AARP | Medicare Supplement from UnitedHealthcare

UnitedHealthcare Insurance Company of America or UnitedHealthcare Insurance Company, together 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.



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IHD2026

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**
• 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)	• 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	• Helps pay for your prescription drugs • Some Medicare Advantage plans include Part D coverage; if not included, it can be purchased separately	• 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.	**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.

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



	What you pay with Original Medicare alone	What you pay with Original Medicare + Medicare Supplement Plan G
Part A hospital deductible	$1,736	$0
Part B medical deductible	$283	$283
Doctor visits	about 20% of the Medicare-approved amount	$0
Days 61–90 in the hospital	$434 a day	$0
Days 21–100 in a skilled nursing facility	Up to $217 a day	$0

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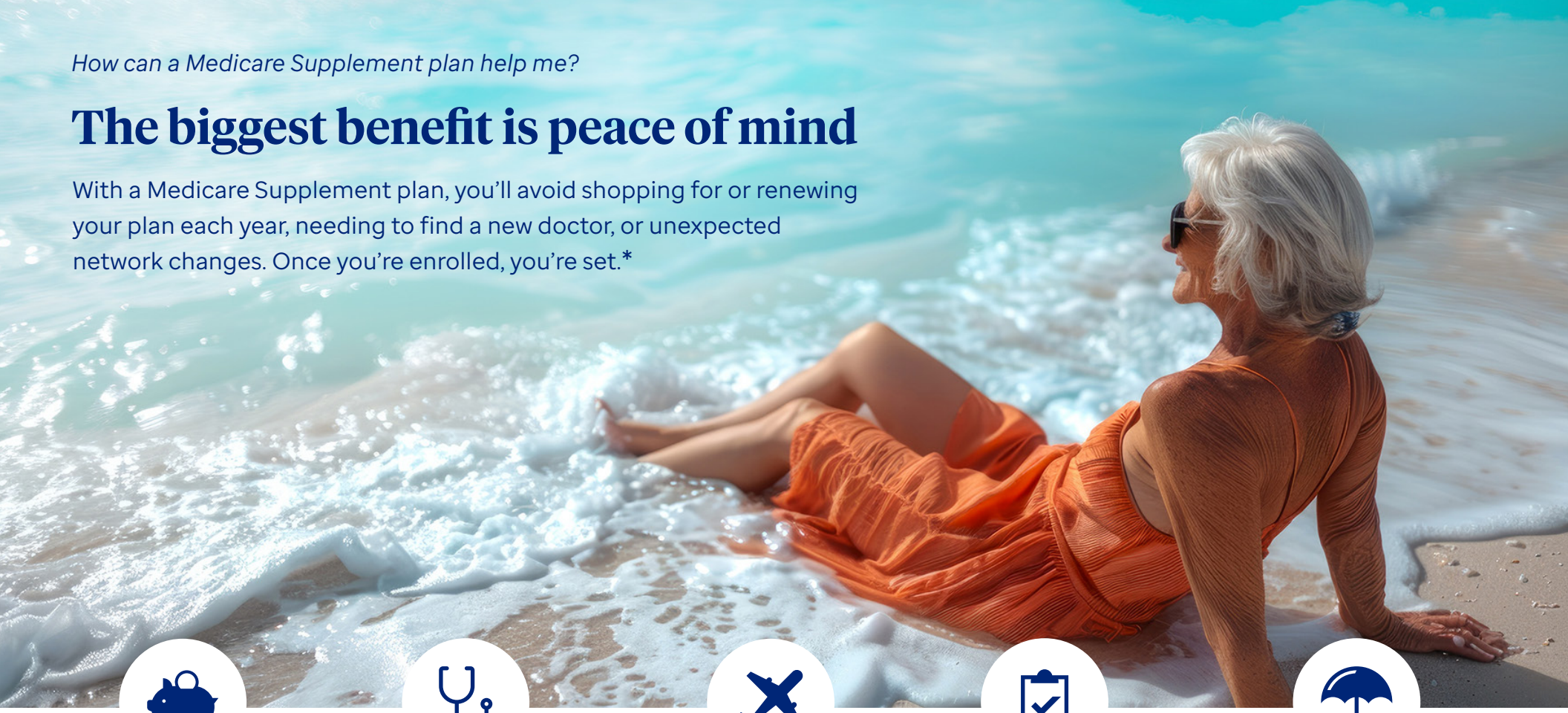
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How can a Medicare Supplement plan help me?

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.

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AARP® Medicare Supplement Insurance Plans from UnitedHealthcare have more options to fit your needs

There are a variety of plans available, each with a distinct set of benefits so you can find the right offering for you. You'll notice some plans are offered by **UnitedHealthcare Insurance Company**, while others are offered by **UnitedHealthcare Insurance Company of America**. No matter which AARP Medicare Supplement Insurance Plan you select, you'll know that it comes with the 45 years of Medicare expertise of UnitedHealthcare[1] – including options with Wellness Extras or Monthly Discounts.



Plans available with discounts on your monthly premiums

Plans from **UnitedHealthcare Insurance Company of America** include discounts off your monthly premium that can add up to valuable savings, including:

- **Enrollment Discount**[2]
- **Multi-Insured Discount**



Plans available with Wellness Extras[3]

There are also plans from **UnitedHealthcare Insurance Company** that 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**

[1]From a report prepared for UnitedHealthcare by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, uhcmedsupstats.com or call 1-866-329-1183 to request a copy of the full report.

[2]The discount you receive in your first year of coverage depends on your age as of your effective plan date. The discount will decrease by 2% each year on your anniversary date after age 67 and will continue to decrease 2% through age 79. At age 79, the discount will be 21% and will decrease by 3% each year on your anniversary date until the discount is 0 at age 86.

[3]**These 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.

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AARP Medicare Supplement Insurance Plans side-by-side comparison

AARP Medicare Supplement Insurance Plans are available from **UnitedHealthcare Insurance Company** or **UnitedHealthcare Insurance Company of America**, depending on where you live and which plan you select.

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 B	Plan C†
Available with Discounts: Offered by UnitedHealthcare Insurance Company of America	✔	✔	✔			✔		
Available with Wellness Extras:[3] Offered by UnitedHealthcare Insurance Company	✔	✔	✔	✔	✔	✔	✔	✔
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end	100%	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%	100%
Blood: First 3 pints of blood each year	100%	100%	100%	50%	75%	100%	100%	100%
Hospice Care: Part A coinsurance or copayment	100%	100%	100%	50%	75%	100%	100%	100%
Skilled Nursing Facility Care coinsurance	100%	100%	100%	50%	75%			100%
Part A Deductible	100%	100%	100%	50%	75%		100%	100%
Part B Deductible		100%						100%
Part B Excess Charges	100%	100%						
Foreign Travel Emergency Care[6] (up to plan limits)	80%	80%	80%					80%
Annual Out-Of-Pocket[7] **Max**				$8,000[7]	$4,000[7]			

Benefits and costs vary depending on the plan chosen.

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

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[4]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.

[5]Note: 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.

[6]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.

[7]For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible ($283 in 2026), the Medicare Supplement plan pays 100% of covered services for the rest of the calendar year.

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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 you won't have to pay.

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 $9,250.[8]

- 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

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*

[8]$9,250 in 2026 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.

*As long as you pay your premium when due and you have made no material misrepresentations when you apply for this plan.



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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.

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, 8 a.m.-11 p.m. and
Saturday, 9 a.m.-5 p.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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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 **(available in all states/ territories except ND, NY)** or **UnitedHealthcare Insurance Company of America**, 1600 McConnor Parkway, Floor 2, Schaumburg, IL 60173 **(available in AR, AZ, IL, IN, KS, MS, NC, ND, NJ, OH, OK, PA, SC, TN)**. Each insurer has sole financial responsibility for its products. 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 1-866-329-1183.

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