



Enrollment Kit



Oregon

Enrollment is for January 1, 2024 – December 1, 2024 plan effective dates.

AARP® Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company

BA25479ST

OR24

AARP | Medicare Supplement
from  **UnitedHealthcare**

Meet the Medicare supplement insurance plans built to support you at every step.

Greetings!

Like many on Medicare, you may be looking for additional benefits to help pay for some of the out-of-pocket medical expenses not covered. That's why you may want to consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). You'll have:



Choice

Freedom in the health system is important – that's why Medicare supplement insurance may work for you. Like any Medicare supplement plan, you will have the ability to see any provider who accepts Medicare patients. In fact, 99.6% of our plan holders surveyed are satisfied with that ability.¹



Stability

With more than 40 years of experience and an "A+" rating, the second-highest rating by A.M. Best,² UnitedHealthcare covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.³



Service

UnitedHealthcare is committed to service that works, and our member satisfaction surveys can testify. 95% of surveyed members are satisfied with their AARP Medicare Supplement Insurance Plan¹ – and 94% of those surveyed would recommend their plans to a friend or family member.¹

With this enrollment kit, you can review benefits and rates for each available plan. You'll also learn about discounts and our unique value-added services⁴ that may be available to you.

Your licensed insurance agent/producer will review the enclosed information with you, and answer your questions.

All of us at UnitedHealthcare would be honored to serve your health insurance needs – now, and for years to come.

Warm regards,

Erica Schwartz
President, Medicare Supplemental Health Insurance Program
UnitedHealthcare

AARP | Medicare Supplement
from  **UnitedHealthcare**

P.S. Did you know that UnitedHealthcare's mission is *to help people live healthier lives and make the health system work better for everyone*? We're proud to be endorsed by AARP, whose mission is to *empower people to choose how they live as they age*. Join AARP online, by phone, or use the enclosed form.

Important disclosures on back



Questions? Contact your licensed insurance agent/producer or call UnitedHealthcare toll-free: 1-866-387-7550
Monday – Friday, 7 a.m. to 11 p.m. and Saturday 9 a.m. to 5 p.m., Eastern Time.

Important Notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or find it on the web at www.medsupeducation.com.

¹ From a report prepared for UnitedHealthcare Insurance Company by Human8, “2023 Medicare Supplement Plan Satisfaction Posted Questionnaire,” May 2023, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

² From A.M. Best Company, Inc. data retrieved in December 2022 from ambest.com. In 2022, UnitedHealthcare Insurance Company is rated “A+,” the second-highest rating by A.M. Best, an independent organization that evaluates insurance company financial performance. The rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. www.ambest.com.

³ From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, “December 2022 Medigap Enrollment & Market Share,” June 2023, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

4 These are additional insured member services, apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

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, Hartford, CT (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). 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.

See the enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.



Plans & Rates



Plans & Rates

AARP | Medicare Supplement
from  **UnitedHealthcare**

AARP Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company

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

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

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Overview of Available Plans

Medicare Supplement Plans A, B, C, F, G, K, L, N and Medicare Select Plans G and N are currently being offered by UnitedHealthcare Insurance Company.

◆ Medicare Select Plans G and N contain the same benefits as standardized Medicare Supplement Plans G and N, except for restrictions on your use of hospitals.

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of this benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G ¹ ◆	K	L	M	N◆	C	F ¹
	Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply ³	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2023 ²					\$6940 ²	\$3470 ²				

¹ Plans F and G also have a high deductible option which require first paying a plan deductible of \$2700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³ Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.



Important Note about the Plan Information in This Package

The deductibles and co-payments shown in this package are the 2023 amounts.

If Medicare decides to make a change for 2024, your AARP® Medicare Supplement Plan benefits will automatically change to match any increase in the deductibles and co-payments.

If you have any questions, please contact your licensed insurance agent/producer.

Female Non-Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$99.31	\$159.42	\$153.64	\$138.37	\$50.89	\$102.89	\$120.90	\$112.79	\$183.76	\$184.59
65	\$99.31	\$159.42	\$153.64	\$138.37	\$50.89	\$102.89	\$120.90	\$112.79	\$183.76	\$184.59
66	\$99.31	\$159.42	\$153.64	\$138.37	\$50.89	\$102.89	\$120.90	\$112.79	\$183.76	\$184.59
67	\$99.31	\$159.42	\$153.64	\$138.37	\$50.89	\$102.89	\$120.90	\$112.79	\$183.76	\$184.59
68	\$104.66	\$168.00	\$161.91	\$145.82	\$53.63	\$108.42	\$127.41	\$118.86	\$193.66	\$194.53
69	\$109.98	\$176.55	\$170.15	\$153.25	\$56.36	\$113.94	\$133.90	\$124.91	\$203.51	\$204.43
70	\$115.33	\$185.13	\$178.42	\$160.69	\$59.10	\$119.48	\$140.41	\$130.98	\$213.41	\$214.36
71	\$120.67	\$193.71	\$186.69	\$168.14	\$61.84	\$125.02	\$146.91	\$137.05	\$223.30	\$224.30
72	\$126.00	\$202.27	\$194.94	\$175.57	\$64.57	\$130.54	\$153.40	\$143.10	\$233.16	\$234.20
73	\$131.35	\$210.85	\$203.21	\$183.01	\$67.31	\$136.08	\$159.91	\$149.18	\$243.05	\$244.14
74	\$136.69	\$219.43	\$211.48	\$190.46	\$70.05	\$141.62	\$166.42	\$155.25	\$252.94	\$254.07
75	\$143.09	\$229.69	\$221.37	\$199.37	\$73.33	\$148.24	\$174.20	\$162.51	\$264.77	\$265.96
76	\$149.50	\$239.98	\$231.29	\$208.30	\$76.61	\$154.88	\$182.01	\$169.79	\$276.63	\$277.87
77	\$155.91	\$250.27	\$241.20	\$217.24	\$79.90	\$161.52	\$189.81	\$177.07	\$288.50	\$289.79
78	\$162.32	\$260.57	\$251.12	\$226.17	\$83.18	\$168.16	\$197.62	\$184.35	\$300.36	\$301.71
79	\$168.73	\$270.86	\$261.04	\$235.10	\$86.47	\$174.81	\$205.42	\$191.63	\$312.22	\$313.62
80	\$175.12	\$281.12	\$270.93	\$244.01	\$89.75	\$181.43	\$213.21	\$198.89	\$324.05	\$325.51

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Non-Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$181.54	\$291.41	\$280.85	\$252.94	\$93.03	\$188.07	\$221.01	\$206.18	\$335.92	\$337.42
82	\$187.95	\$301.70	\$290.77	\$261.88	\$96.32	\$194.71	\$228.82	\$213.46	\$347.78	\$349.34
83	\$194.36	\$311.99	\$300.69	\$270.81	\$99.60	\$201.36	\$236.62	\$220.74	\$359.64	\$361.26
84	\$200.75	\$322.26	\$310.58	\$279.72	\$102.88	\$207.98	\$244.40	\$228.00	\$371.47	\$373.14
85	\$207.16	\$332.55	\$320.50	\$288.65	\$106.16	\$214.62	\$252.21	\$235.28	\$383.34	\$385.06
86	\$213.57	\$342.84	\$330.42	\$297.58	\$109.45	\$221.26	\$260.01	\$242.56	\$395.20	\$396.97

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$109.24	\$175.36	\$169.00	\$152.20	\$55.97	\$113.17	\$132.99	\$124.06	\$202.13	\$203.04
65	\$109.24	\$175.36	\$169.00	\$152.20	\$55.97	\$113.17	\$132.99	\$124.06	\$202.13	\$203.04
66	\$109.24	\$175.36	\$169.00	\$152.20	\$55.97	\$113.17	\$132.99	\$124.06	\$202.13	\$203.04
67	\$109.24	\$175.36	\$169.00	\$152.20	\$55.97	\$113.17	\$132.99	\$124.06	\$202.13	\$203.04
68	\$115.12	\$184.80	\$178.10	\$160.40	\$58.99	\$119.26	\$140.15	\$130.74	\$213.02	\$213.98
69	\$120.97	\$194.20	\$187.16	\$168.57	\$61.99	\$125.33	\$147.29	\$137.40	\$223.86	\$224.87
70	\$126.86	\$203.64	\$196.26	\$176.75	\$65.01	\$131.42	\$154.45	\$144.07	\$234.75	\$235.79
71	\$132.73	\$213.08	\$205.35	\$184.95	\$68.02	\$137.52	\$161.60	\$150.75	\$245.63	\$246.73
72	\$138.60	\$222.49	\$214.43	\$193.12	\$71.02	\$143.59	\$168.74	\$157.41	\$256.47	\$257.62
73	\$144.48	\$231.93	\$223.53	\$201.31	\$74.04	\$149.68	\$175.90	\$164.09	\$267.35	\$268.55
74	\$150.35	\$241.37	\$232.62	\$209.50	\$77.05	\$155.78	\$183.06	\$170.77	\$278.23	\$279.47
75	\$157.39	\$252.65	\$243.50	\$219.30	\$80.66	\$163.06	\$191.62	\$178.76	\$291.24	\$292.55
76	\$164.45	\$263.97	\$254.41	\$229.13	\$84.27	\$170.36	\$200.21	\$186.76	\$304.29	\$305.65
77	\$171.50	\$275.29	\$265.32	\$238.96	\$87.89	\$177.67	\$208.79	\$194.77	\$317.35	\$318.76
78	\$178.55	\$286.62	\$276.23	\$248.78	\$91.49	\$184.97	\$217.38	\$202.78	\$330.39	\$331.88
79	\$185.60	\$297.94	\$287.14	\$258.61	\$95.11	\$192.29	\$225.96	\$210.79	\$343.44	\$344.98
80	\$192.63	\$309.23	\$298.02	\$268.41	\$98.72	\$199.57	\$234.53	\$218.77	\$356.45	\$358.06

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$199.69	\$320.55	\$308.93	\$278.23	\$102.33	\$206.87	\$243.11	\$226.79	\$369.51	\$371.16
82	\$206.74	\$331.87	\$319.84	\$288.06	\$105.95	\$214.18	\$251.70	\$234.80	\$382.55	\$384.27
83	\$213.79	\$343.18	\$330.75	\$297.89	\$109.56	\$221.49	\$260.28	\$242.81	\$395.60	\$397.38
84	\$220.82	\$354.48	\$341.63	\$307.69	\$113.16	\$228.77	\$268.84	\$250.80	\$408.61	\$410.45
85	\$227.87	\$365.80	\$352.55	\$317.51	\$116.77	\$236.08	\$277.43	\$258.80	\$421.67	\$423.56
86	\$234.92	\$377.12	\$363.46	\$327.33	\$120.39	\$243.38	\$286.01	\$266.81	\$434.72	\$436.66

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Male Non-Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$111.99	\$179.77	\$173.26	\$156.04	\$57.39	\$116.02	\$136.34	\$127.19	\$207.22	\$208.15
65	\$111.99	\$179.77	\$173.26	\$156.04	\$57.39	\$116.02	\$136.34	\$127.19	\$207.22	\$208.15
66	\$111.99	\$179.77	\$173.26	\$156.04	\$57.39	\$116.02	\$136.34	\$127.19	\$207.22	\$208.15
67	\$111.99	\$179.77	\$173.26	\$156.04	\$57.39	\$116.02	\$136.34	\$127.19	\$207.22	\$208.15
68	\$118.02	\$189.45	\$182.58	\$164.44	\$60.48	\$122.27	\$143.68	\$134.03	\$218.38	\$219.36
69	\$124.02	\$199.09	\$191.88	\$172.81	\$63.56	\$128.49	\$150.99	\$140.86	\$229.50	\$230.53
70	\$130.05	\$208.77	\$201.20	\$181.21	\$66.65	\$134.73	\$158.33	\$147.70	\$240.65	\$241.73
71	\$136.08	\$218.44	\$210.53	\$189.61	\$69.74	\$140.98	\$165.67	\$154.55	\$251.80	\$252.93
72	\$142.09	\$228.09	\$219.82	\$197.98	\$72.81	\$147.20	\$172.98	\$161.37	\$262.92	\$264.10
73	\$148.12	\$237.76	\$229.15	\$206.38	\$75.90	\$153.45	\$180.32	\$168.22	\$274.07	\$275.31
74	\$154.14	\$247.44	\$238.47	\$214.78	\$78.99	\$159.69	\$187.66	\$175.07	\$285.23	\$286.51
75	\$161.35	\$259.01	\$249.63	\$224.82	\$82.69	\$167.16	\$196.44	\$183.25	\$298.57	\$299.91
76	\$168.58	\$270.62	\$260.81	\$234.89	\$86.39	\$174.65	\$205.24	\$191.46	\$311.95	\$313.35
77	\$175.81	\$282.22	\$272.00	\$244.97	\$90.10	\$182.14	\$214.04	\$199.68	\$325.32	\$326.79
78	\$183.04	\$293.83	\$283.18	\$255.04	\$93.80	\$189.63	\$222.84	\$207.89	\$338.70	\$340.22
79	\$190.27	\$305.43	\$294.37	\$265.11	\$97.51	\$197.12	\$231.65	\$216.10	\$352.08	\$353.66
80	\$197.48	\$317.01	\$305.52	\$275.16	\$101.20	\$204.59	\$240.42	\$224.29	\$365.42	\$367.06

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Male Non-Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$204.71	\$328.61	\$316.70	\$285.23	\$104.91	\$212.08	\$249.22	\$232.50	\$378.80	\$380.50
82	\$211.94	\$340.22	\$327.89	\$295.31	\$108.61	\$219.57	\$258.03	\$240.71	\$392.18	\$393.94
83	\$219.17	\$351.82	\$339.07	\$305.38	\$112.32	\$227.06	\$266.83	\$248.92	\$405.55	\$407.37
84	\$226.38	\$363.40	\$350.23	\$315.43	\$116.01	\$234.53	\$275.60	\$257.11	\$418.89	\$420.78
85	\$233.61	\$375.00	\$361.41	\$325.50	\$119.72	\$242.02	\$284.41	\$265.32	\$432.27	\$434.21
86	\$240.84	\$386.61	\$372.60	\$335.57	\$123.42	\$249.51	\$293.21	\$273.53	\$445.65	\$447.65

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Male Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$123.18	\$197.74	\$190.58	\$171.64	\$63.12	\$127.62	\$149.97	\$139.90	\$227.94	\$228.96
65	\$123.18	\$197.74	\$190.58	\$171.64	\$63.12	\$127.62	\$149.97	\$139.90	\$227.94	\$228.96
66	\$123.18	\$197.74	\$190.58	\$171.64	\$63.12	\$127.62	\$149.97	\$139.90	\$227.94	\$228.96
67	\$123.18	\$197.74	\$190.58	\$171.64	\$63.12	\$127.62	\$149.97	\$139.90	\$227.94	\$228.96
68	\$129.82	\$208.39	\$200.83	\$180.88	\$66.52	\$134.49	\$158.04	\$147.43	\$240.21	\$241.29
69	\$136.42	\$218.99	\$211.06	\$190.09	\$69.91	\$141.33	\$166.08	\$154.94	\$252.45	\$253.58
70	\$143.05	\$229.64	\$221.32	\$199.33	\$73.31	\$148.20	\$174.16	\$162.47	\$264.71	\$265.90
71	\$149.68	\$240.28	\$231.58	\$208.57	\$76.71	\$155.07	\$182.23	\$170.00	\$276.98	\$278.22
72	\$156.29	\$250.89	\$241.80	\$217.77	\$80.09	\$161.92	\$190.27	\$177.50	\$289.21	\$290.51
73	\$162.93	\$261.53	\$252.06	\$227.01	\$83.49	\$168.79	\$198.35	\$185.04	\$301.47	\$302.84
74	\$169.55	\$272.18	\$262.31	\$236.25	\$86.88	\$175.65	\$206.42	\$192.57	\$313.75	\$315.16
75	\$177.48	\$284.91	\$274.59	\$247.30	\$90.95	\$183.87	\$216.08	\$201.57	\$328.42	\$329.90
76	\$185.43	\$297.68	\$286.89	\$258.37	\$95.02	\$192.11	\$225.76	\$210.60	\$343.14	\$344.68
77	\$193.39	\$310.44	\$299.20	\$269.46	\$99.11	\$200.35	\$235.44	\$219.64	\$357.85	\$359.46
78	\$201.34	\$323.21	\$311.49	\$280.54	\$103.18	\$208.59	\$245.12	\$228.67	\$372.57	\$374.24
79	\$209.29	\$335.97	\$323.80	\$291.62	\$107.26	\$216.83	\$254.81	\$237.71	\$387.28	\$389.02
80	\$217.22	\$348.71	\$336.07	\$302.67	\$111.32	\$225.04	\$264.46	\$246.71	\$401.96	\$403.76

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Male Tobacco Monthly Plan Rates for Oregon - Area 1
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$225.18	\$361.47	\$348.37	\$313.75	\$115.40	\$233.28	\$274.14	\$255.75	\$416.68	\$418.55
82	\$233.13	\$374.24	\$360.67	\$324.84	\$119.47	\$241.52	\$283.83	\$264.78	\$431.39	\$433.33
83	\$241.08	\$387.00	\$372.97	\$335.91	\$123.55	\$249.76	\$293.51	\$273.81	\$446.10	\$448.10
84	\$249.01	\$399.74	\$385.25	\$346.97	\$127.61	\$257.98	\$303.16	\$282.82	\$460.77	\$462.85
85	\$256.97	\$412.50	\$397.55	\$358.05	\$131.69	\$266.22	\$312.85	\$291.85	\$475.49	\$477.63
86	\$264.92	\$425.27	\$409.86	\$369.12	\$135.76	\$274.46	\$322.53	\$300.88	\$490.21	\$492.41

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

1 Your age as of your plan effective date. All rates are subject to an annual change, based on changes in health care costs and the claims experience of the plan. Additionally, rates will change each year on the anniversary date of your plan from age 68 until age 86. After the anniversary date of your plan following age 86, your rate will become level, and never change just because you get older.

2 **IMPORTANT:** Plans C and F are available only to applicants eligible for Medicare prior to 1/1/2020.

3 You must use a network hospital with Select Plans G and N.

Oregon Area 1 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

97001	97053	97124	97221	97810
97003	97054	97125	97222	97812
97004	97055	97127	97223	97813
97005	97056	97128	97224	97818
97006	97057	97129	97225	97823
97007	97058	97130	97227	97824
97008	97060	97131	97228	97826
97009	97062	97132	97229	97827
97010	97063	97133	97230	97828
97011	97064	97134	97231	97835
97013	97065	97135	97232	97836
97014	97067	97136	97233	97838
97015	97068	97138	97236	97839
97016	97070	97140	97238	97841
97017	97075	97141	97239	97842
97018	97076	97143	97240	97843
97019	97077	97144	97242	97844
97021	97078	97145	97250	97846
97022	97079	97146	97251	97850
97023	97080	97147	97252	97857
97024	97086	97148	97253	97859
97027	97089	97149	97254	97861
97028	97101	97201	97256	97862
97029	97102	97202	97266	97867
97030	97103	97203	97267	97868
97031	97106	97204	97268	97875
97033	97107	97205	97269	97876
97034	97108	97206	97280	97880
97035	97109	97207	97281	97882
97036	97110	97208	97282	97883
97037	97111	97209	97283	97885
97038	97112	97210	97286	97886
97039	97113	97211	97290	
97040	97114	97212	97291	
97041	97115	97213	97292	
97042	97116	97214	97293	
97044	97117	97215	97294	
97045	97118	97216	97296	
97048	97119	97217	97298	
97049	97121	97218	97378	
97050	97122	97219	97396	
97051	97123	97220	97801	

Female Non-Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$97.05	\$155.80	\$150.15	\$135.23	\$49.74	\$100.55	\$118.16	\$110.23	\$179.59	\$180.40
65	\$97.05	\$155.80	\$150.15	\$135.23	\$49.74	\$100.55	\$118.16	\$110.23	\$179.59	\$180.40
66	\$97.05	\$155.80	\$150.15	\$135.23	\$49.74	\$100.55	\$118.16	\$110.23	\$179.59	\$180.40
67	\$97.05	\$155.80	\$150.15	\$135.23	\$49.74	\$100.55	\$118.16	\$110.23	\$179.59	\$180.40
68	\$102.28	\$164.18	\$158.23	\$142.51	\$52.41	\$105.96	\$124.52	\$116.16	\$189.26	\$190.11
69	\$107.49	\$172.54	\$166.29	\$149.77	\$55.08	\$111.36	\$130.86	\$122.08	\$198.89	\$199.79
70	\$112.71	\$180.93	\$174.37	\$157.04	\$57.76	\$116.77	\$137.22	\$128.01	\$208.56	\$209.50
71	\$117.93	\$189.32	\$182.45	\$164.32	\$60.44	\$122.18	\$143.58	\$133.94	\$218.23	\$219.21
72	\$123.14	\$197.67	\$190.51	\$171.58	\$63.11	\$127.58	\$149.92	\$139.86	\$227.86	\$228.89
73	\$128.37	\$206.06	\$198.59	\$178.86	\$65.78	\$132.99	\$156.28	\$145.79	\$237.53	\$238.60
74	\$133.59	\$214.45	\$206.67	\$186.14	\$68.46	\$138.40	\$162.64	\$151.72	\$247.20	\$248.31
75	\$139.84	\$224.48	\$216.34	\$194.84	\$71.66	\$144.87	\$170.25	\$158.82	\$258.76	\$259.92
76	\$146.10	\$234.53	\$226.03	\$203.57	\$74.87	\$151.36	\$177.87	\$165.93	\$270.35	\$271.57
77	\$152.37	\$244.59	\$235.73	\$212.30	\$78.08	\$157.86	\$185.50	\$173.05	\$281.95	\$283.21
78	\$158.63	\$254.65	\$245.42	\$221.03	\$81.29	\$164.35	\$193.13	\$180.17	\$293.54	\$294.86
79	\$164.90	\$264.71	\$255.11	\$229.76	\$84.51	\$170.84	\$200.76	\$187.28	\$305.13	\$306.50
80	\$171.15	\$274.74	\$264.78	\$238.47	\$87.71	\$177.31	\$208.36	\$194.38	\$316.69	\$318.12

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Non-Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$177.41	\$284.80	\$274.47	\$247.20	\$90.92	\$183.80	\$215.99	\$201.49	\$328.29	\$329.76
82	\$183.68	\$294.85	\$284.17	\$255.93	\$94.13	\$190.29	\$223.62	\$208.61	\$339.88	\$341.41
83	\$189.94	\$304.91	\$293.86	\$264.66	\$97.34	\$196.78	\$231.25	\$215.73	\$351.48	\$353.05
84	\$196.19	\$314.94	\$303.53	\$273.37	\$100.54	\$203.26	\$238.86	\$222.82	\$363.04	\$364.67
85	\$202.46	\$325.00	\$313.22	\$282.10	\$103.75	\$209.75	\$246.48	\$229.94	\$374.63	\$376.31
86	\$208.72	\$335.06	\$322.91	\$290.83	\$106.96	\$216.24	\$254.11	\$237.05	\$386.23	\$387.96

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$106.75	\$171.38	\$165.16	\$148.75	\$54.71	\$110.60	\$129.97	\$121.25	\$197.54	\$198.44
65	\$106.75	\$171.38	\$165.16	\$148.75	\$54.71	\$110.60	\$129.97	\$121.25	\$197.54	\$198.44
66	\$106.75	\$171.38	\$165.16	\$148.75	\$54.71	\$110.60	\$129.97	\$121.25	\$197.54	\$198.44
67	\$106.75	\$171.38	\$165.16	\$148.75	\$54.71	\$110.60	\$129.97	\$121.25	\$197.54	\$198.44
68	\$112.50	\$180.59	\$174.05	\$156.76	\$57.65	\$116.55	\$136.97	\$127.77	\$208.18	\$209.12
69	\$118.23	\$189.79	\$182.91	\$164.74	\$60.58	\$122.49	\$143.94	\$134.28	\$218.77	\$219.76
70	\$123.98	\$199.02	\$191.80	\$172.74	\$63.53	\$128.44	\$150.94	\$140.81	\$229.41	\$230.45
71	\$129.72	\$208.25	\$200.69	\$180.75	\$66.48	\$134.39	\$157.93	\$147.33	\$240.05	\$241.13
72	\$135.45	\$217.43	\$209.56	\$188.73	\$69.42	\$140.33	\$164.91	\$153.84	\$250.64	\$251.77
73	\$141.20	\$226.66	\$218.44	\$196.74	\$72.35	\$146.28	\$171.90	\$160.36	\$261.28	\$262.46
74	\$146.94	\$235.89	\$227.33	\$204.75	\$75.30	\$152.24	\$178.90	\$166.89	\$271.92	\$273.14
75	\$153.82	\$246.92	\$237.97	\$214.32	\$78.82	\$159.35	\$187.27	\$174.70	\$284.63	\$285.91
76	\$160.71	\$257.98	\$248.63	\$223.92	\$82.35	\$166.49	\$195.65	\$182.52	\$297.38	\$298.72
77	\$167.60	\$269.04	\$259.30	\$233.53	\$85.88	\$173.64	\$204.05	\$190.35	\$310.14	\$311.53
78	\$174.49	\$280.11	\$269.96	\$243.13	\$89.41	\$180.78	\$212.44	\$198.18	\$322.89	\$324.34
79	\$181.39	\$291.18	\$280.62	\$252.73	\$92.96	\$187.92	\$220.83	\$206.00	\$335.64	\$337.15
80	\$188.26	\$302.21	\$291.25	\$262.31	\$96.48	\$195.04	\$229.19	\$213.81	\$348.35	\$349.93

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Female Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$195.15	\$313.28	\$301.91	\$271.92	\$100.01	\$202.18	\$237.58	\$221.63	\$361.11	\$362.73
82	\$202.04	\$324.33	\$312.58	\$281.52	\$103.54	\$209.31	\$245.98	\$229.47	\$373.86	\$375.55
83	\$208.93	\$335.40	\$323.24	\$291.12	\$107.07	\$216.45	\$254.37	\$237.30	\$386.62	\$388.35
84	\$215.80	\$346.43	\$333.88	\$300.70	\$110.59	\$223.58	\$262.74	\$245.10	\$399.34	\$401.13
85	\$222.70	\$357.50	\$344.54	\$310.31	\$114.12	\$230.72	\$271.12	\$252.93	\$412.09	\$413.94
86	\$229.59	\$368.56	\$355.20	\$319.91	\$117.65	\$237.86	\$279.52	\$260.75	\$424.85	\$426.75

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Male Non-Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$109.44	\$175.69	\$169.32	\$152.50	\$56.09	\$113.39	\$133.24	\$124.30	\$202.52	\$203.43
65	\$109.44	\$175.69	\$169.32	\$152.50	\$56.09	\$113.39	\$133.24	\$124.30	\$202.52	\$203.43
66	\$109.44	\$175.69	\$169.32	\$152.50	\$56.09	\$113.39	\$133.24	\$124.30	\$202.52	\$203.43
67	\$109.44	\$175.69	\$169.32	\$152.50	\$56.09	\$113.39	\$133.24	\$124.30	\$202.52	\$203.43
68	\$115.34	\$185.14	\$178.44	\$160.70	\$59.11	\$119.49	\$140.42	\$130.99	\$213.42	\$214.38
69	\$121.21	\$194.57	\$187.52	\$168.89	\$62.11	\$125.57	\$147.56	\$137.66	\$224.28	\$225.29
70	\$127.10	\$204.03	\$196.63	\$177.09	\$65.13	\$131.68	\$154.74	\$144.35	\$235.19	\$236.24
71	\$132.99	\$213.48	\$205.75	\$185.30	\$68.15	\$137.78	\$161.91	\$151.04	\$246.09	\$247.19
72	\$138.86	\$222.91	\$214.83	\$193.48	\$71.16	\$143.86	\$169.06	\$157.71	\$256.95	\$258.11
73	\$144.75	\$232.37	\$223.94	\$201.69	\$74.18	\$149.96	\$176.23	\$164.40	\$267.85	\$269.05
74	\$150.64	\$241.82	\$233.06	\$209.90	\$77.20	\$156.07	\$183.40	\$171.09	\$278.75	\$280.00
75	\$157.69	\$253.13	\$243.96	\$219.72	\$80.81	\$163.37	\$191.98	\$179.09	\$291.79	\$293.10
76	\$164.75	\$264.47	\$254.89	\$229.56	\$84.43	\$170.69	\$200.58	\$187.12	\$304.86	\$306.23
77	\$171.82	\$275.82	\$265.82	\$239.41	\$88.05	\$178.01	\$209.18	\$195.14	\$317.94	\$319.37
78	\$178.89	\$287.16	\$276.75	\$249.25	\$91.67	\$185.33	\$217.78	\$203.17	\$331.01	\$332.50
79	\$185.95	\$298.50	\$287.68	\$259.09	\$95.29	\$192.65	\$226.39	\$211.19	\$344.09	\$345.63
80	\$193.00	\$309.81	\$298.58	\$268.91	\$98.90	\$199.95	\$234.96	\$219.19	\$357.12	\$358.73

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Male Non-Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$200.06	\$321.15	\$309.51	\$278.76	\$102.52	\$207.27	\$243.57	\$227.22	\$370.20	\$371.86
82	\$207.13	\$332.49	\$320.44	\$288.60	\$106.15	\$214.59	\$252.17	\$235.24	\$383.27	\$384.99
83	\$214.19	\$343.84	\$331.38	\$298.45	\$109.77	\$221.91	\$260.77	\$243.27	\$396.34	\$398.12
84	\$221.24	\$355.15	\$342.28	\$308.26	\$113.38	\$229.21	\$269.35	\$251.27	\$409.38	\$411.22
85	\$228.30	\$366.49	\$353.21	\$318.11	\$117.00	\$236.53	\$277.95	\$259.29	\$422.46	\$424.35
86	\$235.37	\$377.83	\$364.14	\$327.95	\$120.62	\$243.85	\$286.55	\$267.32	\$435.53	\$437.49

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Male Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
	Standard Rates									
under 65	\$120.38	\$193.25	\$186.25	\$167.75	\$61.69	\$124.72	\$146.56	\$136.73	\$222.77	\$223.77
65	\$120.38	\$193.25	\$186.25	\$167.75	\$61.69	\$124.72	\$146.56	\$136.73	\$222.77	\$223.77
66	\$120.38	\$193.25	\$186.25	\$167.75	\$61.69	\$124.72	\$146.56	\$136.73	\$222.77	\$223.77
67	\$120.38	\$193.25	\$186.25	\$167.75	\$61.69	\$124.72	\$146.56	\$136.73	\$222.77	\$223.77
68	\$126.87	\$203.65	\$196.28	\$176.77	\$65.02	\$131.43	\$154.46	\$144.08	\$234.76	\$235.81
69	\$133.33	\$214.02	\$206.27	\$185.77	\$68.32	\$138.12	\$162.31	\$151.42	\$246.70	\$247.81
70	\$139.81	\$224.43	\$216.29	\$194.79	\$71.64	\$144.84	\$170.21	\$158.78	\$258.70	\$259.86
71	\$146.28	\$234.82	\$226.32	\$203.83	\$74.96	\$151.55	\$178.10	\$166.14	\$270.69	\$271.90
72	\$152.74	\$245.20	\$236.31	\$212.82	\$78.27	\$158.24	\$185.96	\$173.48	\$282.64	\$283.92
73	\$159.22	\$255.60	\$246.33	\$221.85	\$81.59	\$164.95	\$193.85	\$180.84	\$294.63	\$295.95
74	\$165.70	\$266.00	\$256.36	\$230.89	\$84.92	\$171.67	\$201.74	\$188.19	\$306.62	\$308.00
75	\$173.45	\$278.44	\$268.35	\$241.69	\$88.89	\$179.70	\$211.17	\$196.99	\$320.96	\$322.41
76	\$181.22	\$290.91	\$280.37	\$252.51	\$92.87	\$187.75	\$220.63	\$205.83	\$335.34	\$336.85
77	\$189.00	\$303.40	\$292.40	\$263.35	\$96.85	\$195.81	\$230.09	\$214.65	\$349.73	\$351.30
78	\$196.77	\$315.87	\$304.42	\$274.17	\$100.83	\$203.86	\$239.55	\$223.48	\$364.11	\$365.75
79	\$204.54	\$328.35	\$316.44	\$284.99	\$104.81	\$211.91	\$249.02	\$232.30	\$378.49	\$380.19
80	\$212.30	\$340.79	\$328.43	\$295.80	\$108.79	\$219.94	\$258.45	\$241.10	\$392.83	\$394.60

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

Male Tobacco Monthly Plan Rates for Oregon - Area 2
AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Age ¹	Plan A	Plan B	Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
81	\$220.06	\$353.26	\$340.46	\$306.63	\$112.77	\$227.99	\$267.92	\$249.94	\$407.22	\$409.04
82	\$227.84	\$365.73	\$352.48	\$317.46	\$116.76	\$236.04	\$277.38	\$258.76	\$421.59	\$423.48
83	\$235.60	\$378.22	\$364.51	\$328.29	\$120.74	\$244.10	\$286.84	\$267.59	\$435.97	\$437.93
84	\$243.36	\$390.66	\$376.50	\$339.08	\$124.71	\$252.13	\$296.28	\$276.39	\$450.31	\$452.34
85	\$251.13	\$403.13	\$388.53	\$349.92	\$128.70	\$260.18	\$305.74	\$285.21	\$464.70	\$466.78
86	\$258.90	\$415.61	\$400.55	\$360.74	\$132.68	\$268.23	\$315.20	\$294.05	\$479.08	\$481.23

The rates above are for plan effective dates from January 2024 through December 2024 and may change.

1 Your age as of your plan effective date. All rates are subject to an annual change, based on changes in health care costs and the claims experience of the plan. Additionally, rates will change each year on the anniversary date of your plan from age 68 until age 86. After the anniversary date of your plan following age 86, your rate will become level, and never change just because you get older.

2 **IMPORTANT:** Plans C and F are available only to applicants eligible for Medicare prior to 1/1/2020.

3 You must use a network hospital with Select Plans G and N.

Oregon Area 2 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

97002	97350	97409	97459	97525	97702	97845
97020	97351	97410	97461	97526	97703	97848
97026	97352	97411	97462	97527	97707	97856
97032	97355	97412	97463	97528	97708	97864
97071	97357	97413	97464	97530	97709	97865
97137	97358	97414	97465	97531	97710	97869
97301	97360	97415	97466	97532	97711	97870
97302	97361	97416	97467	97533	97712	97873
97303	97362	97417	97469	97534	97720	97874
97304	97364	97419	97470	97535	97721	97877
97305	97365	97420	97471	97536	97722	97884
97306	97366	97423	97473	97537	97730	97901
97307	97367	97424	97475	97538	97731	97902
97308	97368	97426	97476	97539	97732	97903
97309	97369	97429	97477	97540	97733	97904
97310	97370	97430	97478	97541	97734	97905
97311	97371	97431	97479	97543	97735	97906
97312	97373	97432	97480	97544	97736	97907
97314	97374	97434	97481	97601	97737	97908
97317	97375	97435	97484	97602	97738	97909
97321	97376	97436	97486	97603	97739	97910
97322	97377	97437	97487	97604	97741	97911
97324	97380	97438	97488	97620	97750	97913
97325	97381	97439	97489	97621	97751	97914
97326	97383	97440	97490	97622	97752	97917
97327	97384	97441	97491	97623	97753	97918
97329	97385	97442	97492	97624	97754	97920
97330	97386	97443	97493	97625	97756	
97331	97388	97444	97494	97626	97758	
97333	97389	97446	97495	97627	97759	
97335	97390	97447	97496	97630	97760	
97336	97391	97448	97497	97632	97761	
97338	97392	97449	97498	97633	97814	
97339	97394	97450	97499	97634	97817	
97341	97401	97451	97501	97635	97819	
97342	97402	97452	97502	97636	97820	
97343	97403	97453	97503	97637	97825	
97344	97404	97454	97504	97638	97830	
97345	97405	97455	97520	97639	97833	
97346	97406	97456	97522	97640	97834	
97347	97407	97457	97523	97641	97837	
97348	97408	97458	97524	97701	97840	



Eligibility & Benefits



Eligibility & Benefits

AARP | Medicare Supplement
from  **UnitedHealthcare**

AARP Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company

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 Insurance Plan.

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

See enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Your Guide To AARP Medicare Supplement and Medicare Select Insurance Plans

To help you choose the AARP Medicare Supplement or Medicare Select Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to best meet your needs and budget, be sure to look at the information shown in this Guide and the other documents that show the expenses that Medicare pays, the benefits each Plan pays and the costs you will have to pay yourself. Also, be sure to review the Monthly Premium information. **Benefits and cost vary depending upon the Plan selected.**

Eligibility to Apply

You are eligible to apply if you are an AARP member age 50 or older or an AARP member's spouse of any age, enrolled in both Part A and Part B of Medicare, and not duplicating any Medicare supplement coverage. (If you are age 50-64 or an AARP member's spouse under the age of 65 and are eligible for Medicare by reason of disability or End-Stage Renal Disease (ESRD), you must either apply within 6 months after enrolling in Medicare Part B, unless you are entitled to guaranteed issue of a Medicare supplement plan as shown under the following "Guaranteed Acceptance" section, or during your one-month Birthday Enrollment Period and be replacing a Medicare supplement plan with a Medicare supplement plan that has equal or lesser benefits.)

Guaranteed Acceptance

- Your acceptance in any plan for which you're eligible to enroll is guaranteed during your **Medicare Supplement Open Enrollment Period** which lasts for 6 months beginning with the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. (If your initial enrollment in Part B is before age 65, you have a second 6 month Open Enrollment period beginning the month you turn 65.)
- **There is also an annual 1-month Birthday Enrollment Period** when you are replacing a Medicare Supplement plan (including Medicare Select) and your Application Form is received the month prior to or the month after your birthday month.
 - If you **enrolled in Medicare Part A before 1/1/2020** and the previous Plan you had was an AARP Medicare Supplement Plan, you may apply for Plan A, B, C, F, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N that has equal or lesser benefits than your current Plan without having to answer health questions. If the previous Plan you had was with another carrier, you may apply for Plan A, B, C, F, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N which has equal or lesser benefits than your prior Medicare supplement plan without having to answer health questions. If you choose to apply for a Plan that has more benefits than your previous Plan, you may have to answer health questions.
 - If you **enrolled in Medicare Part A on or after 1/1/2020** and the previous Plan you had was an AARP Medicare Supplement Plan, you may apply for Plan A, B, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N that has equal or lesser benefits than your current Plan without having to answer health questions. If the previous Plan you had was with another carrier, you may apply for Plan A, B, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N which has equal or lesser benefits than your prior Medicare supplement plan without having to answer health questions. If you choose to apply for a Plan that has more benefits than your previous Plan, you may have to answer health questions.
- Also, you may have a guaranteed issue right to enroll in a Medicare supplement plan in certain situations. Some examples:
 - you have a specific type of health insurance coverage that changes in some way, such as a loss of the coverage, or
 - you enrolled with a "trial right" to try a Medicare Advantage Plan but change your mind and want to switch back to a Medicare supplement plan during the trial period.

If you received a notice from your employer or prior insurer saying you are eligible for guaranteed issue of a Medicare supplement plan, you may be guaranteed acceptance into one or more AARP Medicare Supplement Plans. **If you have a guaranteed issue right, you must provide a copy of the notice, disenrollment letter or other documentation you received AND your Application Form must be received no more than 63 days after the termination date of your prior coverage. The documentation should include the type of coverage being lost, the termination reason, the termination date and the name of the person(s) who lost or is losing coverage.**

If you have questions about guaranteed issue rights, please see *The Guide to Health Insurance for People with Medicare*, which can be found at www.Medicare.gov/publications. You may also want to contact the administrator of your prior health insurance plan or your local state department on aging.

Additional Information

Exclusions

- Benefits provided under Medicare.
- Care not meeting Medicare's standards.
- Injury or sickness payable by Workers' Compensation or similar laws.
- Stays or treatment provided by a government-owned or -operated hospital or facility unless payment of charges is required by law.
- Stays, care, or visits for which no charge would be made to you in the absence of insurance.
- For AARP Medicare Select Plans – Stays, care or services provided by a non-network hospital, except for the situations outlined in numbers 1 through 3 under the following Medicare Select Provider Restrictions Section.
- Any stay which begins, or medical expenses you incur, during the first 3 months after your effective date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.

The following individuals are entitled to a waiver of this pre-existing condition exclusion:

1. Individuals who are replacing prior creditable coverage within 63 days after termination; or
2. Individuals who are turning age 65 and whose application form is received within six (6) months after they turn 65 AND are enrolled in Medicare Part B; or
3. Individuals who are entitled to Guaranteed Issue; or
4. Individuals who have been covered under other health insurance coverage within the last 63 days and have enrolled in Medicare Part B within the last 6 months.

Other exclusions may apply; however, in no event will your plan contain coverage limitations or exclusions for the Medicare Eligible Expenses that are more restrictive than those of Medicare. Benefits and exclusions paid by your plan will automatically change when Medicare's requirements change.

Medicare Select Disclosure Statement – If You Are Applying for an AARP Medicare Select Plan

Please read this information carefully. The following information is provided in order to make a full and fair disclosure to you of the provisions, restrictions, and limitations of the AARP Medicare Select Plan.

Medicare Select Provider Restrictions

In order for benefits to be payable under this insurance plan, you must use one of the select hospitals located throughout the United States, unless:

- (1) there is a Medical Emergency;
- (2) covered services are not available from any select hospital in the Service Area; or
- (3) covered services are received from a Medicare-approved non-select hospital more than 100 miles from your Primary Residence.

In the case of (3) above, the following benefits may be payable subject to the terms and conditions of this plan:

- 75% of the Part A Medicare Inpatient Hospital Deductible amount per Benefit Period; and
- 75% of the Part A Medicare Eligible Expenses not paid by Medicare.

Only certain hospitals are network providers under this policy. Check with your physician to determine if he or she has admitting privileges at the Network Hospital. If he or she does not, you may be required to use another physician at the time of hospitalization or you will be required to pay for all expenses.

Right to Replace Your Medicare Select Plan

You have the right to replace your AARP Medicare Select Plan with any other AARP Medicare Supplement Plan, insured by UnitedHealthcare, that has the same or lesser benefits as your current insurance and which does not require the use of participating providers, without providing evidence of insurability.

Quality Assurance

Participating providers are required to maintain a quality assurance program conforming with nationally recognized quality of care standards.

For Your Protection, Please Be Aware of the Following:

You Cannot Be Singled Out for Cancellation

Your AARP Medicare Supplement or Medicare Select Plan can never be canceled because of your age, your health, or the number of claims you make. Your AARP Medicare Supplement or Medicare Select Plan may be canceled due to nonpayment of premium or material misrepresentation. If your group policy terminates and is not replaced by another group policy providing the same type of coverage, you may convert your AARP Medicare Supplement or Medicare Select Plan to an individual Medicare supplement policy issued by UnitedHealthcare. Of course, you may cancel your AARP Medicare Supplement or Medicare Select Plan any time you wish. All transactions go into effect on the first of the month following receipt of the request.

The AARP Insurance Trust

AARP established the AARP Insurance Plan, a trust, to hold the master group insurance policies. The AARP Medicare Supplement or Medicare Select Plans are insured by UnitedHealthcare, not by AARP or its affiliates. Please contact UnitedHealthcare if you have questions about your policy, including any limitations and exclusions.

Premiums are collected from you by the Trust. These premiums are paid to the insurance company for your insurance coverage, a percentage is used to pay expenses, benefitting the insureds, and incurred by the Trust in connection with the insurance programs. At the direction of UnitedHealthcare, a portion of the premium is paid as a royalty to AARP and used for the general purposes of AARP. Income earned from the investment of premiums while on deposit with the Trust is paid to AARP and used for the general purposes of AARP.

Participants are issued certificates of insurance by UnitedHealthcare under the master group insurance policy. The benefits of participating in an insurance program carrying the AARP name are solely the right to receive the insurance coverage and ancillary services provided by the program.

General Information

By enrolling, you are agreeing to the release of Medicare claim information to UnitedHealthcare so your AARP Medicare Supplement or Medicare Select Plan claims may be processed automatically.

UnitedHealthcare accepts insurance premium payments made by the insured or a relative or legal guardian on behalf of the insured. UnitedHealthcare reserves the right to decline insurance premium payments from third parties other than a relative or legal guardian of the insured.

AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

Please note: You must be an AARP member or spouse of an AARP member to enroll in an AARP Medicare Supplement Plan. AARP membership is available to individuals age 50 and over for \$16.00 a year.

The Policy Form No. GRP79171 GPS-1 (G-36000-4) is issued in the District of Columbia to the Trustees of the AARP Insurance Plan.

AARP Medicare Supplement and Medicare Select Plans have been developed in line with federal standards. **However, these plans are not connected with, or endorsed by, the U.S. Government or the federal Medicare program.**


This is a solicitation of insurance. An agent may contact you.

These materials describe the AARP Medicare Supplement and Medicare Select Plans available in your state, but is not a contract, policy, or insurance certificate. Please read your Certificate of Insurance, upon receipt, for plan benefits, definitions, exclusions, and limitations.

Plan Benefit Tables: Plan A

Medicare Part A: Hospital Services per Benefit Period¹

Service		Medicare Pays	Plan A Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$0	\$1,600 (Part A deductible)
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	\$0	Up to \$200 per day
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan A (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Plan A Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

Parts A and B

Service		Medicare Pays	Plan A Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0

Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan B

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan B pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	\$0	Up to \$200 per day
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan B (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Plan B pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

Parts A and B

Service		Medicare Pays	Plan B Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0

Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan C

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan C Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan C (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Plan C Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

Parts A and B

Service		Medicare Pays	Plan C Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0

Other Benefits not covered by Medicare


Service		Medicare Pays	Plan C Pays	You Pay
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan F

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan F Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan F (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Plan F Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	100%	\$0
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

Parts A and B

Service		Medicare Pays	Plan F Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$226 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0

Other Benefits not covered by Medicare

Service		Medicare Pays	Plan F Pays	You Pay
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum


Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan G

Medicare Part A: Hospital Services per Benefit Period¹

Service		Medicare Pays	Plan G Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan G (continued)

Medicare Part B: Medical Services per Calendar Year				
Service		Medicare Pays	Plan G Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	100%	\$0
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0
Parts A and B				
Service		Medicare Pays	Plan G Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Other Benefits not covered by Medicare				
Service		Medicare Pays	Plan G Pays	You Pay
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan K

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan K Pays	You Pay ³
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$800 (50% of Part A deductible)	\$800 (50% of Part A deductible)◆
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$100 per day	Up to \$100 per day◆
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	50%	50%◆
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	50% of co-payment/ co-insurance	50% of Medicare co-payment/ co-insurance◆

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Notes


1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

3 You will pay half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$6940 each calendar year. The amounts that count toward your annual limit are noted with diamonds (◆) in the chart above. Once you reach the annual limit, the plan pays 100% of the Medicare co-payment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

Plan Benefit Tables: Plan K (continued)

Medicare Part B: Medical Services per Calendar Year				
Service		Medicare Pays	Plan K pays	You Pay ⁴
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ⁵	\$0	\$0	\$226 (Part B deductible) ⁵ ♦
	Preventive Benefits for Medicare covered services	Generally 75% or more of Medicare-approved amounts	Remainder of Medicare-approved amounts	All costs above Medicare-approved amounts
	Remainder of Medicare-approved amounts	Generally 80%	Generally 10%	Generally 10% ♦
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs (and they do not count toward annual out-of-pocket limit of \$6940) ⁴
Blood	First 3 pints	\$0	50%	50% ♦
	Next \$226 of Medicare-approved amounts ⁵	\$0	\$0	\$226 (Part B deductible) ⁵ ♦
	Remainder of Medicare-approved amounts	80%	Generally 10%	Generally 10% ♦
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0
Parts A and B				
Service		Medicare Pays	Plan K Pays	You Pay ⁴
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0

Continued on next page 

Notes

4 This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$6940 per calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare Approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

5 Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan K (continued)

Parts A and B				
Service		Medicare Pays	Plan K Pays	You Pay ⁴
Durable medical equipment Medicare-approved services	First \$226 of Medicare- approved amounts ⁶	\$0	\$0	\$226 (Part B deductible)◆
	Remainder of Medicare-approved amounts	80%	10%	10%◆

Notes

⁶ Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

Plan Benefit Tables: Plan L

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan L Pays	You Pay ³
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,200 (75% of Part A deductible)	\$400 (25% of Part A deductible)◆
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$150 per day	Up to \$50 per day◆
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	75%	25%◆
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	75% of co-payment/ co-insurance	25% of Medicare co-payment/ co-insurance◆

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Notes


1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

3 You will pay half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$3470 each calendar year. The amounts that count toward your annual limit are noted with diamonds (◆) in the chart above. Once you reach the annual limit, the plan pays 100% of the Medicare co-payment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

Plan Benefit Tables: Plan L (continued)

Medicare Part B: Medical Services per Calendar Year				
Service		Medicare Pays	Plan L Pays	You Pay ⁴
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ⁵	\$0	\$0	\$226 (Part B deductible) ⁵ ♦
	Preventive Benefits for Medicare covered services	Generally 75% or more of Medicare-approved amounts	Remainder of Medicare-approved amounts	All costs above Medicare-approved amounts
	Remainder of Medicare-approved amounts	Generally 80%	Generally 15%	Generally 5% ♦
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs (and they do not count toward annual out-of-pocket limit of \$3470) ⁴
Blood	First 3 pints	\$0	75%	25% ♦
	Next \$226 of Medicare-approved amounts ⁵	\$0	\$0	\$226 (Part B deductible) ⁵ ♦
	Remainder of Medicare-approved amounts	80%	Generally 15%	Generally 5% ♦
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0
Parts A and B				
Service		Medicare Pays	Plan L Pays	You Pay ⁴
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0

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Notes

4 This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$3470 per calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare Approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

5 Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan L (continued)

Parts A and B				
Service		Medicare Pays	Plan L Pays	You Pay ⁴
Durable medical equipment Medicare-approved services	First \$226 of Medicare- approved amounts ⁶	\$0	\$0	\$226 (Part B deductible)◆
	Remainder of Medicare-approved amounts	80%	15%	5%◆

Notes

⁶ Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

Plan Benefit Tables: Plan N

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Plan N Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Plan N (continued)

Medicare Part B: Medical Services per Calendar Year				
Service		Medicare Pays	Plan N Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0
Parts A and B				
Service		Medicare Pays	Plan N Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0

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Notes

³ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Plan N (continued)

Parts A and B, continued				
Service		Medicare Pays	Plan N Pays	You Pay
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ³	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Other Benefits not covered by Medicare				
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Notes

3 Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Medicare Select - Plan G

Medicare Part A: Hospital Services per Benefit Period¹

Service		Medicare Pays	Medicare Select Plan G Pays	You Pay
Hospitalization¹ in a Participating Hospital² Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ³
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

1 A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

2 You must use a network hospital.

3 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.


Plan Benefit Tables: Medicare Select - Plan G (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Medicare Select Plan G Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges Above Medicare-approved amounts		\$0	100%	\$0
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

Parts A and B

Service		Medicare Pays	Medicare Select Plan G Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Unless Part B deductible has been met)
	Remainder of Medicare-approved amounts	80%	20%	\$0

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Notes

4 Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Medicare Select - Plan G (continued)


Other Benefits not covered by Medicare

Service		Medicare Pays	Medicare Select Plan G Pays	You Pay
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Plan Benefit Tables: Medicare Select - Plan N

Medicare Part A: Hospital Services per Benefit Period¹

Service		Medicare Pays	Medicare Select Plan N Pays	You Pay
Hospitalization¹ in a Participating Hospital² Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0
	Days 61-90	All but \$400 per day	\$400 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ³
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	Days 21-100	All but \$200 per day	Up to \$200 per day	\$0
	Days 101 and later	\$0	\$0	All costs
Blood	First 3 pints	\$0	3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services.		All but very limited co-payment/ co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/ co-insurance	\$0

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Notes

- 1** A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
- 2** You must use a network hospital.

3 NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan Benefit Tables: Medicare Select - Plan N (continued)

Medicare Part B: Medical Services per Calendar Year

Service		Medicare Pays	Medicare Select Plan N Pays	You Pay
Medical Expenses INCLUDES TREATMENT IN OR OUT OF THE HOSPITAL, AND OUTPATIENT HOSPITAL TREATMENT, such as: physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges Above Medicare-approved amounts		\$0	\$0	All costs
Blood	First 3 pints	\$0	All costs	\$0
	Next \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services	Tests for diagnostic services	100%	\$0	\$0

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Notes

4 Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Plan Benefit Tables: Medicare Select - Plan N (continued)

Parts A and B				
Service		Medicare Pays	Medicare Select Plan N Pays	You Pay
Home Health Care Medicare-approved services	Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment Medicare-approved services	First \$226 of Medicare-approved amounts ⁴	\$0	\$0	\$226 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Other Benefits not covered by Medicare				
Foreign Travel NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the 60 days of each trip outside the USA.	First \$250 of each calendar year	\$0	\$0	\$250
	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Notes

⁴ Once you have been billed \$226 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Rules and Disclosures about this Insurance

This page explains important rules governing your Medicare Select coverage. These rules affect you. Please read them carefully and make sure you understand them before you buy or change any Medicare supplement or Medicare Select insurance.

Premium information

You may keep your plan in force by paying the required monthly premium when due. Monthly rates shown reflect current premium levels and all 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.

Disclosures

Use the *Overview of Available Plans*, the *Plan Benefit Tables* and *Cover Page - Rates* to compare benefits and premiums among plans.

Read your certificate very carefully

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

Your right to return the certificate

If you find that you are not satisfied with your coverage, you may return the certificate to:

UnitedHealthcare
PO BOX 30607
Salt Lake City, UT 84130-0607

If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your premium payments. However, UnitedHealthcare has the right to recover any claims paid during that period. Any premium refund otherwise due to you will be reduced by the amount of any claims paid during this period. If you have received claims payment in excess of the amount of your premium, no refund of premium will be made.

Policy replacement

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

Notice

The certificate may not fully cover all of your medical costs. Neither UnitedHealthcare Insurance Company nor its agents are connected with Medicare. This outline of

coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult the Centers for Medicare & Medicaid Services (CMS) publication *Medicare & You* for more details.

Complete answers are very important

When you fill out the enrollment application for the new certificate, be sure to answer all questions about your medical and health history truthfully and completely. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the enrollment application carefully before you sign it. Be certain that all information has been properly recorded.

Grievance Procedure

Complaint and Grievance Procedure -

UnitedHealthcare has established a formal procedure to respond to customer complaints and grievances. UnitedHealthcare desires to provide a fair, accessible and responsive method of evaluating and resolving complaints and grievances. If UnitedHealthcare determines that any prior action that it has taken was incorrect, corrective action will be taken. You may, at any time, submit a written complaint to the Department of Insurance in your state.

Complaints - If you have a complaint, you may call us at 1-800-523-5880 or write to us at UnitedHealthcare, PO BOX 740807, Atlanta, GA 30374-0807. We will acknowledge all complaints within 15 days and will respond to all complaints within a reasonable period of time.

Grievances - If you are dissatisfied with our handling of a complaint or a claim denial, or are dissatisfied for any other reason, you may submit a formal grievance. Grievances must be in writing and contain the words "this is a grievance" to ensure that we understand the purpose of the communication. You must clearly state the nature of the grievance and send it to: UnitedHealthcare, PO BOX 740807, Atlanta, GA 30374-0807. We will acknowledge in writing all grievances within 15 days and respond to all grievances within a reasonable period of time. All grievances must be filed within 60 days or as soon as reasonably possible from the date of denial of benefits or other action giving rise to the grievance.

Oregon Resident Directory

Participating Hospitals - Effective October 2023 For AARP® Medicare Select Plans

Oregon

Lane County

PeaceHealth Cottage Grove
Community Hospital*
1515 Village Drive
Cottage Grove, OR 97424
(541) 767-5500

PeaceHealth Peace Harbor
Hospital*
400 9th Street
Florence, OR 97439
(541) 997-8412

PeaceHealth Sacred Heart
Medical Center*
1255 Hilyard Street
Eugene, OR 97401
(541) 686-7300

Lane County (Continued)

PeaceHealth Sacred Heart
Medical Center at Riverbend*
3333 Riverbend Drive
Springfield, OR 97477
(541) 222-7300

Marion County

Santiam Hospital*
1401 North Tenth Avenue
Stayton, OR 97383
(503) 406-9451

Multnomah County

Legacy Emanuel Medical Center
2801 North Gantenbein Avenue
Portland, OR 97227
(503) 413-2200

Legacy Good Samaritan
Medical Center
1015 NW 22nd Avenue
Portland, OR 97210
(503) 413-7711

Multnomah County (Continued)

Legacy Mount Hood
Medical Center
24800 SE Stark Street
Gresham, OR 97030
(503) 667-1122

Umatilla County

Good Shepherd Medical Center
610 NW 11th Street
Hermiston, OR 97838
(541) 667-3400

Washington County

Legacy Meridian Park Hospital
19300 SW 65th Avenue
Tualatin, OR 97062
(503) 692-1212

Washington

Benton County

Trios Women's and Children's
Hospital
900 South Auburn Street
Kennewick, WA 99336
(509) 221-7000

Benton County (Continued)

Prosser Memorial Hospital
723 Memorial Street
Prosser, WA 99350
(509) 786-2222

Clark County

Legacy Salmon Creek Hospital
2211 NE 139th Street
Vancouver, WA 98686
(360) 487-1000

*This hospital was contracted by USA Managed Care Organization and leased by UnitedHealthcare for inclusion in the AARP Medicare Select Network.

**This hospital was contracted by AmeriPlus and leased by UnitedHealthcare for inclusion in the AARP Medicare Select Network.

Washington (Continued)

Clark County *(Continued)*

PeaceHealth Southwest Medical Center*
400 NE Mother Joseph Place
Vancouver, WA 98664
(360) 514-2000

Cowlitz County

PeaceHealth Saint John Medical Center*
1615 Delaware Street
Longview, WA 98632
(360) 414-2000

Franklin County

Lourdes Medical Center**
520 North Fourth Avenue
Pasco, WA 99301
(509) 547-7704

Klickitat County

Skyline Hospital
211 NE Skyline Drive
White Salmon, WA 98672
(509) 493-1101

Pacific County

Willapa Harbor Hospital
800 Alder Street
South Bend, WA 98586
(360) 875-5526

*This hospital was contracted by USA Managed Care Organization and leased by UnitedHealthcare for inclusion in the AARP Medicare Select Network.

**This hospital was contracted by AmeriPlus and leased by UnitedHealthcare for inclusion in the AARP Medicare Select Network.



from  UnitedHealthcare®

UnitedHealthcare

Participating Hospitals listed in this directory are subject to change. For health systems with multiple hospitals, all locations may not participate. Check with your doctor to make sure he or she has admitting privileges at a network hospital. Prior to scheduling any inpatient hospital service, it is recommended you call UnitedHealthcare Customer Service at 1-800-523-5800, TTY 711, weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time for a current listing of participating hospitals in your area. You may also call this number to obtain a directory of participating hospitals for other areas when you will be traveling.

All participating hospitals are open 24 hours a day, 7 days a week.

Network changes will be communicated annually to insureds impacted by hospitals who no longer participate. Coverage will remain until insured is notified in writing.

Your Medicare Select policy will only pay full supplemental benefits if covered services are obtained through specified participating hospitals. Medicare Select policies deny payment or pay less than the full benefit if you use a non-participating hospital for non-emergency services.

For AARP® Medicare Select Plans Only

Oregon - Effective October 2023

Medicare Select Plans are available to individuals in the following zip code areas:

97002	97035	97077	97129	97219	97280	97325	97371	97420	97462	97827
97003	97036	97078	97132	97220	97281	97326	97373	97423	97463	97835
97004	97037	97079	97133	97221	97282	97327	97374	97424	97467	97836
97005	97038	97080	97137	97222	97283	97329	97375	97426	97470	97838
97006	97039	97086	97138	97223	97286	97330	97376	97429	97471	97839
97007	97040	97089	97140	97224	97290	97331	97377	97430	97473	97841
97008	97041	97101	97141	97225	97291	97333	97378	97431	97475	97843
97009	97042	97102	97143	97227	97292	97335	97380	97432	97477	97844
97010	97044	97103	97144	97228	97293	97336	97381	97434	97478	97850
97011	97045	97106	97145	97229	97294	97338	97383	97435	97479	97859
97013	97048	97107	97146	97230	97296	97339	97384	97436	97480	97861
97014	97049	97108	97148	97231	97298	97341	97385	97437	97481	97862
97015	97050	97109	97201	97232	97301	97343	97386	97438	97486	97868
97016	97051	97110	97202	97233	97302	97344	97389	97439	97487	97875
97017	97053	97111	97203	97236	97303	97345	97390	97440	97488	97876
97018	97054	97112	97204	97238	97304	97346	97391	97441	97489	97880
97019	97055	97113	97205	97239	97305	97347	97392	97443	97490	97882
97020	97056	97114	97206	97240	97306	97348	97394	97446	97492	97885
97021	97058	97115	97207	97242	97307	97351	97396	97447	97493	97886
97022	97060	97116	97208	97250	97308	97352	97401	97448	97494	
97023	97062	97117	97209	97251	97309	97355	97402	97449	97495	
97024	97063	97118	97210	97252	97310	97357	97403	97451	97496	
97026	97064	97119	97211	97253	97311	97358	97404	97452	97498	
97027	97065	97121	97212	97254	97312	97360	97405	97453	97499	
97028	97067	97122	97213	97256	97313	97361	97407	97454	97801	
97029	97068	97123	97214	97258	97314	97362	97408	97455	97810	
97030	97070	97124	97215	97266	97317	97365	97409	97456	97812	
97031	97071	97125	97216	97267	97321	97366	97412	97457	97813	
97032	97075	97127	97217	97268	97322	97369	97413	97459	97818	
97034	97076	97128	97218	97269	97324	97370	97419	97461	97826	



Forms



Forms

AARP | Medicare Supplement
from  **UnitedHealthcare**

AARP Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company

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 Insurance Plan.

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

See enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

SA25710ST

Enrollment Checklist

In the following section, you will find the forms you need to complete when applying for coverage. Please be sure to complete and submit all the necessary forms to ensure your enrollment is processed quickly and accurately.

Here is an overview of the different forms and some helpful tips:



Application Form

- Be sure to review and complete each applicable section.
- Please only write comments where indicated on the application.
- Be sure to sign and date the application in all the places indicated.



AARP Membership Form

AARP membership is required to enroll in an AARP Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company. If you are not currently an AARP member or are unsure, you may enroll, renew or verify in one of three ways:

- Log on to aarp.org/ActToday;
- Call toll-free 1-866-331-1964; or
- Complete the membership form and submit it with the plan application, along with a separate check for \$16.00 payable to AARP.
 - Note: One membership covers both the member and another individual living in the same household. Therefore, only one membership application is required if two individuals of a household are applying for AARP membership.



Electronic Funds Transfer (EFT) Authorization Form

Automatic payments are available; if requesting, you may deduct \$2 from the first month's household premium check.

- Submit the completed form (signed and dated).



Notice to Applicants Regarding Replacement of Coverage

If you are replacing or losing current coverage as indicated on the form:

- Complete both copies of the form, submit one copy with the enrollment application, and keep the other copy for your records.
 - The licensed insurance agent must also sign and date both copies of the form.



If Reply Envelope Is Missing

Please mail completed application to: UnitedHealthcare Insurance Company
P.O. Box 105331
Atlanta, GA 30348-5331

(Over Please)

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.

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103. 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.

See the following materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Important Updates To The Application Form **Annual Birthday Enrollment &** **Guaranteed Issue Questions**

If either of the below situations applies to you, please answer YES to the applicable questions on the enclosed Application Form:

- **Annual One-Month Birthday Enrollment Period: If this is your situation, answer YES to question 3B.**
 - You are enrolling during your annual one-month Birthday Enrollment Period that runs during the 30 days prior to and the 30 days after your birthday AND you are replacing a Medicare supplement plan with a Medicare supplement plan that has equal or lesser benefits.

- **Eligible individuals under age 65 moving from another state: If this is your situation, answer YES to question 3C.**
 - you are not currently enrolled in a Medicare Supplement Plan and;
 - you are eligible for Medicare by reason of disability or End-Stage Renal Disease (ESRD) and;
 - you moved from a state where Medicare Supplement Plans were not available to persons under age 65 and;
 - you are applying for an AARP Medicare Supplement Plan within 63 days after establishing residency in Oregon.
For this situation, you must submit proof of your new Oregon address and proof of your old address (P.O. Box/PMB is not allowed).



Application Form

AARP® Medicare Supplement Insurance Plans

Insured by
UnitedHealthcare Insurance Company (UnitedHealthcare),
Hartford, CT 06103

Instructions

1. Fill in all requested information on this Application Form and sign in all places a signature is needed.
2. Print clearly, using CAPITAL letters AND black or blue ink - not pencil. *Example:* Yes No Not Sure
3. Initial any changes or corrections you make while completing this Application Form.

Note: Plans and rates are only good for residents of the state of Oregon. The information you provide on this Application Form will be used to determine your acceptance and rate.

TEAR HERE

AARP Membership Number (If you are already a member) _____

Applicant First Name _____ MI _____ Last Name _____

Permanent Home Address Line 1 (P.O. Box/PMB is not allowed) _____

Permanent Home Address Line 2 _____ City _____ State _____ Zip _____

Mailing Address Line 1 (if different from permanent address) _____

Mailing Address Line 2 _____ City _____ State _____ Zip _____

TEAR HERE

1 Provide additional information about yourself and your Medicare Insurance.

() - _____

1A. Phone Number _____ **1B.** Email address (optional). Include periods (.) and symbols (@).

By providing your address, phone number and/or email address, you are agreeing to receive information and be contacted by UnitedHealthcare.

1C. Birthdate _____ / _____ / _____ **1D.** Gender Male Female
Month Day Year

1E. Medicare Number _____ (From your Medicare card.)

1F. Medicare Start: Hospital (Part A) _____ / 01 / _____ Medical (Part B) _____ / 01 / _____
Month Year Month Year

1G. Will your Medicare Part A and Part B be active on your AARP Medicare Supplement Plan start date? Yes No

2460720307 _AGT



First Name

Last Name

2 Choose your Plan and start date.

Plan Choice

2A. You are eligible to apply if all of these are true:

• **you are an AARP member age 50 or older or an AARP member's spouse of any age. (AARP membership is available to individuals age 50 and over for \$16.00 a year),**

- you are enrolled in Medicare Parts A and B,
- you are not enrolled in more than one Medicare supplement plan at the same time,

Note: If you are an AARP member age 50-64 or an AARP member's spouse under the age of 65 and are eligible for Medicare by reason of disability or End-Stage Renal Disease (ESRD), you must either apply within 6 months after enrolling in Medicare Part B, unless you are entitled to guaranteed issue of a Medicare supplement plan as shown under the "Guaranteed Acceptance" section shown in "Your Guide," **or** during your one-month Birthday Enrollment Period and be replacing a Medicare supplement plan with a Medicare supplement plan that has equal or lesser benefits.

Please choose 1 Plan from the right-hand column. Important: Plans C and F are only available to eligible Applicants who either turned 65 or enrolled in Medicare Part A prior to 1/1/2020. Please call if you have questions.

- Plan A Plan B
- Plan C
- Plan F Plan G
- Plan K Plan L
- Plan N
- Medicare Select Plan G
- Medicare Select Plan N

Plan Start Date

2B. Your Plan will start on the first day of the month following receipt and approval of this Application Form and receipt of your first month's payment. If you would like your Plan to start on a later date (the first day of a future month), please indicate the date:

____ / 01 / ____
Month Day Year

3 Is your acceptance guaranteed?

3A. Will your AARP Medicare Supplement Plan start date be within 6 months after you turn age 65 **or** enroll in Medicare Part B?

Yes No

- If **YES**, your acceptance is guaranteed. Go directly to **Section 7**. You do not have to answer the questions in **Sections 4, 5 and 6**.
- If **NO**, you must answer **Question 3B**.

3B. Are you enrolling during your annual one-month Birthday Enrollment Period that begins on your birthday **AND** are you replacing a Medicare supplement plan with a Medicare supplement plan that has equal or lesser benefits? See "Your Guide" for more information.

Yes No

- If **YES**, your acceptance is guaranteed. Go directly to **Section 7**. You do not have to answer the questions in **Sections 4, 5 and 6**.
- If **NO**, you must answer **Question 3C**.

TEAR HERE



3 Is your acceptance guaranteed? (continued)

3C. Have you lost or are losing health insurance coverage or do you have a Medicare Advantage Plan “trial right” and, if so, have you received a notice from your employer or prior insurer saying that you are eligible for guaranteed issue of a Medicare supplement plan?

Yes No

If you have a guaranteed issue right, you must provide a copy of the notice, disenrollment letter or other documentation you received AND your Application Form must be received no more than 6 months after the termination date of your prior coverage. The documentation should include the type of coverage being lost, the termination reason, the termination date and the name of the person(s) who lost or is losing coverage.

If you have questions about guaranteed issue rights, please see “Your Guide.”

- If **YES**, skip directly to **Section 7**.
- If you answered **NO** to all of the questions in **Section 3** and you are:
 - **age 65 or over**, continue to **Section 4**.
 - **age 50-64 or an AARP member’s spouse under age 65 and you are eligible for Medicare by reason of disability or ESRD, you are NOT eligible to apply.**

TEAR HERE

4 Answer this health question only if your acceptance is not guaranteed as defined in Section 3.

4A. Within the past 2 years, did a medical professional provide treatment or advice to you for any problems with your kidneys?

Yes No Not Sure

If you answered YES or NOT SURE to question 4A, we may follow up for additional information.

5 Answer these eligibility health questions only if your acceptance is not guaranteed as defined in Section 3.

5A. Within the past 90 days, were you hospitalized as an inpatient (not including overnight outpatient observation)?

Yes No Not Sure

5B. Are you currently being treated or living in any type of nursing facility other than an assisted living facility?

Yes No Not Sure

5C. Within the past 2 years, did a medical professional tell you that you may need any of the following that **has NOT been completed**?

Yes No Not Sure

- hospital admittance as an inpatient
- joint replacement
- organ transplant
- surgery for cancer
- back or spine surgery
- heart or vascular surgery

5D. Within the past 2 years, did you have (as determined by a medical professional) a Heart Attack, Stroke, Transient Ischemic Attack (TIA) or mini-stroke?

Yes No Not Sure

TEAR HERE



First Name

Last Name

5 Answer these eligibility health questions only if your acceptance is not guaranteed as defined in Section 3. (continued)

5E. Within the past 2 years, did you have (as determined by a medical professional) or were you diagnosed, treated, given medical advice or prescribed medication/refills for any of the following conditions?

- Atrial Fibrillation or Flutter Yes No Not Sure
- Artery or Vein Blockage Yes No Not Sure
- Peripheral Vascular Disease (PVD) Yes No Not Sure
- Cardiomyopathy Yes No Not Sure
- Congestive Heart Failure (CHF) Yes No Not Sure
- Coronary Artery Disease (CAD) Yes No Not Sure
- Chronic Obstructive Pulmonary Disease (COPD) or Emphysema Yes No Not Sure
- End-Stage Renal (Kidney) Disease or Require Dialysis Yes No Not Sure
- Chronic Kidney Disease Yes No Not Sure
- Diabetes, but only if you have circulation problems or Retinopathy Yes No Not Sure
- Cancer including Melanoma (but not other skin cancers), Leukemia and Lymphoma Yes No Not Sure
- Cirrhosis of the Liver Yes No Not Sure
- Macular Degeneration, but only if you have the wet form Yes No Not Sure
- Multiple Sclerosis Yes No Not Sure
- Rheumatoid Arthritis Yes No Not Sure
- Systemic Lupus Erythematosus (SLE) Yes No Not Sure

Answering YES to any question in Section 5 will result in a denial of coverage.

If your health status changes in the future, allowing you to answer NO to all of the questions in this section, please submit a new application at that time.

If you answered NOT SURE to any question in Section 5, we may follow up for additional information.

6 Tell us about your medical providers.

Provide the following information for all physicians that you have seen within the past two years. We may follow up with your physicians for additional information. If needed, please use an additional sheet of paper and check this box to indicate you are attaching it.

Primary Physician _____ Phone # () -

Address _____

City _____ State _____ ZIP Code _____

TEAR HERE

TEAR HERE



First Name

Last Name

6 Tell us about your medical providers. (continued)

Specialist Name

Specialty

Diagnosis/Condition

Specialist Name

Specialty

Diagnosis/Condition

TEAR HERE

7 Tell us about your tobacco usage. If you answered YES to Question 7A, your rate will be the tobacco rate. See "Cover Page - Rates."

7A. At any time within the past 12 months, have you smoked tobacco cigarettes or used any other tobacco product?

Yes No

8 Your past and current coverage

Review the statements.

- You do not need more than one Medicare supplement policy.
- You may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
- If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility.
- If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare supplement plans. Please include a copy of the notice from your prior insurer with your Application Form.

TEAR HERE



First Name

Last Name

8 Your past and current coverage (continued)

PLEASE ANSWER ALL QUESTIONS.

To the best of your knowledge,

8A. Did you turn age 65 in the last 6 months?

Yes No

8B. Did you enroll in Medicare Part B within the last 6 months?

Yes No

8C. If YES, what is the effective date?

_____/01/_____
Month Day Year

Questions about Medicaid

8D. Are you covered for medical assistance through the state Medicaid program? (Medicaid is a state-run health care program that helps with medical costs for people with low or limited income. It is not the federal Medicare program.) Note to applicant: If you are participating in a "Spend-down Program" and have not met your "Share of Cost", answer NO to this question.

Yes No

If YES, you must answer Questions 8E and 8F.

8E. Will Medicaid pay your premiums for this Medicare supplement policy?

Yes No

8F. Do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?

Yes No

Questions about Medicare Advantage plans (sometimes called Medicare Part C)

8G. Have you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, a Medicare HMO, or PPO)?

Yes No

If YES, you must answer Questions 8H through 8K.

8H. Provide the start and end dates of your Medicare plan other than original Medicare. If you are still covered under this plan, leave the end date blank.

Start Date
_____/_____/_____
Month Day Year
End Date
_____/_____/_____
Month Day Year

8I. If you are still covered under the Medicare plan other than original Medicare, do you intend to replace your current coverage with this new Medicare supplement policy? (When you receive confirmation that this Medicare Supplement plan has been issued, you will need to cancel your Medicare Advantage Plan. Please contact your Medicare Advantage insurer for instructions on how to cancel, using the customer service number on the back of your ID card.)

Yes No

If YES, please enclose a copy of the Replacement Notice.

8J. Was this your first time in this type of Medicare plan?

Yes No

8K. Did you drop a Medicare supplement policy to enroll in the Medicare plan?

Yes No

Questions about Medicare supplement plans

8L. Do you have another Medicare supplement policy in force?

Yes No

If so, what insurance company and what plan do you have?

Insurance Company: _____

Policy: _____

If YES, you must answer Questions 8M and 8N.

TEAR HERE

TEAR HERE



First Name

Last Name

8 Your past and current coverage (continued)

8M. Do you intend to replace your current Medicare supplement policy with this policy?
If YES, please enclose a copy of the Replacement Notice. Yes No

8N. What is the plan code of your current Medicare Supplement Plan? **Plan Code (A-N)** _____

Questions about any other type of health insurance coverage

8O. Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)? Yes No
If YES, you must answer Questions 8P through 8R.

8P. If so, with what insurance company and what kind of policy?
Insurance Company: _____
Policy:
 HMO/PPO
 Major Medical
 Employer Plan
 Union Plan
 Individual Health Insurance Plan
 Other _____

8Q. What are your dates of coverage under the other policy? Leave the end date blank if you are still covered under the policy.
Start Date
_____/_____/_____
Month Day Year
End Date
_____/_____/_____
Month Day Year

8R. Are you replacing this health insurance? Yes No

X

Your Signature (required)

_____/_____/_____
Today's Date (required)
Month Day Year

9 Authorization and Verification of Application Information

Read carefully, and sign and date in the signature box.

- I declare the answers on this Application Form are complete and true to the best of my knowledge and belief and are the basis for issuing coverage. I understand that this Application Form becomes a part of the insurance contract and that if the answers are incomplete, incorrect or untrue, UnitedHealthcare may have the right to rescind my coverage, adjust my premium, or reduce my benefits.
- Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act when determined by a court of competent jurisdiction, and as such may be subject to criminal and civil penalties.
- I understand coverage, if provided, will not take effect until issued by UnitedHealthcare, the actual premium is not determined until coverage is issued and that this Application Form and payment of the initial premium does not guarantee coverage will be provided.
- I acknowledge receipt of the Guide to Health Insurance for People with Medicare and the Outline of Coverage.



First Name

Last Name

9 Authorization and Verification of Application Information (continued)

• If you are enrolling in a Medicare Select Plan: I acknowledge that I have received an Outline of Coverage, Grievance Procedure, Provider Directory and a Medicare Select Disclosure Statement covering Provider Restrictions, Right to Replace Your Medicare Supplement Plan and Quality Assurance Program. I affirm that I understand the benefits, restrictions, limitations and other provisions of the Medicare Select Plan for which I am applying.

If the Application Form is being completed through an Agent or Broker:

- I understand an agent or broker discussing Plan options with me is appointed by UnitedHealthcare, and may be compensated based on my enrollment in a Plan.
- I understand that an agent or broker cannot change or waive any terms or requirements related to this Application Form and its contents, underwriting, premium or coverage and cannot grant approval.

Authorization for the Release of Medical Information

I authorize UnitedHealthcare and its affiliates ("The Company") to obtain from any health care provider, licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical facility, health care clearinghouse, pharmacy benefit manager, insurance company, or other organization, institution or person, or The Company's own information, any data or records about me or my mental or physical health. I understand the purpose of this disclosure and use of my information is to allow The Company to determine my eligibility for coverage and rate. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my eligibility to enroll in the health plan or to receive benefits, if permitted by law. I understand the information I authorize The Company to obtain and use may be re-disclosed to a third party only as permitted under applicable law, and once re-disclosed, the information may no longer be protected by Federal privacy laws. I understand I may end this authorization if I notify The Company, in writing, prior to the issuance of coverage. After coverage is issued, this authorization is not revocable. If not revoked, this authorization is valid for 24 months from the date of my signature.

Please see "Your Guide" to determine if the following pre-existing condition waiting period applies to you.

I understand the plan will not pay benefits for stays beginning or medical expenses incurred during the first 3 months of coverage if they are due to conditions for which medical advice was given or treatment recommended by or received from a physician within 3 months prior to the insurance effective date.

My signature indicates I have read and understand all contents of this Application Form and have answered all questions to the best of my ability.

X

Your Signature (required)

____ / ____ / ____
Today's Date (required)
Month Day Year

Note: If you are signing as the legal representative (e.g., POA, Guardian, Conservator, etc.) for the applicant, please send a complete copy of the appropriate legal documentation and check this box.



First Name

Last Name

10 Authorization for Verification of Information

Read carefully, and sign and date in the signature box below.

I authorize any health care provider, licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical facility, health care clearinghouse, pharmacy benefit manager, insurance company, or other organization, institution, or person to give UnitedHealthcare and its affiliates ("The Company") any data or records about me or my mental or physical health. I understand the purpose of this disclosure and use of my information is to allow The Company to determine the eligibility of and/or amount payable for my claims and for analytic studies. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my eligibility to enroll in the health plan or to receive benefits, if permitted by law. I understand the information I authorize The Company to obtain and use may be re-disclosed to a third party only as permitted under applicable law, and once re-disclosed, the information may no longer be protected by Federal privacy laws. I understand I may end this authorization, at any time, if I notify The Company, in writing, except to the extent that The Company has already acted on my authorization. If not revoked, this authorization is valid for the term of the coverage.

TEAR HERE

My signature indicates I have read and understand all contents of this Application Form and have answered all questions to the best of my ability.

X

Your Signature (required)

____ / ____ / ____
Today's Date (required)
Month Day Year

Note: If you are signing as the legal representative (e.g., POA, Guardian, Conservator, etc.) for the applicant, please send a complete copy of the appropriate legal documentation and check this box.

TEAR HERE



First Name

Last Name

11

For Agent/Broker Use Only

Agent/Broker must complete the following information and include the notice of replacement coverage, if appropriate, with this Application Form. All information must be complete or the Application Form will be returned.

1. List any other health insurance policies issued to the applicant:

2. List policies issued which are still in force:

3. List policies issued in the past 5 years which are no longer in force:

TEAR HERE

Agent Name (PLEASE PRINT)		
_____	_____	_____
First Name	MI	Last Name
X _____	_____	_____/_____/_____ Month Day Year
Agent Signature (required)	Agent ID (required)	Today's Date (required)
_____	()	-
Agent Email Address	Agent Phone Number	

TEAR HERE



TEAR HERE

AARP MEMBER BENEFITS are worth far more than the cost of membership.

HEALTH CARE PRODUCTS & DISCOUNTS

access to health and dental insurance products, as well as vision, hearing and prescription discounts

AWARD-WINNING PUBLICATIONS

including *AARP The Magazine*, *AARP Bulletin* and free guides on financial planning and health



PROTECTION OF YOUR RIGHTS

in Washington and your state government to strengthen Medicare and Social Security, confront age discrimination and protect pension benefits

TRAVEL DISCOUNTS

on hundreds of car rentals, major hotels and resorts, cruises, flights and vacation packages

INSURANCE & FINANCIAL SERVICES

access to life, auto and homeowners insurance, AARP-endorsed credit card, plus banking and investment options

COMMUNITY INVOLVEMENT

Volunteer opportunities, social activities, safe driving courses and The AARP Foundation Tax-Aide program

Join or renew and save 25% when you sign up for Automatic Renewal!

Save 25% off AARP standard yearly price for your first year when you select Automatic Renewal.

Visit aarp.org/ActToday
Or call 1-866-331-1964

Complete the following AARP Membership Activation Form if you don't already have an AARP membership or if it's coming up for renewal or expired.

BA25584ST

AGT



MEMBERSHIP ACTIVATION FORM

YES, I want to join AARP or renew by mail!

Check or money order enclosed, payable to AARP.
(Send no cash, please.)

1 year/\$16 3 years/\$43 5 years/\$63

Your Name (please print) _____

Address _____ Apt. _____

City _____ State _____ ZIP _____

Date of Birth _____ / _____ / _____
Month Day Year

For FREE Spouse/Partner Membership

Spouse's/Partner's Name _____

Date of Birth _____ / _____ / _____
Month Day Year

FCSDUHCM
BA25584ST

OR

Yes, I want to join or renew with Automatic Renewal and

SAVE 25%

Visit aarp.org/ActToday
 Or call 1-866-331-1964

Why sign up for Automatic Renewal?

Saves time with fewer mailings. It's safe, secure and you can cancel at any time.

With AARP automatic renewal, you will be charged \$12 for your first year. For any subsequent year you remain enrolled, you will be charged the full annual rate (currently \$16) on the first day of the month in which your membership expires. You may cancel at any time by calling 1-800-516-1993.

TEAR HERE

AGT

Here are some featured health-related benefits you'll have access to as an AARP member:

- ✓ Supplemental Health Insurance
- ✓ Dental Coverage
- ✓ Hearing Care Discounts
- ✓ Vision Care Discounts
- ✓ Prescription Discounts
- ✓ Personalized Fitness Programming
- ✓ Healthy Food Delivery Service
- ✓ AARP Hearing Center
- ✓ Family Caregiving Resources
- ✓ At-Home Physical Therapy Services



Act today and make the most of membership.

**Join or renew with Automatic Renewal
and save 25% your first year!**

**SAVE
25%**



Visit aarp.org/ActToday



Or call 1-866-331-1964



**Return this form in the
enclosed envelope.**

Please allow 3-4 weeks for delivery of your Membership Kit. Dues are not deductible for income tax purposes. One membership also includes spouse/partner. Some AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for general purposes of AARP. Some provider offers are subject to change and may have restrictions. Please contact the provider directly for details. Annual dues include \$4.03 for a subscription to *AARP The Magazine* and \$3.09 for the *AARP Bulletin*. Dues outside U.S. domestic mail limits: \$17/one year for Canada and Mexico, \$28/one year for all other countries. When you join, AARP shares your membership information with the companies we have selected to provide AARP member benefits, companies that support AARP operations, and select non-profit organizations. If you do not want us to share your information with providers of AARP member benefits or non-profit organizations, please let us know by calling 1-800-516-1993 or emailing us at member@aarp.org. We may steward your resources by converting your check into an electronic deposit.

TEAR HERE

TEAR HERE

Save \$24 a year with the Electronic Funds Transfer (EFT) service

The Easiest Way to Pay

Enjoy the convenience of the EFT option. With EFT, your monthly payment will automatically be deducted from your checking or savings account. Also, you'll save \$2.00 off the total monthly premium for your household.

In addition to saving up to \$24 a year:

- You'll save on the cost of checks and rising postal rates.
- You don't have to take time to write a check each month.
- You don't have to worry about mailing a payment if you travel or become ill, because your payment is always deducted on or about the fifth day of each month.

Signing Up is Easy

Complete the Automatic Payment Authorization Form on the reverse side. Return it with the application and be sure to keep a copy for your records. Please be sure the information is clear, as it is required for processing your request for EFT. Please do not include a check. All that is required is the EFT Authorization details noted on the back.

Your EFT Effective Date

If you are submitting this EFT form with your enrollment application, your automatic payment start date will be the same as your plan effective date. A letter will be sent to confirm this and will include the amount of your withdrawal. Please note that if your coverage is effective in the future or your account is paid in advance, EFT withdrawals will begin for the next payment due. If your account is effective in the past or is past due, a letter will be sent that explains how to make the payment that is due.

Complete Form on Reverse ►

This side for your information only, return not required.

AUTOMATIC PAYMENT AUTHORIZATION FORM

I allow UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents), hereafter named UnitedHealthcare, to take monthly withdrawals for the then-current monthly rate from the account named on this form. I also allow the named banking facility (BANK) to charge such withdrawals to this account.

Monthly withdrawal amounts will be for the total household payment due each month. This will include premiums for a spouse or other member(s) of the household on the same membership account. This authority is active until UnitedHealthcare and the BANK receive notice from me to end withdrawals in enough time to give UnitedHealthcare and the BANK a reasonable opportunity to act on it. I have the right to stop payment of a withdrawal by giving notice to the BANK in such time as to give the BANK a reasonable opportunity to act upon it. I understand such action may make the health care insurance coverage past due and subject to cancellation.

Member Name _____ AARP Member Number _____

Member Address _____

Street Address

Member Address _____

City

State

Zip Code

Bank Name _____

Bank Routing No. _____

(9 digit number)

Account Type: Checking

Savings (statement savings only)

Bank Account No. _____

Bank Account Holder's Name if other than Member _____

Bank Account Holder's Signature _____

IMPORTANT

Please refer to the diagram below of a sample check to obtain your bank routing information.

The diagram shows a sample check with the following fields and labels:

- Account Holder Name:** John Doe, Street Address, Town, City Zip Code
- Check Number:** Check #1234
- Date:** _____
- Pay to:** _____ Dollars
- Bank Name & Address:** _____
- Memo:** _____
- Signed by:** _____
- Bank Routing Transit Number:** |:123456789:| (Must be 9 numbers)
- Bank Account Number:** 12345678 || (Include all zeros)
- Check Number:** 1234 || (Do not include the check number (it may be before or after the account number) as it may delay processing.)

We look forward to continuing to serve you.

TEAR HERE

Save \$24 a year with the Electronic Funds Transfer (EFT) service

The Easiest Way to Pay

Enjoy the convenience of the EFT option. With EFT, your monthly payment will automatically be deducted from your checking or savings account. Also, you'll save \$2.00 off the total monthly premium for your household.

In addition to saving up to \$24 a year:

- You'll save on the cost of checks and rising postal rates.
- You don't have to take time to write a check each month.
- You don't have to worry about mailing a payment if you travel or become ill, because your payment is always deducted on or about the fifth day of each month.

Signing Up is Easy

Complete the Automatic Payment Authorization Form on the reverse side. Return it with the application and be sure to keep a copy for your records. Please be sure the information is clear, as it is required for processing your request for EFT. Please do not include a check. All that is required is the EFT Authorization details noted on the back.

Your EFT Effective Date

If you are submitting this EFT form with your enrollment application, your automatic payment start date will be the same as your plan effective date. A letter will be sent to confirm this and will include the amount of your withdrawal. Please note that if your coverage is effective in the future or your account is paid in advance, EFT withdrawals will begin for the next payment due. If your account is effective in the past or is past due, a letter will be sent that explains how to make the payment that is due.

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Member Address _____

City

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Bank Routing No. _____

(9 digit number)

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We look forward to continuing to serve you.

**NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE
UNITEDHEALTHCARE INSURANCE COMPANY**

Horsham, Pennsylvania

Save this notice! It may be important to you in the future

According to the information you furnished, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by UnitedHealthcare Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement To Applicant By Issuer, Agent, Broker Or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement policy or leave your Medicare Advantage plan. The replacement policy is being purchased for one of the following reasons (check one):

- | | |
|--|---|
| <input type="checkbox"/> Additional benefits. | <input type="checkbox"/> Disenrollment from a Medicare Advantage plan. Please explain reason for Disenrollment. |
| <input type="checkbox"/> No change in benefits, but lower premiums. | <input type="checkbox"/> Other (Please Specify) _____ |
| <input type="checkbox"/> Fewer benefits and lower premiums | _____ |
| <input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D. | _____ |

1. Health conditions which you may presently have (Pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

(Signature of Agent, Broker or Other Representative) (Date)

(Applicant's Signature) (Date)

(Applicant's Printed Name & Address)

TEAR HERE

TEAR HERE



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You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement To Applicant By Issuer, Agent, Broker Or Other Representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement policy or leave your Medicare Advantage plan. The replacement policy is being purchased for one of the following reasons (check one):

- | | |
|---|---|
| <p><input type="checkbox"/> Additional benefits.</p> <p><input type="checkbox"/> No change in benefits, but lower premiums.</p> <p><input type="checkbox"/> Fewer benefits and lower premiums</p> <p><input type="checkbox"/> My plan has outpatient prescription drug coverage and I am enrolling in Part D.</p> | <p><input type="checkbox"/> Disenrollment from a Medicare Advantage plan. Please explain reason for Disenrollment.</p> <p><input type="checkbox"/> Other (Please Specify) _____</p> <p>_____</p> <p>_____</p> |
|---|---|

1. Health conditions which you may presently have (Pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

(Signature of Agent, Broker or Other Representative) (Date)

(Applicant's Signature) (Date)

(Applicant's Printed Name & Address)

TEAR HERE

TEAR HERE



Glossary: Prescription Drugs

For **Agent/Producer use** to assist applicant with answering the health questions on the Application Form for AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare® Insurance Company.

Below is a partial prescription drug list which includes some prescription drugs commonly prescribed for medical conditions listed on the application.

This drug list is not all inclusive and should be used for reference **only**.

Partial Prescription Drug List

Drug Name	Medical Condition(s)
Abemaciclib	Cancer other than skin cancer
Abiraterone Acetate	Cancer other than skin cancer
Aclidinium & Formoterol, Inhalation	Chronic obstructive pulmonary disease, emphysema
Aclidinium Bromide, Inhalation	Chronic obstructive pulmonary disease, emphysema
Afatinib	Cancer other than skin cancer
Afinitor	Cancer other than skin cancer
Alecensa	Cancer other than skin cancer
Alectinib	Cancer other than skin cancer
Alkeran	Cancer other than skin cancer
Ampyra	Multiple Sclerosis
Anoro Ellipta	Chronic obstructive pulmonary disease, emphysema
Apalutamide	Cancer other than skin cancer
Apixaban	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Arava	Rheumatoid arthritis
Aubagio	Multiple Sclerosis
Baricitinib	Rheumatoid arthritis
Bicalutamide	Cancer other than skin cancer
Brilinta	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)

Drug Name	Medical Condition(s)
Calcitriol	Chronic kidney disease, end-stage renal disease (ESRD)
Calcium Acetate	Chronic kidney disease, end-stage renal disease (ESRD)
Casodex	Cancer other than skin cancer
Cilostazol	Artery or vein blockage, Peripheral vascular disease (PVD)
Cinacalcet Hydrochloride	Chronic kidney disease, end-stage renal disease (ESRD)
Cladribine	Multiple Sclerosis
Clopidogrel	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Corlanor	Congestive heart failure, cardiomyopathy
Coumadin	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Crizotinib	Cancer other than skin cancer
Dabigatran Etexilate Mesylate	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Dalfampridine	Multiple Sclerosis
Dasatinib	Leukemia or lymphoma
Digoxin	Atrial fibrillation or flutter, congestive heart failure, cardiomyopathy
Dimethyl Fumarate	Multiple Sclerosis
Diroximel Fumarate	Multiple Sclerosis
Dofetilide	Atrial fibrillation or flutter
Doxercalciferol	Chronic kidney disease, end-stage renal disease (ESRD)
Dronedarone	Atrial fibrillation or flutter
Duaklir Pressair	Chronic obstructive pulmonary disease, emphysema
Edoxaban	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke

Drug Name	Medical Condition(s)
Effient	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Eliquis	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Entresto	Congestive heart failure, cardiomyopathy
Enzalutamide	Cancer other than skin cancer
Epoetin Alfa	Chronic kidney disease, end-stage renal disease (ESRD)
Erleada	Cancer other than skin cancer
Erlotinib	Cancer other than skin cancer
Everolimus	Cancer other than skin cancer
Fingolimod	Multiple Sclerosis
Gilenya	Multiple Sclerosis
Gilotrif	Cancer other than skin cancer
Gleevec	Leukemia or lymphoma
Hectorol	Chronic kidney disease, end-stage renal disease (ESRD)
Ibrance	Cancer other than skin cancer
Ibrutinib	Leukemia or lymphoma
Imatinib Mesylate	Leukemia or lymphoma
Imbruvica	Leukemia or lymphoma
Incruse Ellipta	Chronic obstructive pulmonary disease, emphysema
Isordil	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Isosorbide Dinitrate	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Ivabradine	Congestive heart failure, cardiomyopathy
Kionex	Chronic kidney disease, end-stage renal disease (ESRD)

Drug Name	Medical Condition(s)
Lanoxin	Atrial fibrillation or flutter, congestive heart failure, cardiomyopathy
Leflunomide	Rheumatoid arthritis
Lenalidomide	Cancer other than skin cancer
Mavenclad	Multiple Sclerosis
Mayzent	Multiple Sclerosis
Mekinist	Cancer other than skin cancer
Melphalan	Cancer other than skin cancer
Metolazone	Chronic kidney disease
Minitran	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Multaq	Atrial fibrillation or flutter
Neratinib	Cancer other than skin cancer
Nerlynx	Cancer other than skin cancer
Nexavar	Cancer other than skin cancer
Nilotinib	Leukemia or lymphoma
Nitrodur	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Nitroglycerin	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Nitrostat	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Olodaterol, Inhalation	Chronic obstructive pulmonary disease, emphysema
Olumiant	Rheumatoid arthritis
Osimertinib	Cancer other than skin cancer
Palbociclib	Cancer other than skin cancer
Paricalcitol	Chronic kidney disease, end-stage renal disease (ESRD)

Drug Name	Medical Condition(s)
PhosLo	Chronic kidney disease, end-stage renal disease (ESRD)
Plavix	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Pletal	Artery or vein blockage, Peripheral vascular disease (PVD)
Pomalidomide	Cancer other than skin cancer
Pomalyst	Cancer other than skin cancer
Pradaxa	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Prasugrel Hydrochloride	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Procrit	Chronic kidney disease, end-stage renal disease (ESRD)
Ranexa	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Ranolazine	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Renvela	Chronic kidney disease, end-stage renal disease (ESRD)
Revlimid	Cancer other than skin cancer
Rinvoq	Rheumatoid arthritis
Rivaroxaban	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Rocaltrol	Chronic kidney disease, end-stage renal disease (ESRD)
Sacubitril & Valsartan	Congestive heart failure, cardiomyopathy
Savaysa	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Sensipar	Chronic kidney disease, end-stage renal disease (ESRD)
Sevelamer Hydrochloride or Carbonate	Chronic kidney disease, end-stage renal disease (ESRD)
Siponimod	Multiple Sclerosis

Drug Name	Medical Condition(s)
Sodium Polystyrene Sulfonate	Chronic kidney disease, end-stage renal disease (ESRD)
Sorafenib	Cancer other than skin cancer
Sprycel	Leukemia or lymphoma
Stiolto Respimat	Chronic obstructive pulmonary disease, emphysema
Striverdi Respimat	Chronic obstructive pulmonary disease, emphysema
Sunitinib Malate	Cancer other than skin cancer
Sutent	Cancer other than skin cancer
Tagrisso	Cancer other than skin cancer
Tarceva	Cancer other than skin cancer
Tasigna	Leukemia or lymphoma
Tecfidera	Multiple Sclerosis
Teriflunomide	Multiple Sclerosis
Ticagrelor	Artery or vein blockage, heart attack, stroke, TIA or mini-stroke, coronary artery disease (CAD)
Tikosyn	Atrial fibrillation or flutter
Tiotropium & Olodaterol, Inhalation	Chronic obstructive pulmonary disease, emphysema
Trametinib	Cancer other than skin cancer
Tudorza	Chronic obstructive pulmonary disease, emphysema
Umeclidinium & Vilanterol, Inhalation	Chronic obstructive pulmonary disease, emphysema
Umeclidinium, Inhalation	Chronic obstructive pulmonary disease, emphysema
Upadacitinib	Rheumatoid arthritis
Verzenio	Cancer other than skin cancer

Drug Name	Medical Condition(s)
Vumerity	Multiple Sclerosis
Warfarin Sodium	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Xalkori	Cancer other than skin cancer
Xarelto	Artery or vein blockage, atrial fibrillation or flutter, heart attack, stroke, TIA or mini-stroke
Xtandi	Cancer other than skin cancer
Zaroxolyn	Chronic kidney disease
Zemplar	Chronic kidney disease, end-stage renal disease (ESRD)
Zemplar	Chronic kidney disease, end-stage renal disease (ESRD)
Zytiga	Cancer other than skin cancer

Thank You for Applying for an AARP® Medicare Supplement Insurance Plan Insured by UnitedHealthcare Insurance Company

For Your Records:

You selected Plan _____ with a requested effective date (1st day of a future month) of ____ / ____ / ____.

Based on the information you provided, your monthly premium for the plan you selected may be \$_____. **Please note that your final monthly premium will be determined once your application is approved.**

You will be notified when review of your application has been completed.

What's Next:

Once your application is approved, you can expect your insured Member Identification (ID) Card to arrive. Using the information on the Member ID Card, you can register for a secure online account at www.myaarpmedicare.com to gain access to tools and resources to help you manage both your plan and your health.

In addition to your insured Member ID Card and website access, you'll also receive:



Your Welcome Kit.

The Welcome Kit will include your Certificate of Insurance and coverage details.



Educational Materials.

UnitedHealthcare's educational materials can help you make the most of your plan benefits.



Dedicated Customer Service.

You'll receive a friendly call from one of our courteous and caring UnitedHealthcare Customer Service Advocates, who will review your new member materials, and help answer questions you may have.



Exclusive AARP Member Benefits.

A full listing of the benefits you receive with your AARP membership — including healthcare-related discounts, access to financial programs, driver safety courses, social activities, and more — can be found when you log into www.myaarpmedicare.com.

AARP | Medicare Supplement
from  **UnitedHealthcare**



Let's talk about your needs

Your licensed insurance agent/producer contracted with UnitedHealthcare Insurance Company is here to help.

Name _____

Email _____

Phone _____



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 Insurance Plan.

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103 (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). 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.

See enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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