginning treatment.

THIS DENTAL DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace dental insurance. The Plan is not a Qualified Health Plan under the Affordable Care Act. The Plan provides discounts at certain dental offices for dental services. The range of discounts will vary depending on the type of provider and service. The Plan does not make payments directly to the providers of dental services. Plan Members are solely obligated to pay for all dental care services but will receive a discount from those providers who have contracted with Dental Benefit Providers, Inc. 10175 Patuxent Parkway Columbia, MD 21044.

Vision Discounts

Visionworks

Present this offer in store to receive \$250 off a complete pair of glasses with single vision lenses, or \$300 off with multifocal lenses – subject to a minimum purchase of \$400 for single vision lenses and a minimum purchase of \$500 for multifocal lenses (calculated before the discount). A complete pair of glasses is required. Valid doctor's prescription required. Eye exam cost is not included. Non-transferable. No cash value. Offer expires on 12/31/26.

UHC Vision

Discounts offered are only available at the participating providers listed. Discounts are dependent on member showing their UnitedHealthcare AARP Medicare Supplement card or using their assigned promotional code. Discounts are good for the 2026 plan year only. Discounts are only for the enrolled member(s) in the discount plan and promotional codes should not be shared. Discounts are available for enrolled members once per plan year.

These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans unless noted herein. All decisions about medications and vision care are between the member and their health care provider. Offer valid only at participating providers. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. Offer expires 12/31/2026.

Gym Membership, Discounts, and More from UnitedHealthcare Insurance Company

Effective January 1, 2026

AARP Hearing Solutions provided by UnitedHealthcare Hearing

The additional \$100 off discount only applies to name-brand hearing aid purchases.

One complimentary hearing test is only available from UnitedHealthcare Hearing providers, for purposes of determining hearing aid candidacy. These discounts cannot be combined with any other discounts, promotions, coupons or hearing aid benefit plans unless noted herein. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. UnitedHealthcare Hearing pays a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some UnitedHealthcare Hearing offers are subject to change and may have restrictions.

Please contact UnitedHealthcare Hearing directly for details at 1-877-449-6784.

AARP endorses the AARP Medicare Supplement Insurance Plans. Insurers of the Plans pay 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.

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