

AARP® Medicare Supplement Insurance Plans

Insured by UnitedHealthcare Insurance Company¹: Healthcare Coverage for Your Retirees

Join over 900 employers who have selected AARP Medicare Supplement Insurance Plans as the health care benefit option for their retirees. 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***

- UnitedHealthcare offers help controlling your health care costs and managing your benefits while providing coverage for your retirees
- Great customer satisfaction results, with 96 percent of members satisfied with the AARP Medicare Supplement Insurance Plans[†]

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

- **No administrative hassles** – UnitedHealthcare streamlines the transition process for Medicare group insurance to make everything simpler for you. Then we manage the administrative services, billing, claims and more.
- **Competitive, cost-effective rates** – AARP Medicare Supplement rates have increased an average of 4.6% annual increase over the past 10 years². We also cover over 2.9 million members³ nationwide, so we can keep costs lower nationally.
- **Variety of plans for retirees** – With 7 plans in most states, you will be able to offer your retirees a choice of retirement 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** – Our goal is to partner with you and help your retirees become better-informed health care consumers. To do this, we include numerous communication touch points using various methods to educate your retirees.

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
- Rate stability
- Multiple plan options
- Coverage anywhere they travel in the U.S.
- Guaranteed renewable
- Virtually no claims forms
- Value-added services, including vision discounts, prescription discounts and more

Retiree Requirements:

- 65 years of age
- Must be enrolled in both Medicare Parts A and B
- Membership in AARP – AARP membership is required for retirees to enroll in AARP Medicare Supplement Plans. For retirees under employer groups, UnitedHealthcare will pay for the first-year membership if currently not a member (NY state residents are not eligible for this offer).

AARP Medicare Supplement Plans

There are 7 AARP Medicare Supplement Insurance Plans available in most states (plans vary in MN, MA, 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 policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit.

Note: The Medicare supplement policy covers coinsurance only after you have paid the deductible (unless the Medicare supplement plan policy also covers the deductible).

The following Medicare supplement plans are available through UnitedHealthcare:

| Medicare Supplement Plan Benefits | Medicare Supplement Plans Effective June 1, 2010 | | | | | | |
|---|--|---|---|---|-----|-----|-----|
| | A | B | C | F | K | L | N |
| Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Medicare Part B Coinsurance or Copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓** |
| Blood (First 3 Pints) | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ |
| Part A Hospice Care Coinsurance or Copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ |
| Skilled Nursing Facility Care Coinsurance | | | ✓ | ✓ | 50% | 75% | ✓ |
| Medicare Part A Deductible | | ✓ | ✓ | ✓ | 50% | 75% | ✓ |
| Medicare Part B Deductible | | | ✓ | ✓ | | | |
| Medicare Part B Excess Charges | | | | ✓ | | | |
| Foreign Travel Emergency (Up to Plan Limits) | | | ✓ | ✓ | | | ✓ |

Out-of-Pocket Limit*

| | |
|---------|---------|
| \$4,660 | \$2,330 |
|---------|---------|

* After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$140 in 2012), the Medicare supplement plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.

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

Questions?

For more information about AARP Medicare Supplement Plans



Call 1-866-524-7806 Weekdays from 7:00 a.m. to 11:00 p.m.,
EST Saturday from 9:00 a.m. to 5:00 p.m., EST



Or visit **www.groupretireoptions.com**

AARP[®] | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

Not for distribution to retirees

¹ Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents) (together, "UnitedHealthcare").

² The national average rate increase is based on rate increases for years 2001-2010 for AARP Medicare Supplement Plans. Increases vary by plan, state, and year.

³ Based on December 2010 company internal data.

***Category, Health Care: Insurance and Managed Care; published March 21, 2011. <http://money.cnn.com/magazines/fortune/mostadmired/2011/snapshots/3147.html>

† <http://www.uhcmedsupstats.com>

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AARP does not make individual recommendations for health related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA, (UnitedHealthcare Insurance Company of New York for New York residents, Islandia, NY) under Policy Form # GRP 79171 GPS-1 (G-36000-4).

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