

Enrollment Kit



Enrollment materials are for June 1, 2022 – May 1, 2023 plan effective dates.

AARP[®] Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare)



BC10037ST

Meet the plans built to support you on your health care journey.

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:



Control

Freedom in the health system is important – get the control you want with Medicare supplement insurance. When traveling, coverage goes with you anywhere in the U.S. You may see any provider that accepts Medicare patients without network restrictions. You may also see a specialist without needing a referral.



Longevity

Predictability and stability may help you better manage your health care expenses. With more than 40 years of experience and an "A" rating by A.M. Best,¹ UnitedHealthcare is a longstanding health insurance leader, covering more people with Medicare supplement plans nationwide than any other individual insurance carrier.³



Service

UnitedHealthcare is committed to offering quality service. Our member satisfaction confirms this, with 95% of surveyed members nationwide satisfied with their AARP Medicare Supplement Insurance Plan² – and 9 out of 10 of those surveyed nationwide willing to recommend their plans to a friend or family member.²

Inside this enrollment kit, you will find information detailing the benefits and rates for each available plan. You'll also learn about discounts and UnitedHealthcare's unique value-added services⁴ that may be available to you.

Your UnitedHealthcare licensed insurance agent will review the enclosed information with you, and answer any questions you may have.

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

Marie a Pero

Marie A. Pero Licensed Agent 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? AARP Medicare Supplement Insurance Plans are 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.



Questions? Contact your licensed insurance agent.

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 A.M. Best affirmed UnitedHealthcare Insurance Company's financial strength rating of "A" (Excellent) and maintained a stable outlook on December 18, 2020. An "A" rating from A.M. Best is its third-highest rating. 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.
- ² From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2019, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.
- ³ From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2019 Medigap Enrollment & Market Share," April 2020, 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, Horsham, PA. Policy form No. GRP 79171 GPS-1 (G-36000-4).

Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

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



Exclusive Services & Discounts

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company

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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).

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Gym Membership, Discounts, and More

Once you're enrolled in an AARP[®] Medicare Supplement Insurance Plan from **UnitedHealthcare Insurance Company (UnitedHealthcare)**, you'll get insured member discounts and services.



Gym Membership

Renew Active® by UnitedHealthcare:

- A gym membership at no additional cost to you.
- Access to a large and extensive network of gyms and fitness locations.
- Access to thousands of on-demand workout videos and live streaming fitness classes.
- Social activities at local health and wellness classes and events.
- Online Fitbit[®] Community for Renew Active no Fitbit device needed.



AARP® Staying Sharp®:

An online brain health program from AARP Staying Sharp, including a brain health assessment, brain health challenges, videos and fun games.



Dental Discount

Receive discounts for dental services from in-network dentists through Dentegra:

- In-network discounts generally average 30-40%[†] off of contracted rates nationally for a range of dental services, including cleanings, exams, fillings and crowns.
- Access to 30K in-network general dentists and specialists at 90K locations nationwide.
- No waiting periods, deductibles, or annual maximums.

The Dentegra dental discount is not insurance.



Save on eyewear purchases and routine eye exams. AARP[®] Vision Discounts provided by EyeMed includes:

- \$50 eye exams at participant providers.*
- At LensCrafters, take an additional \$50 off the AARP Vision Discount or best in-store offer on no-line progressive lenses with frame purchase.**



Hearing Discount

A discount on hearing aids and access to screenings by certified HearUSA hearing care providers. The Hearing Care Program by HearUSA includes:

- The AARP member rate plus an additional \$100 discount on hearing devices in the top 5 tiers of technology and features, ranging from standard to premium.
- Extended warranties on many of HearUSA's digital hearing aids.
- Your very own hearing health support team.



A registered nurse is available to discuss your concerns and answer questions over the phone anytime, day or night. Interpretation services are available in Spanish, as well as in 140+ languages.

Nurses are also available to help guide you to community resources. These resources may help provide assistance on transportation services, understanding medication cost options, and availability of meal delivery services.



Refresh your driving skills with the **AARP Smart Driver**[™] course. The course helps participants brush up on rules of the road and reduce driver distractions.

The course is available online or in-person, and is offered at no additional cost to AARP Medicare Supplement Plan holders.¹ When you take the AARP Smart Driver™ course, you could be eligible for a discount on your auto insurance.²

These offers are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare. These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time. None of these services are a substitute for the advice of a doctor or should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.



Renew Active by UnitedHealthcare

Participation in the Renew Active® program is voluntary. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan.

Certain services, discounts, classes, events, and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services are subject to your acceptance of their respective terms and policies. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.

AARP Staying Sharp

UnitedHealthcare will receive, from AARP Staying Sharp, program confirmation code information together with data regarding your usage of AARP Staying Sharp (for example, the number of times you visited their website each month). This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members.

Access to this service is subject to your acceptance of Staying Sharp's Terms of Use and AARP's Privacy Policy. Existing Users who have already accepted AARP's Terms of Use and Privacy Policy will not be required to create a new AARP Online Account, but should refer to the additional Terms of Use regarding AARP Staying Sharp. AARP® Staying Sharp® is the registered trademark of AARP®.

Participation in the brain health assessment is voluntary. Your brain health assessment responses will be kept confidential in accordance with applicable law and will only be used to provide health and wellness recommendations within the AARP Staying Sharp program.

Dentegra Dental Discount

†Dentegra Fee Schedules vs. Fair Health Mean Data

THIS IS NOT INSURANCE and not intended to replace insurance. All decisions about medications and dental care are between you and your dentist or health care provider. The Dentegra dental discount is not a Qualified Health Plan under the Affordable Care Act. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. The Dentegra dental discount provides discounts at certain health care providers for dental services. The range of discounts will vary depending on the type of provider, geographic region and service. The Dentegra dental discount does not make payments to the providers of dental services.

Individuals who utilize the Dentegra dental discount are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with Dentegra Insurance Company. Dentegra Insurance Company, 560 Mission Street, San Francisco, CA 94105, is the Discount Plan Organization.

AARP Vision Discounts provided by EyeMed

EyeMed Vision Care LLC (EyeMed) is the network administrator of AARP Vision provided by EyeMed. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans unless noted herein. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members.

*Offer valid at participating providers. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription.

* * Present offer to receive a bonus \$50 off your AARP Vision Discount or best in-store offer when you purchase a frame and progressive lenses. Complete pair required. Frame and lens purchase cannot be combined with any other offers, discounts, past purchases, readers or non-prescription sunglasses. Valid doctor's prescription required and the cost of an eye exam is not included. Eyeglasses priced from \$218.29 to \$2,423.33. Discounts are off tag price. Varilux[®], Cartier[®], Lindberg[®], Oakley Kato, Maui Jim[®] and wearable electronics frames excluded. Void where prohibited. See associate for details. Offer expires 12/31/2022. Code 755453.

Hearing program by HearUSA

HearUSA makes available a network of hearing care providers through which AARP members may access AARP Hearing Program Discounts. All decisions about medications, medical care and hearing care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. HearUSA pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. HearUSA is not affiliated with AARP or UnitedHealthcare. AARP and UnitedHealthcare do not endorse and are not responsible for the services, products or information provided by this program. You are strongly encouraged to evaluate your own needs. Hearing aid discount from HearUSA is \$100 off already discounted

AARP Member pricing for HearUSA hearing aids. Discount only applies to hearing aids in HearUSA pricing levels 1-5 (minimum purchase of \$1300 hearing aid required to receive discount.) One complimentary hearing screening and other hearing discounts, services or offerings contingent upon purchaseof qualifying hearing aids. Complimentary hearing screening only available from HearUSA Network providers.

Nurse line

The information provided through these services is for informational purposes only. Your health information is kept confidential in accordance with applicable law. This is not a substitute for your doctor's care. Nurses and other representatives from these services cannot diagnose problems or recommend treatment. All decisions about medications, vision care, hearing care, health and wellness care or other care is between you and your health care provider. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

AARP Driver Safety

¹ Some facilities charge an administrative fee. When registering, check local course listings for administrative fee information.

² Upon completion, you may be eligible to receive an auto insurance discount. Other restrictions may apply. Consult your agent for details.

This offer is non-transferrable and void where prohibited. Your participation in the **AARP Smart Driver**[™] course is completely voluntary, and participation will not impact your health coverage. Participation in this offering is subject to your acceptance of the AARP[®] Smart Driver[™] Terms of Use and Privacy Policy.

AARP Medicare Supplement Insurance Plans

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AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103-3408. 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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Discover the Real Possibilities of AARP Membership

Membership with AARP means:

- ✓ being part of a community of nearly 38 million members.¹
- Isometry benefiting from a nonprofit, nonpartisan social-welfare organization that has been advocating for the rights of people age 50 and over for over 60 years.¹
- enjoying a range of exclusive discounts and offers such as the examples listed below, plus much more!



Health & Wellness Discounts on hearing exams,

hearing aids, eyeglasses, and prescription drugs, as well as health and wellness tools.



Insurance² & Finances

Access to multiple insurance programs, as well as other financial services such as financial planning and free tax preparation for those who qualify.



Home & Auto

Get help with housing and mobility, caregiving, driving, and other resources. Save on home security systems and car maintenance.



Retail & Dining

Discounts on clothing, gifts, and groceries, in addition to restaurants.

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Travel & Entertainment

Get help with travel planning and save on car rental, hotel, airline tickets, and more. Get discounts on movie tickets and concessions as well as access to free online games.



Magazine, Advocacy & Community

Join AARP's advocacy efforts or a local AARP chapter in your area. Access to community events and volunteering opportunities.



There's always more to discover with your AARP membership.

Explore these benefits and more by visiting aarp.org/benefits

¹ 2018 AARP Annual Report. Retrieved April 9, 2020, from https://www.aarp.org/about-aarp/company/annual-reports/

² The AARP benefits described are not a benefit of an insurance program.

Bright Ways To Save

When you choose an AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, you may be able to take advantage of the discounts shown below.

TAKE \$24 OFF with Electronic Funds Transfer

You'll save \$2.00 off your total monthly household premium, or \$24 per year, when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay. Simply complete the EFT form located in this booklet.

SAVE \$24 per year with the Annual Payer Discount

Take \$24 off your total household premium when you pay your entire 12-month premium in June.

Note: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined

Questions? Contact your licensed insurance agent/producer.

ARP Medicare Supplement

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Plans, Rates, & Benefits

ARP[®] Medicare Supplement

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company

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UnitedHealthcare Insurance Company OUTLINE OF COVERAGE

Benefit Plans A, B, C, F, G, K, L, N, Select G, Select N

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

NOTICE TO BUYER: This policy may not cover all of the costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

			F	Plans A	vailable	to All Ap	plicants		Medi	
Benefits	A	В	D	G ¹ ♦	K	L	М	N •	first el before onl C	2020
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	V	~
Blood (first three pints)	~	>	>	>	50%	75%	>	~	v	~
Part A hospice care coinsurance or copayment	2	2	~	•	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 2022 ²					\$6620 ²	\$3310 ²				

Note: A 🗸 means 100% of this benefit is paid. +Only applicants first eligible for Medicare before

January 1, 2020 may purchase Plans C, F, and high deductible F. This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Every company must make Plan "A" available.

1 - Plans F and G also have a high deductible option which require first paying a plan deductible of \$2490 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 Plans F and G do not cover the separate Foreign travel emergency deductible. 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.

♦ 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.

BASIC BENEFITS

Hospitalization – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end. **Medical Expenses** – Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments. **Blood** – First three pints of blood each year.

Hospice – Part A coinsurance.

PREMIUM INFORMATION

We, UnitedHealthcare Insurance Company, can only raise your premium if we raise the premium for all plans like yours in the state of Florida

READ YOUR POLICY 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.

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.

NOTICE

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 *Medicare and You* for more details. Use this outline to compare benefits and premiums among policies.

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.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate and it is **NOT** an "Open Enrollment or Guaranteed Issue status application," be sure to answer truthfully and completely all questions about your medical and health history. The certificate is issued on the basis that the answers to all questions and all information shown in the application are correct and complete. The company may cancel your certificate and refuse to pay any claims if you make misstatements, you leave out or falsify important information. Review the application carefully before you sign it. Be certain that all information has been properly recorded. To review "Open Enrollment" timeframes please go to the following link on the Medicare.gov website:

https://www.medicare.gov/supplement-other-insurance/when-can-i-buy-medigap/when-can-i-buy-medigap.html

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.

Cover Page - Rates Female Non-Tobacco Monthly Plan Rates for Florida - Area 1

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

			Plans	Plans Available to A Female N	e to All Applicants ale Non-Toharco	e to All Applicants ale Non-Tohacco Standard Rates	2atos		Medicare first eligible before 2020 only ²	rst eligible 20 only ²
	_									1 2
Plan A Plan B I			Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
\$853.12 \$1,004.63 \$1,		\$1	\$1,083.76	\$912.17	\$362.95	\$698.18	\$844.87	\$711.12	\$1,163.96	\$1,170.73
\$198.70 \$240.68 \$2		\$2	\$232.97	\$215.44	\$81.16	\$167.44	\$196.81	\$176.87	\$278.97	\$280.65
\$205.34 \$248.72 \$2		\$2	\$240.75	\$222.64	\$83.87	\$173.04	\$203.38	\$182.78	\$288.30	\$290.03
\$213.46 \$258.55 \$25		\$25	\$250.26	\$231.44	\$87.19	\$179.87	\$211.42	\$190.00	\$299.69	\$301.49
\$221.33 \$268.08 \$25		\$25	\$259.49	\$239.97	\$90.40	\$186.51	\$219.22	\$197.01	\$310.74	\$312.61
\$229.44 \$277.91 \$269.01		\$26	9.01	\$248.77	\$93.72	\$193.34	\$227.25	\$204.23	\$322.13	\$324.07
\$237.07 \$287.15 \$277.94		\$277	.94	\$257.04	\$96.83	\$199.77	\$234.81	\$211.02	\$332.84	\$334.84
\$244.69 \$296.38 \$286.88		\$286	.88	\$265.30	\$99.94	\$206.19	\$242.36	\$217.80	\$343.54	\$345.61
\$252.07 \$305.32 \$295.53		\$295	.53	\$273.30	\$102.96	\$212.41	\$249.66	\$224.37	\$353.90	\$356.03
\$259.69 \$314.55 \$304.47		\$304	.47	\$281.57	\$106.07	\$218.83	\$257.21	\$231.16	\$364.60	\$366.80
\$266.58 \$322.89 \$312.54		\$312	.54	\$289.04	\$108.88	\$224.64	\$264.03	\$237.29	\$374.27	\$376.52
\$273.95 \$331.83 \$321.19		\$321	.19	\$297.03	\$111.90	\$230.85	\$271.34	\$243.85	\$384.63	\$386.94
\$280.59 \$339.87 \$328.98		\$328	3.98	\$304.23	\$114.61	\$236.45	\$277.92	\$249.76	\$393.95	\$396.32
\$287.73 \$348.51 \$33		\$33.	\$337.34	\$311.97	\$117.52	\$242.46	\$284.98	\$256.11	\$403.96	\$406.39
\$290.43 \$351.79 \$34		\$34	\$340.51	\$314.90	\$118.63	\$244.74	\$287.66	\$258.52	\$407.76	\$410.21
\$290.43 \$351.79 \$34		\$34	\$340.51	\$314.90	\$118.63	\$244.74	\$287.66	\$258.52	\$407.76	\$410.21
\$317.48 \$384.55 \$37		\$37	\$372.23	\$344.23	\$129.68	\$267.53	\$314.45	\$282.60	\$445.74	\$448.42

AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Female Tobacco Monthly Plan Rates for Florida - Area Cover Page - Rates

\$1,287.80 \$319.03 \$331.63 \$403.48 \$425.63 \$435.95 \$451.23 \$451.23 \$493.26 \$368.32 \$380.17 \$391.63 \$414.17 \$447.02 \$356.47 \$308.71 \$343.87 Plan F² Medicare first eligible before 2020 only² \$1,280.35 \$317.13 \$329.65 \$366.12 \$401.06 \$423.09 \$444.35 \$448.53 \$448.53 \$306.86 \$354.34 \$377.89 \$389.29 \$411.69 \$433.34 \$490.31 \$341.81 Plan C² \$782.23 \$194.55 \$201.05 \$209.00 \$224.65 \$232.12 \$239.58 \$268.23 \$274.73 \$281.72 \$310.86 Select N³ \$246.80 \$284.37 \$284.37 \$216.71 \$254.27 \$261.01 \$316.42 \$929.35 \$216.49 \$232.56 \$241.14 \$266.59 \$282.93 \$290.43 \$316.42 \$345.89 \$258.29 \$274.62 \$249.97 \$298.47 \$305.71 \$313.47 Plan N \$223.71 Female Tobacco Standard Rates \$253.93 \$294.28 \$767.99 \$184.18 \$190.34 \$197.85 \$205.16 \$219.74 \$226.80 \$233.65 \$247.10 \$260.09 \$266.70 \$212.67 \$269.21 \$269.21 \$240.71 Plan L Plans Available to All Applicants \$103.09 \$109.93 \$113.25 \$119.76 \$123.09 \$130.49 \$130.49 \$142.64 \$399.24 \$99.44 \$116.67 \$126.07 \$129.27 \$95.90 Plan K \$89.27 \$92.25 \$106.51 \$1,003.38 \$326.73 \$343.16 \$346.39 \$378.65 \$236.98 \$254.58 \$309.72 \$334.65 \$346.39 Select G³ \$244.90 \$263.96 \$273.64 \$291.83 \$300.63 \$317.94 \$282.74 \$1,192.13 \$374.56 \$315.56 \$325.08 \$343.79 \$353.30 \$374.56 \$409.45 \$256.26 \$264.82 \$275.28 \$285.43 \$305.73 \$334.91 \$361.87 \$371.07 Plan G \$295.91 \$1,105.09 \$383.36 \$386.96 \$386.96 \$423.00 \$284.40 \$294.88 \$305.70 \$315.86 \$373.85 \$264.74 \$273.59 \$335.85 \$346.00 \$355.17 \$326.01 \$365.01 Plan B \$243.46 \$252.38 \$269.15 \$285.65 \$938.43 \$234.80 \$293.23 \$301.34 \$316.50 \$349.22 \$308.64 \$319.47 \$319.47 \$218.57 \$225.87 \$260.77 Plan A \$277.27 50-64 80+ Age¹ 75 76 79 65 73 74 17 78 99 67 68 69 70 72 7

AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Male Non-Tobacco Monthly Plan Rates for Florida - Area Cover Page - Rates

\$1,218.76 \$313.86 \$325.43 \$359.79 \$412.58 \$423.06 \$427.04 \$427.04 \$301.93 \$348.58 \$370.63 \$381.84 \$402.82 \$466.82 \$292.17 \$337.37 \$391.97 Plan F² Medicare first eligible before 2020 only² \$1,211.72 \$335.35 \$420.53 \$424.49 \$424.49 \$464.02 \$300.12 \$311.99 \$323.49 \$346.49 \$357.63 \$368.42 \$379.56 \$389.62 \$400.40 \$290.42 \$410.11 Plan C² \$294.19 \$740.29 \$184.13 \$190.28 \$197.80 \$205.09 \$219.68 \$233.58 \$247.02 \$253.86 \$266.62 \$269.13 \$269.13 Select N³ \$226.74 \$240.64 \$260.01 \$212.61 \$299.46 \$299.46 \$327.35 \$204.88 \$211.73 \$220.10 \$236.58 \$289.32 \$879.53 \$244.44 \$252.30 \$296.67 \$228.21 \$267.77 \$274.87 \$282.47 Plan N \$259.91 Male Non-Tobacco Standard Rates \$246.15 \$254.78 \$254.78 \$726.82 \$180.13 \$187.25 \$194.16 \$201.28 \$207.96 \$214.65 \$221.12 \$233.85 \$240.32 \$252.40 \$174.31 \$278.51 \$227.81 Plan L Plans Available to All Applicants \$107.18 \$113.35 \$116.49 \$122.34 \$123.49 \$123.49 \$135.00 \$377.84 \$100.80 \$104.04 \$110.42 \$90.76 \$97.56 \$94.11 \$119.31 Plan K \$84.49 \$87.31 \$276.19 \$324.76 \$358.35 \$231.78 \$258.98 \$300.89 \$316.72 \$327.82 Select G³ \$949.60 \$224.28 \$240.94 \$249.82 \$267.58 \$293.12 \$309.22 \$327.82 \$284.52 \$1,128.22 \$354.48 \$298.65 \$325.36 \$351.18 \$354.48 \$387.50 \$242.52 \$250.63 \$260.53 \$270.14 \$280.04 \$289.35 \$307.66 \$316.96 \$334.37 \$342.47 Plan G \$1,045.84 \$269.16 \$289.32 \$327.46 \$250.55 \$279.08 \$298.93 \$336.14 \$345.44 \$258.93 \$308.54 \$366.22 \$400.33 \$317.84 \$362.81 \$366.22 \$353.81 Plan B \$302.35 \$238.86 \$246.79 \$299.53 \$302.35 \$888.12 \$206.85 \$222.22 \$254.73 \$285.19 \$230.41 \$270.34 \$277.51 \$292.11 \$330.51 Plan A \$213.77 \$262.41 50-64 80+ Age¹ 75 76 78 79 65 73 74 77 99 67 68 69 70 72 7

Cover Page - Rates Male Tobacco Monthly Plan Rates for Florida - Area 1

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

			Plan	Plans Available to All Applicants	VII Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Male	Tobacco St	Male Tobacco Standard Rates	S			
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
50-64	\$976.93	\$1,150.42	\$1,241.04	\$1,044.56	\$415.62	\$799.50	\$967.48	\$814.31	\$1,332.89	\$1,340.63
65	\$227.53	\$275.60	\$266.77	\$246.70	\$92.93	\$191.74	\$225.36	\$202.54	\$319.46	\$321.38
99	\$235.14	\$284.82	\$275.69	\$254.95	\$96.04	\$198.14	\$232.90	\$209.30	\$330.13	\$332.12
67	\$244.44	\$296.07	\$286.58	\$265.03	\$99.83	\$205.97	\$242.11	\$217.58	\$343.18	\$345.24
68	\$253.45	\$306.98	\$297.15	\$274.80	\$103.52	\$213.57	\$251.03	\$225.59	\$355.83	\$357.97
69	\$262.74	\$318.25	\$308.04	\$284.87	\$107.31	\$221.40	\$260.23	\$233.87	\$368.88	\$371.10
70	\$271.46	\$328.82	\$318.28	\$294.33	\$110.88	\$228.75	\$268.88	\$241.64	\$381.13	\$383.43
71	\$280.20	\$339.39	\$328.51	\$303.80	\$114.44	\$236.11	\$277.53	\$249.41	\$393.39	\$395.76
72	\$288.65	\$349.62	\$338.42	\$312.97	\$117.89	\$243.23	\$285.90	\$256.93	\$405.26	\$407.69
73	\$297.37	\$360.20	\$348.65	\$322.43	\$121.46	\$250.59	\$294.54	\$264.70	\$417.51	\$420.02
74	\$305.26	\$369.75	\$357.89	\$330.97	\$124.68	\$257.23	\$302.35	\$271.72	\$428.58	\$431.16
75	\$313.70	\$379.98	\$367.80	\$340.14	\$128.13	\$264.35	\$310.71	\$279.24	\$440.44	\$443.10
76	\$321.32	\$389.19	\$376.71	\$348.39	\$131.24	\$270.76	\$318.25	\$286.01	\$451.12	\$453.83
77	\$329.48	\$399.09	\$386.29	\$357.23	\$134.57	\$277.64	\$326.33	\$293.28	\$462.58	\$465.36
78	\$332.58	\$402.84	\$389.92	\$360.60	\$135.83	\$280.25	\$329.40	\$296.04	\$466.93	\$469.74
79	\$332.58	\$402.84	\$389.92	\$360.60	\$135.83	\$280.25	\$329.40	\$296.04	\$466.93	\$469.74
80+	\$363.56	\$440.36	\$426.25	\$394.18	\$148.50	\$306.36	\$360.08	\$323.60	\$510.42	\$513.50

1 Your age as of your plan effective date. Your rate will always be based on your age on your effective date.

2 IMPORTANT: Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C and F.

Applicants first eligible for Medicare before 1/1/2020 have (a) a 65th birthday prior to 1/1/2020 or (b) a Medicare Part A effective date prior to 1/1/2020.

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

FLORIDA Area 1 ZIP Codes

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

1						
	33077	33147	33192	33313	33407	33460
	33081	33149	33193	33314	33408	33461
	33082	33150	33194	33315	33409	33462
	33083	33151	33195	33316	33410	33463
	33084	33152	33196	33317	33411	33464
	33090	33153	33197	33318	33412	33465
	33092	33154	33198	33319	33413	33466
	33093	33155	33199	33320	33414	33467
	33097	33156	33206	33321	33415	33468
	33101	33157	33222	33322	33416	33469
	33102	33158	33231	33323	33417	33470
	33106	33160	33233	33324	33418	33472
	33109	33161	33234	33325	33419	33473
	33111	33162	33238	33326	33420	33474
	33112	33163	33239	33327	33421	33476
	33114	33164	33242	33328	33422	33477
	33116	33165	33243	33329	33424	33478
	33119	33166	33245	33330	33425	33480
	33122	33167	33247	33331	33426	33481
	33124	33168	33255	33332	33427	33482
	33125	33169	33256	33334	33428	33483
	33126	33170	33257	33335	33429	33484
	33127	33172	33261	33336	33430	33486
	33128	33173	33265	33337	33431	33487
	33129	33174	33266	33338	33432	33488
	33130	33175	33269	33339	33433	33493
	33131	33176	33280	33340	33434	33496
	33132	33177	33283	33345	33435	33497
	33133	33178	33296	33346	33436	33498
	33134	33179	33299	33348	33437	33499
	33135	33180	33301	33349	33438	
	33136	33181	33302	33351	33441	
	33137	33182	33303			
	33138	33183	33304			
	33139	33184	33305			
	33140	33185	33306	33394	33445	
	33141	33186	33307	33401	33446	
	33142	33187	33308			
	33143	33188	33309		33449	
	33144	33189	33310	33404		
	33145	33190	33311	33405		
	33146	33191	33312	33406	33459	
1						

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

			Plan	Plans Available to <i>A</i>	e to All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Female N	Female Non-Tobacco Standard Rates	o Standard F	lates			
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
50-64	\$671.27	\$790.48	\$852.75	\$717.74	\$285.58	\$549.36	\$664.78	\$559.54	\$915.85	\$921.18
65	\$156.35	\$189.38	\$183.31	\$169.52	\$63.86	\$131.75	\$154.86	\$139.17	\$219.51	\$220.83
99	\$161.57	\$195.71	\$189.43	\$175.18	\$65.99	\$136.15	\$160.03	\$143.82	\$226.84	\$228.21
67	\$167.96	\$203.44	\$196.92	\$182.11	\$68.60	\$141.53	\$166.36	\$149.50	\$235.81	\$237.23
68	\$174.15	\$210.94	\$204.18	\$188.82	\$71.13	\$146.75	\$172.49	\$155.01	\$244.50	\$245.97
69	\$180.54	\$218.67	\$211.66	\$195.75	\$73.74	\$152.13	\$178.81	\$160.70	\$253.47	\$254.99
70	\$186.53	\$225.94	\$218.70	\$202.25	\$76.19	\$157.19	\$184.75	\$166.04	\$261.89	\$263.47
71	\$192.53	\$233.21	\$225.73	\$208.75	\$78.64	\$162.24	\$190.70	\$171.38	\$270.31	\$271.94
72	\$198.34	\$240.24	\$232.54	\$215.05	\$81.01	\$167.13	\$196.45	\$176.54	\$278.46	\$280.14
73	\$204.34	\$247.50	\$239.57	\$221.55	\$83.46	\$172.19	\$202.39	\$181.88	\$286.88	\$288.61
74	\$209.75	\$254.07	\$245.92	\$227.43	\$85.67	\$176.75	\$207.75	\$186.71	\$294.49	\$296.26
75	\$215.56	\$261.10	\$252.73	\$233.72	\$88.05	\$181.64	\$213.50	\$191.87	\$302.64	\$304.46
76	\$220.78	\$267.42	\$258.85	\$239.38	\$90.18	\$186.05	\$218.68	\$196.52	\$309.97	\$311.84
77	\$226.39	\$274.22	\$265.43	\$245.47	\$92.47	\$190.78	\$224.24	\$201.52	\$317.85	\$319.77
78	\$228.52	\$276.80	\$267.93	\$247.78	\$93.34	\$192.57	\$226.34	\$203.41	\$320.84	\$322.77
79	\$228.52	\$276.80	\$267.93	\$247.78	\$93.34	\$192.57	\$226.34	\$203.41	\$320.84	\$322.77
80+	\$249.81	\$302.58	\$292.88	\$270.85	\$102.03	\$210.50	\$247.43	\$222.36	\$350.72	\$352.84

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

			Plan	Plans Available to All Applicants	All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Femal	e Tobacco S	emale Tobacco Standard Rates	es			
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
50-64	\$738.39	\$869.52	\$938.02	\$789.51	\$314.13	\$604.29	\$731.25	\$615.49	\$1,007.43	\$1,013.29
65	\$171.98	\$208.31	\$201.64	\$186.47	\$70.24	\$144.92	\$170.34	\$153.08	\$241.46	\$242.91
99	\$177.72	\$215.28	\$208.37	\$192.69	\$72.58	\$149.76	\$176.03	\$158.20	\$249.52	\$251.03
67	\$184.75	\$223.78	\$216.61	\$200.32	\$75.46	\$155.68	\$182.99	\$164.45	\$259.39	\$260.95
68	\$191.56	\$232.03	\$224.59	\$207.70	\$78.24	\$161.42	\$189.73	\$170.51	\$268.95	\$270.56
69	\$198.59	\$240.53	\$232.82	\$215.32	\$81.11	\$167.34	\$196.69	\$176.77	\$278.81	\$280.48
70	\$205.18	\$248.53	\$240.57	\$222.47	\$83.80	\$172.90	\$203.22	\$182.64	\$288.07	\$289.81
71	\$211.78	\$256.53	\$248.30	\$229.62	\$86.50	\$178.46	\$209.77	\$188.51	\$297.34	\$299.13
72	\$218.17	\$264.26	\$255.79	\$236.55	\$89.11	\$183.84	\$216.09	\$194.19	\$306.30	\$308.15
73	\$224.77	\$272.25	\$263.52	\$243.70	\$91.80	\$189.40	\$222.62	\$200.06	\$315.56	\$317.47
74	\$230.72	\$279.47	\$270.51	\$250.17	\$94.23	\$194.42	\$228.52	\$205.38	\$323.93	\$325.88
75	\$237.11	\$287.21	\$278.00	\$257.09	\$96.85	\$199.80	\$234.85	\$211.05	\$332.90	\$334.90
76	\$242.85	\$294.16	\$284.73	\$263.31	\$99.19	\$204.65	\$240.54	\$216.17	\$340.96	\$343.02
77	\$249.02	\$301.64	\$291.97	\$270.01	\$101.71	\$209.85	\$246.66	\$221.67	\$349.63	\$351.74
78	\$251.37	\$304.48	\$294.72	\$272.55	\$102.67	\$211.82	\$248.97	\$223.75	\$352.92	\$355.04
79	\$251.37	\$304.48	\$294.72	\$272.55	\$102.67	\$211.82	\$248.97	\$223.75	\$352.92	\$355.04
80+	\$274.79	\$332.83	\$322.16	\$297.93	\$112.23	\$231.55	\$272.17	\$244.59	\$385.79	\$388.12

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

			Plan	Plans Available to A	e to All Applicants				Medicare first eligible before 2020 only ²	st eligible 20 only ²
				Male No	e Non-Tobacco Standard Rates	Standard Ra	ites			
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
50-64	\$698.81	\$822.91	\$887.73	\$747.18	\$297.30	\$571.89	\$692.06	\$582.49	\$953.43	\$958.97
65	\$162.76	\$197.15	\$190.83	\$176.47	\$66.48	\$137.15	\$161.21	\$144.88	\$228.51	\$229.89
99	\$168.20	\$203.73	\$197.20	\$182.37	\$68.70	\$141.74	\$166.60	\$149.72	\$236.15	\$237.57
67	\$174.85	\$211.79	\$205.00	\$189.58	\$71.42	\$147.34	\$173.18	\$155.64	\$245.48	\$246.96
68	\$181.29	\$219.59	\$212.55	\$196.57	\$74.05	\$152.77	\$179.57	\$161.37	\$254.53	\$256.07
69	\$187.94	\$227.65	\$220.35	\$203.78	\$76.77	\$158.37	\$186.15	\$167.29	\$263.87	\$265.45
70	\$194.19	\$235.21	\$227.67	\$210.55	\$79.32	\$163.63	\$192.33	\$172.85	\$272.63	\$274.27
71	\$200.43	\$242.77	\$234.99	\$217.32	\$81.87	\$168.90	\$198.52	\$178.41	\$281.40	\$283.09
72	\$206.47	\$250.09	\$242.08	\$223.87	\$84.33	\$173.99	\$204.51	\$183.79	\$289.89	\$291.63
73	\$212.72	\$257.66	\$249.40	\$230.64	\$86.89	\$179.25	\$210.69	\$189.35	\$298.65	\$300.45
74	\$218.36	\$264.49	\$256.01	\$236.76	\$89.19	\$184.00	\$216.28	\$194.37	\$306.57	\$308.42
75	\$224.40	\$271.81	\$263.10	\$243.31	\$91.66	\$189.10	\$222.26	\$199.75	\$315.06	\$316.95
76	\$229.84	\$278.40	\$269.47	\$249.20	\$93.88	\$193.68	\$227.65	\$204.59	\$322.69	\$324.63
77	\$235.68	\$285.47	\$276.32	\$255.54	\$96.27	\$198.60	\$233.44	\$209.79	\$330.89	\$332.89
78	\$237.90	\$288.16	\$278.92	\$257.94	\$97.17	\$200.47	\$235.63	\$211.76	\$334.00	\$336.01
79	\$237.90	\$288.16	\$278.92	\$257.94	\$97.17	\$200.47	\$235.63	\$211.76	\$334.00	\$336.01
80+	\$260.06	\$314.99	\$304.90	\$281.97	\$106.22	\$219.14	\$257.58	\$231.48	\$365.11	\$367.31

Cover Page - Rates Male Tobacco Monthly Plan Rates for Florida - Area 2

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

			Plan	Plans Available to All Applicants	All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Male	Male Tobacco Standard Rates	andard Rate	Ø			
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
50-64	\$768.69	\$905.20	\$976.50	\$821.89	\$327.03	\$629.07	\$761.26	\$640.73	\$1,048.77	\$1,054.86
65	\$179.03	\$216.86	\$209.91	\$194.11	\$73.12	\$150.86	\$177.33	\$159.36	\$251.36	\$252.87
99	\$185.02	\$224.10	\$216.92	\$200.60	\$75.57	\$155.91	\$183.26	\$164.69	\$259.76	\$261.32
67	\$192.33	\$232.96	\$225.50	\$208.53	\$78.56	\$162.07	\$190.49	\$171.20	\$270.02	\$271.65
68	\$199.41	\$241.54	\$233.80	\$216.22	\$81.45	\$168.04	\$197.52	\$177.50	\$279.98	\$281.67
69	\$206.73	\$250.41	\$242.38	\$224.15	\$84.44	\$174.20	\$204.76	\$184.01	\$290.25	\$291.99
70	\$213.60	\$258.73	\$250.43	\$231.60	\$87.25	\$179.99	\$211.56	\$190.13	\$299.89	\$301.69
71	\$220.47	\$267.04	\$258.48	\$239.05	\$90.05	\$185.79	\$218.37	\$196.25	\$309.54	\$311.39
72	\$227.11	\$275.09	\$266.28	\$246.25	\$92.76	\$191.38	\$224.96	\$202.16	\$318.87	\$320.79
73	\$233.99	\$283.42	\$274.34	\$253.70	\$95.57	\$197.17	\$231.75	\$208.28	\$328.51	\$330.49
74	\$240.19	\$290.93	\$281.61	\$260.43	\$98.10	\$202.40	\$237.90	\$213.80	\$337.22	\$339.26
75	\$246.84	\$298.99	\$289.41	\$267.64	\$100.82	\$208.01	\$244.48	\$219.72	\$346.56	\$348.64
76	\$252.82	\$306.24	\$296.41	\$274.12	\$103.26	\$213.04	\$250.41	\$225.04	\$354.95	\$357.09
77	\$259.24	\$314.01	\$303.95	\$281.09	\$105.89	\$218.46	\$256.78	\$230.76	\$363.97	\$366.17
78	\$261.69	\$316.97	\$306.81	\$283.73	\$106.88	\$220.51	\$259.19	\$232.93	\$367.40	\$369.61
79	\$261.69	\$316.97	\$306.81	\$283.73	\$106.88	\$220.51	\$259.19	\$232.93	\$367.40	\$369.61
80+	\$286.06	\$346.48	\$335.39	\$310.16	\$116.84	\$241.05	\$283.33	\$254.62	\$401.62	\$404.04

1 Your age as of your plan effective date. Your rate will always be based on your age on your effective date.

2 IMPORTANT: Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C and F.

Applicants first eligible for Medicare before 1/1/2020 have (a) a 65th birthday prior to 1/1/2020 or (b) a Medicare Part A effective date prior to 1/1/2020.

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

FLORIDA Area 2 ZIP Codes

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

32003	32214	32403	32509	32572	32780	32832	32912	32978	33558	33615	33689
32004	32216	32404	32511	32577	32781	32833	32919	33001	33559	33616	33694
32006	32217	32405	32512	32578	32783	32834	32920	33036	33563	33617	33701
32009	32218	32406	32513	32579	32789	32835	32922	33037	33564	33618	33702
32011	32219	32407	32514	32580	32790	32836	32923	33040	33565	33619	33703
32030	32220	32408	32516	32583	32791	32837	32924	33041	33566	33620	33704
32033	32221	32409	32520	32588	32792	32839	32925	33042	33567	33621	33705
32034	32222	32410	32521	32591	32793	32853	32926	33043	33568	33622	33706
32035	32223	32411	32522	32656	32794	32854	32927	33045	33569	33623	33707
32041	32224	32412	32523	32701	32795	32855	32931	33050	33570	33624	33708
32043	32225	32413	32524	32703	32796	32856	32932	33051	33571	33625	33709
32046	32226	32417	32526	32704	32798	32857	32934	33052	33572	33626	33710
32050	32227	32422	32530	32707	32799	32858	32935	33070	33573	33629	33711
32065	32228	32425	32531	32708	32801	32859	32936	33440	33574	33630	33712
32067	32229	32427	32533	32709	32802	32860	32937	33455	33575	33631	33713
32068	32231	32428	32534	32710	32803	32861	32940	33471	33576	33633	33714
32073	32232	32433	32535	32712	32804	32862	32941	33475	33578	33634	33715
32079	32233	32434	32536	32714	32805	32867	32948	33503	33579	33635	33716
32080	32234	32435	32537	32715	32806	32868	32949	33508	33583	33637	33729
32081	32235	32437	32538	32716	32807	32869	32950	33509	33584	33646	33730
32082	32236	32438	32539	32718	32808	32872	32951	33510	33586	33647	33731
32084	32237	32439	32540	32719	32809	32877	32952	33511	33587	33650	33732
32085	32238	32444	32541	32730	32810	32878	32953	33523	33592	33655	33733
32086	32239	32452	32542	32732	32811	32885	32954	33524	33593	33660	33734
32092	32240	32455	32544	32733	32812	32886	32955	33525	33594	33661	33736
32095	32241	32456	32547	32745	32814	32887	32956	33526	33595	33662	33738
32097	32244	32457	32548	32746	32815	32891	32957	33527	33596	33663	33740
32099	32245	32459	32549	32747	32816	32896	32958	33530	33598	33664	33741
32145	32246	32461	32550	32750	32817	32897	32959	33534	33601	33672	33742
32160	32247	32462	32559	32751	32818	32898	32960	33537	33602	33673	33743
32201	32250	32463	32560	32752	32819	32899	32961	33539	33603	33674	33744
32202	32254	32464	32561	32754	32820	32901	32962	33540	33604	33675	33747
32203	32255	32465	32562	32762	32821	32902	32963	33541	33605	33677	33755
32204	32256	32466	32563	32765	32822	32903	32964	33542	33606	33679	33756
32205	32257	32501	32564	32766	32824	32904	32965	33543	33607	33680	33757
32206	32258	32502	32565	32768	32825	32905	32966	33544	33608	33681	33758
32207	32259	32503	32566	32771	32826	32906	32967	33545	33609	33682	33759
32208	32260	32504	32567	32772	32827	32907	32968	33547	33610	33684	33760
32209	32266	32505	32568 32569	32773 32775	32828 32829	32908 32909	32969 32970	33548 33549	33611 33612	33685	33761
32210 32211	32277	32506		32773						33686	33762 33763
32211	32401 32402	32507 32508	32570 32571	32777	32830 32831	32910 32911	32971 32976	33550 33556	33613 33614	33687 33688	33763 33764
32212	52402	52508	523/1	52119	32031	32711	527/0	22220	55014	22000	33/04

FLORIDA Area 2 ZIP Codes

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

33765	33907	33966	34141	34243	34613	34746	34994
33766	33908	33967	34142	34249	34614	34747	34995
33767	33909	33970	34143	34250	34636	34758	34996
33769	33910	33971	34145	34251	34637	34760	34997
33770	33911	33972	34146	34260	34638	34761	
33771	33912	33973	34201	34264	34639	34769	
33772	33913	33974	34202	34265	34652	34770	
33773	33914	33975	34203	34266	34653	34771	
33774	33915	33976	34204	34267	34654	34772	
33775	33916	33980	34205	34268	34655	34773	
33776	33917	33981	34206	34269	34656	34777	
33777	33918	33982	34207	34270	34660	34778	
33778	33919	33983	34208	34272	34661	34786	
33779	33920	33990	34209	34274	34667	34787	
33780	33921	33991	34210	34275	34668	34945	
33781	33922	33993	34211	34276	34669	34946	
33782	33924	33994	34212	34277	34673	34947	
33784	33927	34101	34215	34280	34674	34948	
33785	33928	34102	34216	34281	34677	34949	
33786	33929	34103	34217	34282	34679	34950	
33825	33930	34104	34218	34284	34680	34951	
33826	33931	34105	34219	34285	34681	34952	
33834	33932	34106	34220	34286	34682	34953	
33848	33935	34107	34221	34287	34683	34954	
33852	33936	34108	34222	34288	34684	34956	
33857	33938	34109	34223	34289	34685	34957	
33862	33944	34110	34224	34290	34688	34958	
33865	33945	34112	34228	34291	34689	34972	
33870	33946	34113	34229	34292	34690	34973	
33871	33947	34114	34230	34293	34691	34974	
33872	33948	34116	34231	34295	34692	34979	
33873	33949	34117	34232	34601	34695	34981	
33875	33950	34119	34233	34602	34697	34982	
33876	33951	34120	34234	34603	34698	34983	
33890	33952	34133	34235	34604	34734	34984	
33900	33953	34134	34236	34605	34739	34985	
33901	33954	34135	34237	34606	34740	34986	
33902	33955	34136	34238	34607	34741	34987	
33903	33956	34137	34239	34608	34742	34988	
33904	33957	34138	34240	34609	34743	34990	
33905	33960	34139	34241	34610	34744	34991	
33906	33965	34140	34242	34611	34745	34992	

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Cover Page - Rates Female Non-Tobacco Monthly Plan Rates for Florida - Area 3

		רומווא אישוומטופ נט אוו אישוונימוווא				before 2(before 2020 only ²
	Female I	Female Non-Tobacco Standard Rates	o Standard F	Rates			
Plan G	Select G ³	Plan K	Plan L	Plan N	Select N ³	Plan C ²	Plan F ²
\$804.26	\$676.93	\$269.35	\$518.12	\$626.98	\$527.72	\$863.78	\$868.81
\$172.88	\$159.88	\$60.23	\$124.26	\$146.05	\$131.26	\$207.03	\$208.27
\$178.66	\$165.22	\$62.24	\$128.41	\$150.93	\$135.64	\$213.95	\$215.23
\$185.72	2 \$171.75	\$64.70	\$133.49	\$156.90	\$141.00	\$222.40	\$223.74
\$192.57	7 \$178.09	\$67.09	\$138.41	\$162.68	\$146.20	\$230.60	\$231.99
\$199.63	3 \$184.62	\$69.55	\$143.48	\$168.65	\$151.56	\$239.06	\$240.50
\$206.26	\$ \$190.75	\$71.86	\$148.25	\$174.25	\$156.60	\$247.00	\$248.49
\$212.90	3 \$196.88	\$74.17	\$153.02	\$179.85	\$161.63	\$254.94	\$256.48
\$219.32	2 \$202.82	\$76.41	\$157.63	\$185.28	\$166.51	\$262.63	\$264.21
\$225.95	5 \$208.95	\$78.72	\$162.40	\$190.88	\$171.54	\$270.57	\$272.20
\$231.94	4 \$214.49	\$80.80	\$166.70	\$195.94	\$176.09	\$277.75	\$279.42
\$238.36	5 \$220.43	\$83.04	\$171.32	\$201.36	\$180.96	\$285.43	\$287.15
\$244.14	4 \$225.77	\$85.05	\$175.47	\$206.24	\$185.35	\$292.35	\$294.11
\$250.34	4 \$231.51	\$87.21	\$179.93	\$211.49	\$190.06	\$299.78	\$301.59
\$252.69	9 \$233.69	\$88.03	\$181.62	\$213.47	\$191.85	\$302.60	\$304.42
\$261.06 \$252.69	9 \$233.69	\$88.03	\$181.62	\$213.47	\$191.85	\$302.60	\$304.42
\$285.38 \$276.23	3 \$255.45	\$96.23	\$198.54	\$233.36	\$209.72	\$330.78	\$332.78

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Cover Page - Rates Female Tobacco Monthly Plan Rates for Florida - Area 3

			Plan	Plans Available to A	e to All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Femal	e Tobacco S	male Tobacco Standard Rates	es			
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
50-64	\$696.42	\$820.09	\$884.68	\$744.62	\$296.28	\$569.93	\$689.67	\$580.49	\$950.15	\$955.69
65	\$162.20	\$196.47	\$190.16	\$175.86	\$66.25	\$136.68	\$160.65	\$144.38	\$227.73	\$229.09
99	\$167.62	\$203.03	\$196.52	\$181.74	\$68.46	\$141.25	\$166.02	\$149.20	\$235.34	\$236.75
67	\$174.25	\$211.05	\$204.29	\$188.92	\$71.17	\$146.83	\$172.59	\$155.10	\$244.64	\$246.11
68	\$180.67	\$218.84	\$211.82	\$195.89	\$73.79	\$152.25	\$178.94	\$160.82	\$253.66	\$255.18
69	\$187.29	\$226.86	\$219.59	\$203.08	\$76.50	\$157.82	\$185.51	\$166.71	\$262.96	\$264.55
70	\$193.52	\$234.39	\$226.88	\$209.82	\$79.04	\$163.07	\$191.67	\$172.26	\$271.70	\$273.33
71	\$199.74	\$241.94	\$234.19	\$216.56	\$81.58	\$168.32	\$197.83	\$177.79	\$280.43	\$282.12
72	\$205.76	\$249.23	\$241.25	\$223.10	\$84.05	\$173.39	\$203.80	\$183.16	\$288.89	\$290.63
73	\$211.99	\$256.77	\$248.54	\$229.84	\$86.59	\$178.64	\$209.96	\$188.69	\$297.62	\$299.42
74	\$217.61	\$263.58	\$255.13	\$235.93	\$88.88	\$183.37	\$215.53	\$193.69	\$305.52	\$307.36
75	\$223.63	\$270.87	\$262.19	\$242.47	\$91.34	\$188.45	\$221.49	\$199.05	\$313.97	\$315.86
76	\$229.05	\$277.44	\$268.55	\$248.34	\$93.55	\$193.01	\$226.86	\$203.88	\$321.58	\$323.52
77	\$234.87	\$284.49	\$275.37	\$254.66	\$95.93	\$197.92	\$232.63	\$209.06	\$329.75	\$331.74
78	\$237.08	\$287.16	\$277.95	\$257.05	\$96.83	\$199.78	\$234.81	\$211.03	\$332.86	\$334.86
79	\$237.08	\$287.16	\$277.95	\$257.05	\$96.83	\$199.78	\$234.81	\$211.03	\$332.86	\$334.86
80+	\$259.16	\$313.91	\$303.85	\$280.99	\$105.85	\$218.39	\$256.69	\$230.69	\$363.85	\$366.05

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Cover Page - Rates Male Non-Tobacco Monthly Plan Rates for Florida - Area 3

			Plan	Plans Available to A	e to All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Male No	on-Tobacco	e Non-Tobacco Standard Rates	ites			
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
50-64	\$659.08	\$776.13	\$837.26	\$704.70	\$280.40	\$539.38	\$652.71	\$549.37	\$899.22	\$904.45
65	\$153.51	\$185.94	\$179.98	\$166.44	\$62.70	\$129.36	\$152.04	\$136.64	\$215.52	\$216.82
99	\$158.64	\$192.15	\$185.99	\$172.00	\$64.80	\$133.68	\$157.12	\$141.21	\$222.72	\$224.06
67	\$164.91	\$199.74	\$193.34	\$178.80	\$67.36	\$138.96	\$163.33	\$146.79	\$231.53	\$232.92
68	\$170.99	\$207.11	\$200.47	\$185.39	\$69.84	\$144.08	\$169.36	\$152.20	\$240.06	\$241.51
69	\$177.26	\$214.70	\$207.82	\$192.19	\$72.40	\$149.37	\$175.57	\$157.78	\$248.86	\$250.36
70	\$183.15	\$221.84	\$214.73	\$198.58	\$74.81	\$154.33	\$181.40	\$163.02	\$257.13	\$258.68
71	\$189.04	\$228.97	\$221.63	\$204.96	\$77.21	\$159.29	\$187.23	\$168.26	\$265.40	\$267.00
72	\$194.73	\$235.87	\$228.31	\$211.14	\$79.54	\$164.10	\$192.88	\$173.34	\$273.40	\$275.05
73	\$200.62	\$243.01	\$235.22	\$217.53	\$81.95	\$169.06	\$198.71	\$178.58	\$281.67	\$283.37
74	\$205.94	\$249.45	\$241.45	\$223.29	\$84.12	\$173.54	\$203.98	\$183.32	\$289.14	\$290.88
75	\$211.64	\$256.35	\$248.14	\$229.47	\$86.45	\$178.34	\$209.63	\$188.39	\$297.14	\$298.93
76	\$216.77	\$262.57	\$254.15	\$235.04	\$88.54	\$182.67	\$214.71	\$192.95	\$304.34	\$306.18
77	\$222.28	\$269.24	\$260.61	\$241.01	\$90.79	\$187.31	\$220.16	\$197.86	\$312.08	\$313.96
78	\$224.37	\$271.77	\$263.06	\$243.28	\$91.65	\$189.07	\$222.23	\$199.72	\$315.01	\$316.91
79	\$224.37	\$271.77	\$263.06	\$243.28	\$91.65	\$189.07	\$222.23	\$199.72	\$315.01	\$316.91
80+	\$245.27	\$297.09	\$287.56	\$265.93	\$100.18	\$206.68	\$242.93	\$218.32	\$344.35	\$346.43

AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company Cover Page - Rates Male Tobacco Monthly Plan Rates for Florida - Area 3

			Plan	Plans Available to All Applicants	All Applicants				Medicare first eligible before 2020 only ²	rst eligible 120 only ²
				Male	Tobacco St	Male Tobacco Standard Rates	S			
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
50-64	\$724.98	\$853.74	\$920.98	\$775.17	\$308.44	\$593.31	\$717.98	\$604.30	\$989.14	\$994.89
65	\$168.86	\$204.53	\$197.97	\$183.08	\$68.97	\$142.29	\$167.24	\$150.30	\$237.07	\$238.50
99	\$174.50	\$211.36	\$204.58	\$189.20	\$71.28	\$147.04	\$172.83	\$155.33	\$244.99	\$246.46
67	\$181.40	\$219.71	\$212.67	\$196.68	\$74.09	\$152.85	\$179.66	\$161.46	\$254.68	\$256.21
68	\$188.08	\$227.82	\$220.51	\$203.92	\$76.82	\$158.48	\$186.29	\$167.42	\$264.06	\$265.66
69	\$194.98	\$236.17	\$228.60	\$211.40	\$79.64	\$164.30	\$193.12	\$173.55	\$273.74	\$275.39
70	\$201.46	\$244.02	\$236.20	\$218.43	\$82.29	\$169.76	\$199.54	\$179.32	\$282.84	\$284.54
71	\$207.94	\$251.86	\$243.79	\$225.45	\$84.93	\$175.21	\$205.95	\$185.08	\$291.94	\$293.70
72	\$214.20	\$259.45	\$251.14	\$232.25	\$87.49	\$180.51	\$212.16	\$190.67	\$300.74	\$302.55
73	\$220.68	\$267.31	\$258.74	\$239.28	\$90.14	\$185.96	\$218.58	\$196.43	\$309.83	\$311.70
74	\$226.53	\$274.39	\$265.59	\$245.61	\$92.53	\$190.89	\$224.37	\$201.65	\$318.05	\$319.96
75	\$232.80	\$281.98	\$272.95	\$252.41	\$95.09	\$196.17	\$230.59	\$207.22	\$326.85	\$328.82
76	\$238.44	\$288.82	\$279.56	\$258.54	\$97.39	\$200.93	\$236.18	\$212.24	\$334.77	\$336.79
77	\$244.50	\$296.16	\$286.67	\$265.11	\$99.86	\$206.04	\$242.17	\$217.64	\$343.28	\$345.35
78	\$246.80	\$298.94	\$289.36	\$267.60	\$100.81	\$207.97	\$244.45	\$219.69	\$346.51	\$348.60
79	\$246.80	\$298.94	\$289.36	\$267.60	\$100.81	\$207.97	\$244.45	\$219.69	\$346.51	\$348.60
80+	\$269.79	\$326.79	\$316.31	\$292.52	\$110.19	\$227.34	\$267.22	\$240.15	\$378.78	\$381.07

1 Your age as of your plan effective date. Your rate will always be based on your age on your effective date.

2 IMPORTANT: Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C and F.

Applicants first eligible for Medicare before 1/1/2020 have (a) a 65th birthday prior to 1/1/2020 or (b) a Medicare Part A effective date prior to 1/1/2020.

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

FLORIDA Area 3 ZIP Codes

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

32007	32120	32179	32332	32448	32663	32784	33855	34461	34788
32008	32121	32180	32333	32449	32664	33513	33856	34464	34789
32013	32122	32181	32334	32460	32666	33514	33858	34465	34797
32024	32123	32182	32335	32601	32667	33521	33859	34470	
32025	32124	32183	32336	32602	32668	33538	33860	34471	
32026	32125	32185	32337	32603	32669	33585	33863	34472	
32038	32126	32187	32340	32604	32680	33597	33867	34473	
32040	32127	32189	32341	32605	32681	33801	33868	34474	
32042	32128	32190	32343	32606	32683	33802	33877	34475	
32044	32129	32192	32344	32607	32686	33803	33880	34476	
32052	32130	32193	32345	32608	32692	33804	33881	34477	
32053	32131	32195	32346	32609	32693	33805	33882	34478	
32054	32132	32198	32347	32610	32694	33806	33883	34479	
32055	32133	32301	32348	32611	32696	33807	33884	34480	
32056	32134	32302	32350	32612	32697	33809	33885	34481	
32058	32135	32303	32351	32614	32702	33810	33888	34482	
32059	32136	32304	32352	32615	32706	33811	33896	34483	
32060	32137	32305	32353	32616	32713	33812	33897	34484	
32061	32138	32306	32355	32617	32720	33813	33898	34487	
32062	32139	32307	32356	32618	32721	33815	34420	34488	
32063	32140	32308	32357	32619	32722	33820	34421	34489	
32064	32141	32309	32358	32621	32723	33823	34423	34491	
32066	32142	32310	32359	32622	32724	33827	34428	34492	
32071	32143	32311	32360	32625	32725	33830	34429	34498	
32072	32147	32312	32361	32626	32726	33831	34430	34705	
32083	32148	32313	32362	32627	32727	33835	34431	34711	
32087	32149	32314	32395	32628	32728	33836	34432	34712	
32091	32157	32315	32399	32631	32735	33837	34433	34713	
32094	32158	32316	32420	32633	32736	33838	34434	34714	
32096	32159	32317	32421	32634	32738	33839	34436	34715	
32102	32162	32318	32423	32635	32739	33840	34441	34729	
32105	32163	32320	32424	32639		33841	34442		
32110	32164	32321	32426	32640	32753	33843	34445		
32111	32168	32322	32430	32641	32756	33844	34446	34737	
32112	32169	32323	32431	32643	32757	33845	34447	34748	
32113	32170	32324	32432	32644	32759	33846	34448	34749	
32114	32173	32326	32440	32648	32763	33847	34449		
32115	32174	32327	32442	32653	32764	33849	34450	34755	
32116	32175	32328	32443	32654	32767	33850	34451	34756	
32117	32176	32329	32445	32655	32774	33851	34452	34759	
32118	32177	32330	32446	32658	32776	33853	34453	34762	
32119	32178	32331	32447	32662	32778	33854	34460	34785	

SA5074 FC (11-21)

Page 1 of 1

Plan A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*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.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,556	\$0	\$1,556 (Part A Deductible)
61 st thru 90 th day 91 st day and after:	All but \$389 a day	\$389 a day	\$0
 While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$778 a day	\$778 a day	\$0
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* 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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$194.50 a day \$0	\$0 \$0 \$0	\$0 Up to \$194.50 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/ coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 A MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay
MEDICAL EXPENSES -			
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	\$ 0	*^	¢000 (D+ D
First \$233 of Medicare Approved	\$0	\$0	\$233 (Part B
amounts*	Concrethy 900/	Concrelly 200/	Deductible)
Remainder of Medicare Approved amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES			
(Above Medicare Approved	\$0	\$0	All costs
amounts)	ΨΟ	ψυ	711 00010
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$233 of Medicare Approved	\$0	\$0	\$233 (Part B
amounts*	ΨŬ	ΨŪ	Deductible)
Remainder of Medicare Approved	80%	20%	\$0
amounts	00 /0	2070	ΨΟ
CLINICAL LABORATORY			
SERVICES -			
Tests For Diagnostic Services	100%	\$0	\$0
	PARTS A &		ΨŬ
HOME HEALTH CARE	rakis a Q		
MEDICARE APPROVED			
SERVICES			
 Medically necessary skilled 	100%	\$0	\$0
care services and medical			
supplies			
– Durable medical equipment:	¢0	*^	¢222 (Dort D
 First \$233 of Medicare Approved amounts* 	\$0	\$0	\$233 (Part B Deductible)
Remainder of Medicare	80%	20%	\$0
Approved amounts			

Plan B

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* 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.

row.		T	1
Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION*			
Semiprivate room and board,			
general nursing and			
miscellaneous services and			
supplies			
First 60 days	All but \$1,556	\$1,556 (Part A	\$0
		Deductible)	
61 st thru 90 th day	All but \$389 a day	\$389 a day	\$0
91 st day and after:			
 While using 60 lifetime reserve days 	All but \$778 a day	\$778 a day	\$0
 Once lifetime reserve days are used: 			
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING			
FACILITY CARE*			
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
21 st thru 100 th day	All but \$194.50 a day	\$0	Up to \$194.50 a
101st day, and offer	¢0	0.2	day
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints	\$0	2 pinto	\$0
First 3 pints Additional amounts	100%	3 pints \$0	\$0 \$0
HOSPICE CARE	100 /0	ψυ	Ψ
You must meet Medicare's	All but very limited	Medicare copayment/	\$0
requirements, including a	copayment/coinsurance	coinsurance	ΨΟ
doctor's certification of	for outpatient drugs and		
terminal illness.	inpatient respite care.		
	Inpatient respite care.		

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 B MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay
MEDICAL EXPENSES -			
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 \$233 of Medicare Approved	\$0	\$0	\$233
amounts*	φυ	φυ	φ233 (Part B
amounts			Deductible)
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0
amounts			ΨŬ
PART B EXCESS CHARGES			
(Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$233 of Medicare Approved	\$0	\$0	\$233
amounts*			(Part B
			Deductible)
Remainder of Medicare Approved	80%	20%	\$0
amounts			
CLINICAL LABORATORY			
SERVICES -	4000/	AA	A 0
Tests For Diagnostic Services	100%	\$0	\$0
	PARTS A & B		 1
MEDICARE APPROVED SERVICES	1000/	¢ 0	¢ 0
 Medically necessary skilled care Annotation and medical symplical 	100%	\$0	\$0
 services and medical supplies Durable medical equipment: 			
 First \$233 of Medicare Approved 	\$0	\$0	\$233
amounts*	Ψ~	Ψ~	(Part B
			Deductible)
)
Remainder of Medicare Approved	80%	20%	\$0
amounts			

Plan C+

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* 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.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board,			
general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,556	\$1,556 (Part A Deductible)	\$0
61 st thru 90 th day	All but \$389 a day	\$389 a day	\$0
91 st day and after:			
 While using 60 lifetime reserve days 	All but \$778 a day	\$778 a day	\$0
 Once lifetime reserve days are used: 			
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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
21 st thru 100 th day	All but \$194.50 a day	Up to \$194.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/ coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 C+

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay
MEDICAL EXPENSES -			
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 \$233 of Medicare Approved	\$0	\$233 (Part B	\$0
amounts*		Deductible)	
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0
amounts			
PART B EXCESS CHARGES			
(Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$233 of Medicare Approved	\$0	\$233 (Part B	\$0
amounts*		Deductible)	
Remainder of Medicare Approved amounts	80%	20%	\$0
CLINICAL LABORATORY			
SERVICES-			
Tests For Diagnostic Services	100%	\$0	\$0
	PARTS A & B		
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
 Medically necessary skilled care 	100%	\$0	\$0
services and medical supplies			
 Durable medical equipment: 			
 First \$233 of Medicare Approved amounts* 	\$0	\$233 (Part B Deductible)	\$0
 Remainder of Medicare Approved amounts 	80%	20%	\$0

Plan C+

OTHER BENE	FIIS – NOT COVERE	D BY MEDICARE	
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 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

OTHER BENEFITS – NOT COVERED BY MEDICARE

Plan F+

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* 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.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION*			
Semiprivate room and board,			
general nursing and			
miscellaneous services and			
supplies			
First 60 days	All but \$1,556	\$1,556 (Part A Deductible)	\$0
61 st thru 90 th day	All but \$389 a day	\$389 a day	\$ 0
91 st day and after:		• ·	
 While using 60 lifetime 	All but \$778 a day	\$778 a day	\$0
reserve days – Once lifetime reserve days			
are used:			
 Additional 365 days 	\$0	100% of Medicare eligible	\$0**
		expenses	+ -
 Beyond the additional 365 	\$0	\$0	All costs
days			
SKILLED NURSING FACILITY			
CARE*			
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	All approved amounts	\$0	\$0
First 20 days	All approved amounts	φυ	ψΟ
21 st thru 100 th day	All but \$194.50 a day	Up to \$194.50 a day	\$ 0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare copayment/	\$0
requirements, including a doctor's	copayment/	coinsurance	
certification of terminal illness.	coinsurance for outpatient		
	drugs and		
	inpatient respite care.		

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 F+

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

(which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.					
Services	Medicare Pays	Plan Pays	You Pay		
MEDICAL EXPENSES – 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 \$233 of Medicare Approved	\$0	\$233 (Part B	\$0		
amounts*		Deductible)			
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0		
amounts		,			
PART B EXCESS CHARGES					
(Above Medicare-approved amounts)	\$0	100%	\$0		
BLOOD					
First 3 pints	\$0	All costs	\$0		
Next \$233 of Medicare Approved	\$0	\$233 (Part B	\$0		
amounts*		Deductible)			
Remainder of Medicare Approved	80%	20%	\$0		
amounts					
CLINICAL LABORATORY					
SERVICES –					
Tests For Diagnostic Services	100%	\$0	\$0		
	PARTS A & B				
HOME HEALTH CARE					
MEDICARE APPROVED SERVICES					
 Medically necessary skilled care 	100%	\$0	\$0		
services and medical supplies					
 Durable medical equipment: 					
 First \$233 of Medicare Approved 	\$0	\$233 (Part B	\$0		
amounts*	* *	Deductible)	* *		
Remainder of Medicare Approved	80%	20%	\$0		
amounts		•	T -		

Plan F+

••••••			
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 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

OTHER BENEFITS – NOT COVERED BY MEDICARE

Plan G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* 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.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION*			
Semiprivate room and board,			
general nursing and			
miscellaneous services and			
supplies			
First 60 days	All but \$1,556	\$1,556 (Part A Deductible)	\$0
61 st thru 90 th day 91 st day and after:	All but \$389 a day	\$389 a day	\$0
 While using 60 lifetime reserve days Once lifetime reserve days 	All but \$778 a day	\$778 a day	\$0
are used: ■ Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY			
CARE*			
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	All approved amounts	\$0	\$0
First 20 days			
21 st thru 100 th day	All but \$194.50 a day	Up to \$194.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare copayment/	\$0
requirements, including a doctor's	copayment/	coinsurance	
certification of terminal illness.	coinsurance for outpatient drugs and		
	inpatient respite care.		

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

(which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.				
Services	Medicare Pays	Plan Pays	You Pay	
MEDICAL EXPENSES - 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 \$233 of Medicare Approved	\$0	\$0	\$233 (Unless Part	
amounts*			B Deductible has	
			been met)	
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0	
amounts			ΨŬ	
PART B EXCESS CHARGES				
(Above Medicare-approved amounts)	\$0	100%	\$0	
BLOOD	ΨΟ	100 /0	ΨΟ	
First 3 pints	\$0	All costs	\$0	
Next \$233 of Medicare Approved	\$0	\$0	\$233 (Unless Part	
amounts*	ΨΟ	ΨΟ	B Deductible has	
anounts			been met)	
Remainder of Medicare Approved	80%	20%	\$0	
amounts	00 /0	20 /0	ΨΟ	
CLINICAL LABORATORY				
SERVICES –				
Tests For Diagnostic Services	100%	\$0	\$0	
	PARTS A & B	ΨΟ	Ψ	
	PARIJAQD			
HOME HEALTH CARE MEDICARE APPROVED SERVICES				
	100%	¢O	¢0	
 Medically necessary skilled care apprison and medical supplies 	100%	\$0	\$0	
services and medical supplies				
- Durable medical equipment:				
 First \$233 of Medicare Approved 	\$0	\$0	\$233 (Unless Part	
amounts*			B Deductible has	
			been met)	
 Remainder of Medicare Approved 	80%	20%	\$0	
amounts				

Plan G

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE			
Medically necessary emergency care			
services beginning during the first 60			
days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime	20% and amounts
		maximum benefit	over the \$50,000
		of \$50,000	lifetime maximum

Plan K

* You will pay half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$6620 each calendar year. The amounts that count toward your annual limit are noted with diamonds (\blacklozenge) in the chart below. Once you reach the annual limit, the plan pays 100% of the Medicare copayment 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.

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

** 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.

days in a row.				
Services	Medicare Pays	Plan Pays	You Pay*	
HOSPITALIZATION**				
Semiprivate room and board, general				
nursing and miscellaneous services				
and supplies				
First 60 days	All but \$1,556	\$778 (50% of Part A Deductible)	\$778 (50% of Part A Deductible)♦	
61 st thru 90 th day 91 st day and after:	All but \$389 a day	\$389 a day	\$0	
 While using 60 lifetime reserve days 	All but \$778 a day	\$778 a day	\$0	
 Once lifetime reserve days are used: 				
 Additional 365 days (lifetime) 	\$0	100% of Medicare Eligible Expenses	\$0***	
 Beyond the additional 365 days 	\$0	\$0	All costs	
SKILLED NURSING FACILITY CARE**				
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	
21 st thru 100 th day	All but \$194.50 a day	Up to \$97.25 a day	\$97.25 a day♦	
101 st day and after	\$0	\$0	All costs	
BLOOD –				
First 3 Pints	\$0	50%	50%♦	
Additional amounts	100%	\$0	\$0	
HOSPICE CARE				
You must meet Medicare's	All but very limited	50% of copayment/	50% of	
requirements, including a doctor's	copayment/	coinsurance	copayment/	
certification of terminal illness.	coinsurance for		coinsurance	
	outpatient drugs and inpatient respite care.			
*** NOTICE: When your Medicare Part				

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 K

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR **** Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with asterisks), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay*
MEDICAL EXPENSES - 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 \$233 of Medicare	\$0	\$0	¢022 (Dert D
	Ф О	\$ 0	\$233 (Part B
Approved Amounts****	Conorolly 200/ or	Demoinder of Medicere	Deductible)****◆
Preventive Benefits for	Generally 80% or	Remainder of Medicare	All costs above
Medicare Covered Services	more of Medicare	Approved amounts	Medicare Approved
Dama index of Madia and	Approved amounts	0	amounts
Remainder of Medicare	Generally 80%	Generally 10%	Generally 10%♦
Approved Amounts			
PART B EXCESS CHARGES	AO	\$ 0	
(Above Medicare Approved	\$0	\$0	All costs (and they do
Amounts)			not count toward annual out-of-pocket
			limit of \$6620)*
BLOOD			
First 3 Pints	\$0	50%	50%♦
Next \$233 of Medicare	\$0	\$0	\$233 (Part B
Approved Amounts****			Deductible)****♦
Remainder of Medicare	Generally 80%	Generally 10%	Generally 10%♦
Approved Amounts			
SERVICES – Tests For Diagnostic Services	100%	\$0	\$0
* This plan limits your annual or			

This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$6620 per 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.

PARTS A & B				
HOME HEALTH CARE MEDICARE APPROVED SERVICES - Medically necessary skilled care services and medical supplies	100%	\$0	\$0	
 Durable medical equipment: First \$233 of Medicare Approved Amounts***** Remainder of Medicare 	\$0 80%	\$0 10%	\$233 (Part B Deductible)♦ 10%♦	
Approved Amounts	0070	10 /0		

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

Plan L

* You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-ofpocket limit of \$3310 each calendar year. The amounts that count toward your annual limit are noted with diamonds (•) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment 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.

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

** 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.

Services	Medicare Pays	Plan Pays	You Pay*
HOSPITALIZATION**		, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,
Semiprivate room and board,			
general nursing and			
miscellaneous services and			
supplies			
First 60 days	All but \$1,556	\$1,167 (75% of Part A Deductible)	\$389 (25% of Part A Deductible)♦
61 st thru 90 th day	All but \$389 a day	\$389 a day ´	\$0
91 st day and after: – While using 60 lifetime	All but \$778 a day	\$778 a day	\$0
reserve days			~ ~
 Once lifetime reserve days 			
are used: Additional 365 days	\$0	100% of Medicare	\$0***
(lifetime)	ΨΟ	Eligible Expenses	ΨΟ
 Beyond the additional 	\$0	\$0	All costs
365 days			
SKILLED NURSING FACILITY			
CARE**			
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
21 st thru 100 th day	All but \$194.50 a day	Up to \$145.88 a day	\$48.62 a day♦
101 st day and after	\$0	\$0	All costs
BLOOD –			
First 3 Pints	\$0	75%	25%♦
Additional amounts	100%	\$0	\$0
HOSPICE CARE		т -	r -
You must meet Medicare's	All but very limited	75% of copayment/	25% of
requirements, including a	copayment/	coinsurance	copayment/
doctor's certification of terminal	coinsurance for		coinsurance
illness.	outpatient drugs and		
	inpatient respite care.		atondo in the place of

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 L

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

**** Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with asterisks), your Part B Deductible will have been met for the calendar year.

	(which are noted with asterisks), your Part B Deductible will have been met for the calendar year.				
Services	Medicare Pays	Plan Pays	You Pay*		
MEDICAL EXPENSES – 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 \$233 of Medicare Approved Amounts**** Preventive Benefits for Medicare Covered Services	\$0 Generally 80% or more of Medicare Approved amounts	\$0 Remainder of Medicare Approved amounts	\$233 (Part B Deductible)****◆ 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 \$3310)*		
BLOOD First 3 Pints Next \$233 of Medicare Approved Amounts**** Remainder of Medicare Approved Amounts	\$0 \$0 Generally 80%	75% \$0 Generally 15%	25%♦ \$233 (Part B Deductible)****♦ Generally 5%♦		
CLINICAL LABORATORY SERVICES – Tests For Diagnostic Services	100%	\$0	\$0		

 Tests For Diagnostic Services
 100%
 \$0
 \$0

 * This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$3310 per 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.

PART	'S A	& B	
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HOME HEALTH CARE MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies 	100%	\$0	\$0
- Durable medical equipment:			
 First \$233 of Medicare 	\$0	\$0	\$233 (Part B
Approved Amounts*****	000/	450/	Deductible)♦
 Remainder of Medicare Approved Amounts 	80%	15%	5%◆

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

Plan N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* 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.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,556	\$1,556 (Part A Deductible)	\$0
61 st thru 90 th day	All but \$389 a day	\$389 a day	\$0 \$0
91 st day and after:			ΨΟ
 While using 60 lifetime reserve days 	All but \$778 a day	\$778 a day	\$0
 Once lifetime reserve days are used: 			
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* 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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$194.50 a day \$0	\$0 Up to \$194.50 a day \$0	\$0 \$0 All costs
BLOOD			
First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/ coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

· · · · · · · · · · · · · · · · · · ·	risk), your Part B Deductible will have been met for the calendar year.				
Services	Medicare Pays	Plan Pays	You Pay		
MEDICAL EXPENSES – 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 \$233 of Medicare Approved amounts* Remainder of Medicare Approved amounts	\$0 Generally 80%	\$0 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 the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$233 (Part B Deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.		
PART B EXCESS CHARGES	* 0	* 0			
(Above Medicare-approved amounts)	\$0	\$0	All Costs		
BLOOD First 3 pints Next \$233 of Medicare Approved amounts*	\$0 \$0	All costs \$0	\$0 \$233 (Part B Deductible)		
Remainder of Medicare Approved amounts	80%	20%	\$0		
CLINICAL LABORATORY SERVICES – Tests For Diagnostic Services	100%	\$0	\$0		
Tests for Diagnostic Services			Ψ		
HOME HEALTH CARE	PARTS A 8]		
 MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment: 	100%	\$0	\$0		
 First \$233 of Medicare Approved amounts* 	\$0	\$0	\$233 (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 first 60 days of each trip outside the USA					
First \$250 each calendar year Remainder of Charges OOCFL6	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum BT185 1/22		

BT185 1/22

Medicare Select - Plan G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

- * 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.
- ** Provider restrictions apply.

** Provider restrictions appl	Medicare Pays	Medicare Select Plan G Pays	You Pay
HOSPITALIZATION* in a Participating Hospital** Semiprivate room and board, general nursing and miscellaneous services			
and supplies First 60 days 61 st thru 90 th day	All but \$1,556 All but \$389 a day	\$1,556 (Part A Deductible) \$389 a day	\$0 \$0
 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$778 a day	\$778 a day	\$0
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0***
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for atleast 3 days and entered a Medicare Approved facility within 30 days after leaving the hospital First 20 days	All approved amounts	\$0	\$0 \$0
21 st thru 100 th day 101 st day and after	All but \$194.50 a day \$0	Up to \$194.50 a day \$0	\$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/ coinsurance	\$0

***NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

Medicare Select - Plan G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEA

 MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR
 * Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an Asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Medicare Select Plan G Pays	You Pay
MEDICAL EXPENSES – 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 \$233 of Medicare Approved amounts*	\$0	\$0	\$233 (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 \$233 of Medicare Approved amounts*	\$0	\$0	\$233 (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 & B	
HOME HEALTH CARE - MEDICARE APPROVED SERVICES – Medically necessary skilled care services and medical supplies – Durable medical	100%	\$0	\$0
 equipment: First \$233 of Medicare Approved amounts* 	\$0	\$0	\$233 (Unless Part B Deductible has been met)
 Remainder of Medicare Approved amounts 	80%	20%	\$0

Medicare Select - Plan G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

OTHER BENEFITS – NOT COVERED BY MEDICARE

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

Medicare Select - Plan N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

- * 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.
- ** Provider restrictions apply.

Services	Medicare Pays	Medicare Select Plan N Pays	You Pay
HOSPITALIZATION* in a Participating Hospital** Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1,556	\$1,556 (Part A Deductible)	\$0
61 st thru 90 th day 91 st day and after:	All but \$389 a day	\$389 a day	\$0
 While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$778 a day	\$778 a day	\$0
 Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0***
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* 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
21 st thru 100 th day 101 st day and after	All but \$194.50 a day \$0	Up to \$194.50 a day \$0	\$0 All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$Ó	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare copayment/	\$0
requirements, including a	copayment/coinsurance for	coinsurance	
doctor's certification of	outpatient drugs and		
terminal illness.	inpatient respite care.		

***NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

Medicare Select - Plan N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an Asterisk), your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Medicare Select Plan N Pays	You Pay
MEDICAL EXPENSES – 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 \$233 of Medicare Approved amounts*	\$0	\$0	\$233 (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 the insured is 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 the insured is 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 \$233 of Medicare Approved amounts*	\$0	\$0	\$233 (Part B Deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES –			
Tests For Diagnostic Services	100%	\$0	\$0

Medicare Select - Plan N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an Asterisk), your Part B Deductible will have been met for the calendar year.

PARTS A & B				
Services	Medicare Pays	Medicare Select Plan N Pays	You Pay	
 HOME HEALTH CARE - MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment: 	100%	\$0	\$0	
 First \$233 of Medicare Approved amounts* 	\$0	\$0	\$233 (Part B Deductible)	
 Remainder of Medicare Approved amounts 	80%	20%	\$0	
OTHER BE	OTHER BENEFITS – NOT COVERED BY MEDICARE			
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA. First \$250 each calendar year Remainder of Charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum	

Marie A. Pero, Licensed Agent Agent License ID #W128591

Your Guide To AARP Medicare Supplement and Medicare Select Insurance Plans.

To help you choose your 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 _

To be eligible to apply, you must be an AARP member or spouse of a member, age 50 or older, enrolled in both Part A and Part B of Medicare, and not duplicating any Medicare supplement coverage.

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. Also, there is a 2-month open enrollment period after the loss of group health insurance coverage. Applicants with a 65th birthday or a Medicare Part A Effective Date prior to 1/1/2020 may apply for Plans A, B, C, F, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N. Applicants with a 65th birthday and a Medicare Part A Effective Date on or after 1/1/2020 may apply for Plans A, B, G, K, L, N or, if available in your area, Medicare Select G or Medicare Select N. Proof of loss of the group health insurance coverage must be submitted with the Application Form.
- If you are age 50-64 and are eligible for Medicare due to disability or End-Stage Renal Disease, your acceptance in any plan is guaranteed during your Medicare supplement open enrollment period which is the first 6 months you are enrolled in Medicare Part B, unless you are entitled to one of the following Guaranteed Issue situations.
- 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 Care or services provided by a non-participating hospital, except in the event of a medical emergency, or if the services are not available from any participating hospital in the service area.
- 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.

Continued...

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 cannot 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 Supplement or Medicare Select Plan any time you wish. Any premium for days after the date of cancellation or death will be refunded.

The AARP Insurance Trust

AARP established the AARP Insurance Plan, a trust, to hold the master group insurance policies. The AARP Medicare Supplement and 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.

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

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.

Participating Hospitals - Effective January 2022 For AARP[®] Medicare Select Plans

Florida

Alachua County

UF Health Shands Hospital* 1600 SW Archer Road Gainesville, FL 32608 (352) 265-5491

UF Health Shands Rehab Hospital* 4101 NW 89th Boulevard Gainesville, FL 32606 (352) 265-8938

Bay County

Bay Medical Center 615 North Bonita Avenue Panama City, FL 32401 (850) 769-1511

Brevard County

Melbourne Regional Medical Center* 250 N Wickham Road Melbourne, FL 32935 (321) 752-1200

Parrish Medical Center* 951 North Washington Avenue Titusville, FL 32796 (321) 268-6111

Rockledge Regional Medical Center* 110 Longwood Avenue Rockledge, FL 32955 (321) 636-2211

Broward County

Broward Health Coral Springs 3000 Coral Hills Drive Coral Springs, FL 33065 (954) 344-3000

Broward Health Imperial Point 6401 North Federal Highway Ft. Lauderdale, FL 33308 (954) 776-8500

Broward Health Medical Center 1600 South Andrews Avenue Ft. Lauderdale, FL 33316 (954) 355-4400

Broward Health North 201 East Sample Road Deerfield Beach, FL 33064 (954) 941-8300

Cleveland Clinic Florida – Weston 2950 Cleveland Clinic Boulevard Weston, FL 33331 (954) 659-5000

North Shore Medical Center – FMC Campus 5000 West Oakland Park Boulevard Lauderdale Lakes, FL 33313 (954) 735-6000

Calhoun County

Calhoun Liberty Hospital 20370 NE Burns Avenue Blountstown, FL 32424 (850) 674-5411

Charlotte County

Bayfront Health Port Charlotte** 2500 Harbor Boulevard Port Charlotte, FL 33952 (941) 766-4122

Bayfront Health Punta Gorda** 809 East Marion Avenue Punta Gorda, FL 33950 (941) 639-3131

Fawcett Memorial Hospital 21298 Olean Boulevard Port Charlotte, FL 33952 (941) 629-1181

Citrus County

Bayfront Health Seven Rivers** 6201 North Suncoast Boulevard Crystal River, FL 34428 (352) 795-6560

Citrus Memorial Hospital 502 West Highland Boulevard Inverness, FL 34452 (352) 726-1551

Collier County

NCH Downtown Naples Hospital 350 Seventh Street North Naples, FL 34102 (239) 624-5000

NCH North Naples Hospital 11190 Health Park Boulevard Naples, FL 34110 (239) 552-7000

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

Collier County (Continued)

Physicians Regional Collier** 8300 Collier Boulevard Naples, FL 34114 (239) 354-6000

Physicians Regional Pine Ridge** 6101 Pine Ridge Road Naples, FL 34119 (239) 348-4000

Willough at Naples* 9001 Tamiami Trail East Naples, FL 34113 (239) 775-4500

Duval County

UF Health Jacksonville* 655 West Eighth Street Jacksonville, FL 32209 (904) 244-0411

Franklin County

George E. Weems Memorial Hospital 135 Avenue G Apalachicola, FL 32320 (850) 653-8853

Hernando County

Bayfront Health Brooksville* 17240 Cortez Boulevard Brooksville, FL 34601 (352) 796-5111

Bayfront Health Spring Hill* 10461 Quality Drive Spring Hill, FL 34609 (352) 688-8200

Oak Hill Hospital 11375 Cortez Boulevard Brooksville, FL 34613 (352) 596-6632

Hernando County (Continued)

Springbrook Hospital* 7007 Grove Road Brooksville, FL 34609 (352) 600-3288

Hillsborough County

Brandon Regional Hospital 119 Oakfield Drive Brandon, FL 33511 (813) 681-5551

H. Lee Moffitt Cancer Center** 12902 USF Magnolia Drive Tampa, FL 33612 (813) 972-4673

Memorial Hospital of Tampa 2901 Swann Avenue Tampa, FL 33609 (813) 873-6400

South Bay Hospital 4016 Sun City Center Boulevard Sun City Center, FL 33573 (813) 634-3301

South Florida Baptist Hospital** 301 North Alexander Street Plant City, FL 33563 (813) 757-1200

St. Joseph's Hospital** 3001 West Dr. Martin Luther King Jr. Boulevard Tampa, FL 33607 (813) 870-4000

St. Joseph's Hospital South** 6901 Simmons Loop Riverview, FL 33578 (813) 302-8000

Tampa Community Hospital 6001 Webb Road Tampa, FL 33615 (813) 888-7060

Holmes County

Doctors Memorial Hospital – Holmes County 2600 Hospital Drive Bonifay, FL 32425 (850) 547-8000

Indian River County

Indian River Medical Center** 1000 36th Street Vero Beach, FL 32960 (772) 567-4311

Lake County

South Lake Hospital* 1900 Don Wickham Drive Clermont, FL 34711 (352) 394-4071

Lee County

Lehigh Regional Medical Center** 1500 Lee Boulevard Lehigh Acres, FL 33936 (941) 369-2101

Leon County

Tallahassee Memorial Healthcare 1300 Miccosukee Road Tallahassee, FL 32308 (850) 431-1155

Manatee County

Blake Medical Center 2020 59th Street West Bradenton, FL 34209 (941) 792-6611

Lakewood Ranch Medical Center 8330 Lakewood Ranch Boulevard Lakewood Ranch, FL 34202 (941) 782-2100

Manatee Memorial Hospital 206 Second Street East Bradenton, FL 34208 (941) 746-5111

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

Miami-Dade County

Coral Gables Hospital 3100 Douglas Road Coral Gables, FL 33134 (305) 445-8461

Hialeah Hospital 651 East 25th Street Hialeah, FL 33013 (305) 693-6100

Jackson Memorial Hospital* 1611 NW 12th Avenue Miami, FL 33136 (305) 585-1111

Jackson North Medical Center* 160 NW 170th Street North Miami Beach, FL 33169 (305) 651-1100

Jackson South Community Hospital* 9333 SW 152nd Street Miami, FL 33157 (305) 251-2500

Miami Jewish Home and Hospital* 5200 NE 2nd Avenue Miami, FL 33137 (305) 751-8626

North Shore Medical Center 1100 NW 95th Street Miami, FL 33150 (305) 835-6000

Palmetto General Hospital 2001 West 68th Street Hialeah, FL 33016 (305) 823-5000

Westchester General Hospital* 2500 SW 75th Avenue Miami, FL 33155 (305) 264-5252

Okaloosa County

North Okaloosa Medical Center* 151 E Redstone Avenue Crestview, FL 32539 (580) 689-8100

Orange County

Dr. P. Phillips Hospital* 9400 Turkey Lake Road Orlando, FL 32819 (407) 351-8500

Health Central Hospital** 10000 West Colonial Drive Ocoee, FL 34761 (407) 296-1000

Orlando Regional Medical Center* 52 West Underwood Street Orlando, FL 32806 (321) 841-5111

University Behavioral Center* 2500 Discovery Drive Orlando, FL 32826 (407) 281-7000

Osceola County

Orlando Health St. Cloud Hospital* 2906 17th Street Saint Cloud, FL 34769 (407) 892-2135

The Blackberry Center* 91 Beehive Circle Saint Cloud, FL 34769 (321) 805-5090

Palm Beach County

Bethesda Hospital 2815 S Seacrest Boulevard Boynton Beach, FL 33435 (561) 737-7733

Palm Beach County (Continued)

Delray Medical Center 5352 Linton Boulevard Delray Beach, FL 33484 (561) 498-4440

Good Samaritan Medical Center 1309 North Flagler Drive West Palm Beach, FL 33401 (561) 655-5511

Jupiter Medical Center 1210 South Old Dixie Highway Jupiter, FL 33458 (561) 263-2234

Lakeside Medical Center* 39200 Hooker Highway Belle Glade, FL 33430 (561) 996-6571

Palm Beach Gardens Medical Center 3360 Burns Road Palm Beach Gardens, FL 33410 (561) 622-1411

Pinecrest Rehabilitation Hospital 5360 Linton Boulevard Delray Beach, FL 33484 (561) 495-0400

Saint Mary's Medical Center 901 45th Street West Palm Beach, FL 33407 (561) 844-6300

Wellington Regional Medical Center 10101 Forest Hill Boulevard Wellington, FL 33414 (561) 798-8500

West Boca Medical Center 21644 State Road 7 Boca Raton, FL 33428 (561) 488-8000

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

Pasco County

AdventHealth Dade City* 13100 Fort King Road Dade City, FL 33525 (352) 521-1100

Florida Hospital Zephyrhills INC* 7050 Gall Boulevard Zephyrhills, FL 33541 (813) 788-0411

Medical Center of Trinity 9330 State Road 54 Trinity, FL 34655 (727) 834-4000

Medical Center of Trinity – West Pasco Campus 5637 Marine Parkway New Port Richey, FL 34652 (727) 845-9180

Morton Plant North Bay Hospital* 6600 Madison Street New Port Richey, FL 34625 (727) 842-8468

Regional Medical Center – Bayonet Point 14000 Fivay Road Hudson, FL 34667 (727) 819-2929

Pinellas County

Bayfront Health Saint Petersburg** 701 6th Street South St. Petersburg, FL 33701 (727) 823-1234

Florida Hospital North Pinellas** 1395 South Pinellas Avenue Tarpon Springs, FL 34689 (727) 942-5000

Largo Medical Center 201 14th Street SW Largo, FL 33770 (727) 588-5200

Pinellas County (Continued)

Largo Medical Center Indian Rocks Campus 2025 Indian Rocks Road Largo, FL 33774 (727) 588-5200

Mease Countryside Hospital** 3231 McMullen Booth Road Safety Harbor, FL 34695 (727) 725-6111

Mease Dunedin Hospital** 601 Main Street Dunedin, FL 34698 (727) 733-1111

Morton Plant Hospital** 300 Pinellas Street Clearwater, FL 33756 (727) 462-7000

Northside Hospital and Heart Institute 6000 49th Street North St. Petersburg, FL 33709 (727) 521-4411

Palms of Pasadena Hospital 1501 Pasadena Avenue South St. Petersburg, FL 33707 (727) 381-1000

St. Anthony Hospital** 1200 7th Avenue North St. Petersburg, FL 33705 (727) 825-1100

St. Petersburg General Hospital 6500 38th Avenue North St. Petersburg, FL 33710 (727) 384-1414

Polk County

AdventHealth Heart of Florida** 40100 U.S. Highway 27 Davenport, FL 33837 (863) 422-4971

Saint Lucie County

Port Saint Lucie Hospital* 2550 SE Walton Road Port Saint Lucie, FL 34952 (772) 335-0400

Santa Rosa County

Santa Rosa Medical Center* 6002 Berryhill Road Milton, FL 32570 (850) 626-7762

Sarasota County

Doctors Hospital of Sarasota 5731 Bee Ridge Road Sarasota, FL 34233 (941) 342-1100

Englewood Community Hospital 700 Medical Boulevard Englewood, FL 34223 (941) 475-6571

Venice Regional Medical Center** 540 The Rialto Venice, FL 34285 (941) 485-7711

Seminole County

South Seminole Hospital* 555 West State Road 434 Longwood, FL 32750 (407) 767-1200

Taylor County

Doctors Memorial Hospital – Taylor County 333 North Byron Butler Parkway Perry, FL 32347 (850) 584-0800

Volusia County

Halifax Medical Center of Daytona Beach 303 North Clyde Morris Boulevard Daytona Beach, FL 32114 (386) 254-4000

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

Volusia County (Continued)

Halifax Medical Center of Port Orange 1041 Dunlawton Avenue Port Orange, FL 32127 (386) 322-4700

Alabama

Coffee County

Medical Center Enterprise** 400 North Edwards Street Enterprise, AL 36330 (334) 347-0584

Conecuh County

Evergreen Medical Center 101 Crestview Avenue Evergreen, AL 36401 (251) 578-2480

Covington County

Andalusia Regional Hospital* 849 South Three Notch Street Andalusia, AL 36420 (334) 222-8466

Walton County

Healthmark Regional Medical Center** 4413 U.S. Highway 331 South Defuniak Springs, FL 32435 (850) 951-4500

Covington County

(Continued) Mizell Memorial Hospital* 702 N Main Street Opp, AL 36467 (334) 493-3541

Dale County

Dale Medical Center* 126 Hospital Avenue Ozark, AL 36360 (334) 774-2601

Houston County

Flowers Hospital 4370 West Main Street Dothan, AL 36305 (334) 793-5000

Washington County

Northwest Florida Community Hospital** 1360 Brickyard Road Chipley, FL 32428 (850) 638-1610

Houston County (Continued)

Southeast Health Medical Center

1108 Ross Clark Circle Dothan, AL 36301 (334) 793-8111

Monroe County

Monroe County Hospital 2016 South Alabama Avenue Monroeville, AL 36460 (251) 575-3111

Georgia

Brooks County

Brooks County Hospital 903 North Court Street Quitman, GA 31643 (229) 263-4171

Decatur County

Memorial Hospital and Manor 1500 East Shotwell Street Bainbridge, GA 39819 (229) 246-3500

Grady County

Grady General Hospital 1155 Fifth Street SE Cairo, GA 39828 (229) 377-1150

Mitchell County

Mitchell County Hospital 90 East Stephens Street Camilla, GA 31730 (229) 336-5284

Thomas County

John D. Archbold Memorial Hospital 915 Gordon Avenue Thomasville, GA 31792 (229) 228-2000

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

AARP[®] Medicare Supplement from 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 Florida - Effective October 2021

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

32003	32061	32112	32142	32190	32228	32305	32337	32409	32447	32521	32567
32004	32062	32113	32143	32192	32229	32306	32340	32410	32448	32522	32568
32006	32063	32114	32145	32193	32231	32307	32341	32411	32449	32523	32569
32007	32064	32115	32147	32195	32232	32308	32343	32412	32452	32524	32570
32008	32065	32116	32148	32198	32233	32309	32344	32413	32455	32526	32571
32009	32066	32117	32149	32201	32234	32310	32345	32417	32456	32530	32572
32011	32067	32118	32157	32202	32235	32311	32346	32420	32457	32531	32577
32013	32068	32119	32158	32203	32236	32312	32347	32421	32459	32533	32578
32024	32071	32120	32159	32204	32238	32313	32348	32422	32460	32534	32579
32025	32073	32121	32160	32205	32239	32314	32350	32423	32461	32535	32580
32030	32079	32122	32162	32206	32240	32315	32351	32424	32462	32536	32583
32033	32080	32123	32163	32207	32241	32316	32352	32425	32463	32537	32588
32034	32081	32124	32164	32208	32244	32317	32353	32426	32464	32538	32591
32035	32082	32125	32168	32209	32245	32318	32355	32427	32465	32539	32601
32038	32083	32126	32169	32210	32246	32320	32356	32428	32466	32540	32602
32040	32084	32127	32170	32211	32247	32321	32357	32430	32501	32541	32603
32041	32085	32128	32173	32212	32250	32322	32358	32431	32502	32542	32604
32042	32086	32129	32174	32214	32254	32323	32359	32432	32503	32544	32605
32043	32087	32130	32175	32216	32255	32324	32360	32433	32504	32547	32606
32044	32091	32131	32176	32217	32256	32326	32361	32434	32505	32548	32607
32046	32092	32132	32177	32218	32257	32327	32362	32435	32506	32549	32608
32050	32094	32133	32178	32219	32258	32328	32399	32437	32507	32550	32609
32052	32095	32134	32179	32220	32259	32329	32401	32438	32508	32559	32610
32053	32096	32135	32180	32221	32260	32330	32402	32439	32509	32560	32611
32054	32097	32136	32181	32222	32266	32331	32403	32440	32511	32561	32612
32055	32099	32137	32182	32223	32277	32332	32404	32442	32512	32562	32614
32056	32102	32138	32183	32224	32301	32333	32405	32443	32513	32563	32615
32058	32105	32139	32185	32225	32302	32334	32406	32444	32514	32564	32616
32059	32110	32140	32187	32226	32303	32335	32407	32445	32516	32565	32617
32060	32111	32141	32189	32227	32304	32336	32408	32446	32520	32566	32618

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32621	32697	32747	32796	32836	32911	32966	33034	33106	33153	33191	33306
32622	32701	32750	32798	32837	32912	32967	33035	33109	33154	33192	33307
32625	32702	32751	32799	32839	32919	32968	33036	33111	33155	33193	33308
32626	32703	32752	32801	32853	32920	32969	33037	33112	33156	33194	33309
32627	32704	32753	32802	32854	32922	32970	33039	33114	33157	33195	33310
32628	32706	32754	32803	32855	32923	32971	33054	33116	33158	33196	33311
32631	32707	32756	32804	32856	32924	32976	33055	33119	33160	33197	33312
32633	32708	32757	32805	32857	32925	32978	33056	33122	33161	33198	33313
32634	32709	32759	32806	32858	32926	33002	33060	33124	33162	33199	33314
32635	32710	32762	32807	32859	32927	33004	33061	33125	33163	33206	33315
32639	32712	32763	32808	32860	32931	33008	33062	33126	33164	33222	33316
32640	32713	32764	32809	32861	32932	33009	33063	33127	33165	33231	33317
32641	32714	32765	32810	32862	32934	33010	33064	33128	33166	33233	33318
32643	32715	32766	32811	32867	32935	33011	33065	33129	33167	33234	33319
32644	32716	32767	32812	32868	32936	33012	33066	33130	33168	33238	33320
32648	32718	32768	32814	32869	32937	33013	33067	33131	33169	33239	33321
32653	32719	32771	32815	32872	32940	33014	33068	33132	33170	33242	33322
32654	32720	32772	32816	32877	32941	33015	33069	33133	33172	33243	33323
32655	32721	32773	32817	32878	32948	33016	33070	33134	33173	33245	33324
32656	32722	32774	32818	32885	32949	33017	33071	33135	33174	33247	33325
32658	32723	32775	32819	32886	32950	33018	33072	33136	33175	33255	33326
32662	32724	32776	32820	32887	32951	33019	33073	33137	33176	33256	33327
32663	32725	32777	32821	32891	32952	33020	33074	33138	33177	33257	33328
32664	32726	32778	32822	32896	32953	33021	33075	33139	33178	33261	33329
32666	32727	32779	32824	32897	32954	33022	33076	33140	33179	33265	33330
32667	32728	32780	32825	32899	32955	33023	33077	33141	33180	33266	33331
32668	32730	32781	32826	32901	32956	33024	33081	33142	33181	33269	33332
32669	32732	32783	32827	32902	32957	33025	33082	33143	33182	33280	33334
32680	32733	32784	32828	32903	32958	33026	33083	33144	33183	33283	33335
32681	32735	32789	32829	32904	32959	33027	33084	33145	33184	33296	33336
32683	32736	32790	32830	32905	32960	33028	33090	33146	33185	33299	33337
32686	32738	32791	32831	32906	32961	33029	33092	33147	33186	33301	33338
32692	32739	32792	32832	32907	32962	33030	33093	33149	33187	33302	33339
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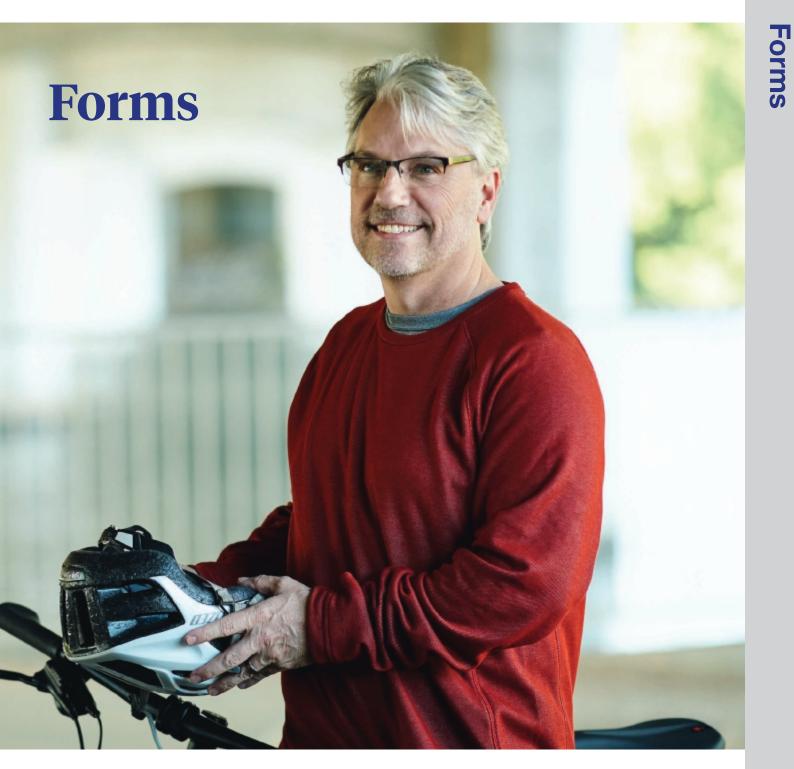
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33351	33433	33477	33543	33597	33647	33716	33777	33841	33885	33936	34102
33355	33434	33478	33544	33598	33650	33729	33778	33843	33888	33938	34103
33359	33435	33480	33545	33601	33655	33730	33779	33844	33890	33944	34104
33388	33436	33481	33547	33602	33660	33731	33780	33845	33896	33945	34105
33394	33437	33482	33548	33603	33664	33732	33781	33846	33897	33946	34106
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33408	33446	33497	33565	33611	33681	33743	33804	33854	33907	33954	34116
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33410	33449	33499	33567	33613	33684	33747	33806	33856	33909	33956	34119
33411	33454	33503	33568	33614	33685	33755	33807	33857	33910	33957	34120
33412	33455	33508	33569	33615	33686	33756	33809	33858	33911	33960	34133
33413	33458	33509	33570	33616	33687	33757	33810	33859	33912	33965	34134
33414	33459	33510	33571	33617	33688	33758	33811	33860	33913	33966	34135
33415	33460	33511	33572	33618	33689	33759	33812	33862	33914	33967	34136
33416	33461	33513	33573	33619	33694	33760	33813	33863	33915	33970	34137
33417	33462	33514	33574	33620	33701	33761	33815	33865	33916	33971	34138
33418	33463	33521	33575	33621	33702	33762	33820	33867	33917	33972	34139
33419	33464	33523	33576	33622	33703	33763	33823	33868	33918	33973	34140
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33421	33466	33525	33579	33624	33705	33765	33826	33871	33920	33975	34142
33422	33467	33526	33583	33625	33706	33766	33827	33872	33921	33976	34143
33424	33468	33527	33584	33626	33707	33767	33830	33873	33922	33980	34145
33425	33469	33530	33585	33629	33708	33769	33831	33875	33924	33981	34146
33426	33470	33534	33586	33630	33709	33770	33834	33876	33927	33982	34201
33427	33471	33537	33587	33631	33710	33771	33835	33877	33928	33983	34202
33428	33472	33538	33592	33633	33711	33772	33836	33880	33929	33990	34203
33429	33473	33539	33593	33634	33712	33773	33837	33881	33930	33991	34204

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34211	34268	34446	34604	34690	34769	34987
34212	34269	34447	34605	34691	34770	34988
34215	34270	34448	34606	34692	34771	34990
34216	34272	34449	34607	34695	34772	34991
34217	34274	34450	34608	34697	34773	34992
34218	34275	34451	34609	34698	34777	34994
34219	34276	34452	34610	34705	34778	34995
34220	34277	34453	34611	34711	34785	34996
34221	34280	34460	34613	34712	34786	34997
34222	34281	34461	34614	34713	34787	
34223	34282	34464	34636	34714	34788	
34224	34284	34465	34637	34715	34789	
34228	34285	34470	34638	34729	34797	
34229	34286	34471	34639	34731	34945	
34230	34287	34472	34652	34734	34946	
34231	34288	34473	34653	34736	34947	
34232	34289	34474	34654	34737	34948	
34233	34290	34475	34655	34739	34949	
34234	34291	34476	34656	34740	34950	
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34243	34430	34487	34679	34749	34973	
34249	34431	34488	34680	34753	34974	
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ARP Medicare Supplement

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.

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

ARP[®] Medicare Supplement

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 AGNTU.aarpenrollment.com;
- **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)

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Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy form No. GRP 79171 GPS-1 (G-36000-4).

In some states plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

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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.

Application Form AARP[®] Medicare Supplement Insurance Plans Insured by

UnitedHealthcare Insurance Company (UnitedHealthcare), Horsham, PA 19044

Instructions

TEAR HERE

1. Fill in all requested information on this Application Form and sign in all places a signature is needed.

Print clearly, using CAPITAL letters AND black or blue ink - not pencil. *Example:* ⊠Yes □No □Not Sure
 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 Florida. The information you provide on this Application Form will be used to determine your acceptance and rate.

AARP Membership Number (If you ar	e already a member)		
Applicant First Name	MI	Last Name	
Permanent Home Address Line 1 (P.O. Bo	x/PMB is not allowed)		
Permanent Home Address Line 2	City	State	Zip
Mailing Address Line 1 (if different from	permanent address)		
光 Hailing Address Line 2	City	State	Zip
	ation about yourself and you	ur Medicare Insuranc	e.
()			
1A. Phone Number By providing your address, phone numbe by UnitedHealthcare Insurance Company		1,	
1C. Birthdate / / / Month Day	1D. Gender □ Male □ Fe	male	
1E. Medicare Number			
1F. Medicare Start: Hospital (Part A)	/ 01 / Medical (P	art B) / 01 / Month Ye	ar
1G. Will your Medicare Part A and Part E	,		🗆 Yes 🗆 No
	2460720307	_AGT	
S33E49MNAGFL03 01E			Page 1 of 9

	2 Choose your Plan and start date.		
TEAR HERE	 Plan Choice 2A. You are eligible to apply if <u>all</u> of these are true: you are an AARP member, you are age 50 or older, you are enrolled in Medicare Parts A and B, you are not enrolled in more than one Medicare supplement plan at the same time, if you are age 65 or older and are entitled to guaranteed acceptance, please look at "Your Guide" to determine which Plans you are eligible for guaranteed acceptance in without having to answer health questions. if you are age 50-64 and eligible for Medicare by reason of disability or End-Stage Renal Disease (ESRD), you are entitled to guaranteed acceptance in certain Plans as shown in "Your Guide." Please choose 1 Plan from the right-hand column. Important: Plans C and F are only available to eligible Applicants with a 65th birthday prior to 1/1/2020 or who will be age 50 or older on or after 1/1/2020 with a Medicare Part A Effective Date prior to 1/1/2020. Please call if you have questions. 	 Plan A Plan C Plan F Plan K Medicare S Medicare S 	
	 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: 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? 	/ 0 	ıy Year
TEAR HERE	 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. Do you have guaranteed issue rights, as listed in the Guaranteed Acceptance section of "Your Guide"? If YES, see Your Guide for the documentation you will need to provide from your prior insurer or employer. 	⊡Yes ⊡No	
	 If YES, and you are applying for a Plan that is eligible for guaranteed acceptance as defined in the Guaranteed Acceptance Section in "Your Guide", skip directly to Section 7. If YES and you are applying for a Plan that is NOT eligible for guaranteed acceptance as defined in the Guaranteed Acceptance Section in "Your Guide", continue to Section 4. Note: Applicants age 50-64 who answer YES and are eligible for Medicare by reason of disability or ESRD may only apply for the Plans shown in the Guaranteed Acceptance Section 4. If you answered NO to both questions in Section 3 and you are: age 65 or over, continue to Section 4. age 50-64 and eligible for Medicare by reason of disability or ESRD, you are N these Plans. 		

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

4A. Within the past 2 years, did a licensed 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.

Answer these <u>eligibility</u> health questions only if your acceptance is not guaranteed as defined in Section 3.

	5 Answer these <u>eligibility</u> health questions only if your acceptance as defined in Section 3.	e is no	ot gua	ranteed
<u>tear here</u>				
, 	5A. <u>Within the past 90 days</u> , were you hospitalized as an <u>inpatient</u> (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. <u>Within the past 2 years</u> , did a licensed medical professional tell you that you may need any of the following treatments for a medical condition 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. <u>Within the past 2 years</u> , did you have (as determined by a licensed medical professional) a Heart Attack, Stroke, Transient Ischemic Attack (TIA) or mini-stroke?	□Yes	□No	□Not Sure
TERE -	5E. <u>Within the past 2 years</u> , did you have (as determined by a licensed medical professional) or were you diagnosed, treated, given medical advice or prescribed medication/refills for any of the following conditions?			
IEAK HEK	 Atrial Fibrillation or Flutter Artery or Vein Blockage Peripheral Vascular Disease (PVD) 	□Yes □Yes □Yes	□No □No □No	□ Not Sure □ Not Sure □ Not Sure
	 Cardiomyopathy Congestive Heart Failure (CHF) 			□Not Sure
	 Congestive heart rande (GHr) Coronary Artery Disease (CAD) Chronic Obstructive Pulmonary Disease (COPD) or Emphysema 	 □Yes	No	□Not Sure
	End Stage Renal (Kidney) Disease or Require Dialysis	☐ Yes	□No □No	□Not Sure □Not Sure
	 Chronic Kidney Disease Diabetes, but only if you have circulation problems or Retinopathy 	☐Yes ☐Yes	□ No	Not Sure □Not Sure
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 	5 Answer these <u>eligibility</u> health questions only if your acceptance as defined in Section 3. (continued)	e is no	ot guai	ranteed
	 Cancer including Melanoma (but not other skin cancers), Leukemia and Lymphoma Cirrhosis of the Liver 	□Yes □Yes	□No □No	□Not Sure □Not Sure
i	 Macular Degeneration, but only if you have the wet form 	□Yes	□No	□Not Sure
1	Multiple Sclerosis	□Yes	□No	□Not Sure
ו ו וווו	Rheumatoid Arthritis	□Yes	□No	□Not Sure
R	 Systemic Lupus Erythematosus (SLE) 	□Yes	□No	□Not Sure
TEAR HERE	 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 question submit a new application at that time. If you answered NOT SURE to any question in Section 5, we may follow up for ad 			
	6 Tell us about your medical providers. Provide the following information for all physicians that you have seen within follow up with your physicians for additional information. If needed, please use and check this box to indicate you are attaching it.			
1	Primary Physician Pho	, ne #		
	Address			
RE	City State			ZIP Code
TEAR HE	Specialist Name Spe	ecialty		
Ë	Diagnosis/Condition			
	Specialist Name Spe	ecialty		
	Diagnosis/Condition			

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Tell us about your tobacco usage.

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

|□Yes □No

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

Your past and current coverage

Review the statements.

• You do not need more than one Medicare supplement policy.

• If you purchase this 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 reinstituted 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 reinstituted 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 Enrollment Form.

PLEASE ANSWER ALL QUESTIONS.	
To the best of your knowledge, 8A. Did you turn age 65 <u>in the last 6 months</u> ?	Yes No
8B. Did you enroll in Medicare Part B <u>within the last 6 months</u> ?	□Yes □No
8C. If YES, what is the effective date?	/// Month Day Year

Your past and current coverage (continued)

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Questions about Medicaid 8D. Are you covered for medical assistance through the state Medicaid program? □Yes □No (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. If YES, you must answer Questions 8E and 8F. **8E.** Will Medicaid pay your premiums for this Medicare supplement policy? ∏Yes ΠNο **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. **Start Date 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. Month **End Date** Month Dav 81. 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? □Yes □No (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.) If YES, please enclose a copy of the Replacement Notice. **8J.** Was this your first time in this type of Medicare plan? TYes ΠNο **8K.** Did you drop a Medicare supplement policy to enroll in the Medicare plan? □Yes ΠNο **Questions about Medicare supplement plans** □Yes □No **8L.** Do you have another Medicare supplement policy in force? If so, what insurance company and what plan do you have? Insurance Company: Policy: If YES, you must answer Question 8M. **8M.** Do you intend to replace your current Medicare supplement policy with this policy? Yes No If YES, please enclose a copy of the Replacement Notice. Questions about any other type of health insurance coverage **8N.** 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 80 through 8Q.

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rour	pasi	anu	current	coverage	(continued)

80. If so, with what insurance company and what kind of policy? Insurance Company:	Policy: HMO/PPO Major Medical Employer Plan Union Plan Other
8P. 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
80. Are you replacing this health insurance?	□Yes □No
Your Signature (required)	/ / Today's Date (required) Month Day Year

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 Insurance Company may have the right to rescind my coverage, adjust my premium, or reduce my benefits.

• Any person who, knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

• I understand coverage, if provided, will not take effect until issued by UnitedHealthcare Insurance Company, 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.

• 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 the Florida-licensed Insurance agent or broker discussing Plan options with me is appointed by UnitedHealthcare Insurance Company, 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 <u>cannot grant approval</u>.

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Authorization and Verification of Application Information (continued)

Authorization for the Release of Medical Information

I authorize UnitedHealthcare Insurance Company 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. 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, except to the extent that The Company has already acted on my authorization. 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.

Your Signature (required)

Today's Date (required) Month Day Year

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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.

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 Insurance Company 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. 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, except to the extent that The Company has already acted on my authorization. If not revoked, this authorization is valid for 24 months from the date of my signature.

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.

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.

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2.	List policies issued which are still in force:					
3.	List policies issued in the past 5 years which are no	ies issued in the past 5 years which are no longer in force:				
J.						
Aį	gent Name (PLEASE PRINT)			Last	Name	
	First Name		t ID (required)	Last	/ /	
Aç	First Name		t ID (required)	Last	Name / / Today's Date (required) Month Day Year -	
Aç	First Name		t ID (required) ()	/ / Today's Date (required)	

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MEDICARE SUPPLEMENT INSURANCE AGENT CERTIFICATION FORM

I, the undersigned insurance agent certify:

THAT, I have taken an application for Policy Form No. G-36000-4 offered by the UnitedHealthcare Insurance Company to ______ (Applicant).

THAT, I have explained the provisions of the policy being applied for, including specifically, all the different benefits, exceptions and limitations of the plan.

THAT, I am a licensed agent of this insurance company and have given a company receipt for an initial premium in the amount of \$_____ (Insert zero if no premium received) which has been paid to me by () Check () Cash () Money Order (Check appropriate method of payment).

THAT, I have clearly explained any benefits of this plan are a supplement to any benefits that the applicant may be entitled to receive from the Medicare Program of the Federal Government.

THAT, I have not made any representation to the applicant that there is any endorsement whatsoever by the Social Security Administration or the Centers for Medicare & Medicaid Services of the Federal Government in connection with this insurance policy being applied for.

Date

EAR HERE

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Signature of Agent

I, the undersigned applicant, have received a copy of this form

Name of Agency

Address of Agent or Agency

Applicant's signature

Phone No.

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

HEALTHCARE PRODUCTS & SERVICES

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

AWARD-WINNING **PUBLICATIONS** including AARP The Magazine,

the AARP Bulletin, and free guides on financial planning and health

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

Valued Member Sept 2020 123 456 789 0 **Real Possibilities**

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 hotels, resorts, car rentals, tours, cruises and plane fares worldwide

COMMUNITY INVOLVEMENT

Local chapters with volunteer opportunities, social activities, Driver Safety Courses, and 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 agntu.aarpenrollment.com Or call 1-866-331-1964

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

BA25522ST

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ARP[®] Real Possibilities MBERSHIP ACTIVATION FORM

OR

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 prin	nt)		
Address			Apt
City		State	Zip
For FREE Spouse/Par	Month rtner Membership	/ Day	Year
Spouse's/Partner's Nam			
	/	/ Day	Year

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



9	Visit agntu.aarpenrollment.com
	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.



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Here are some featured health related benefits of AARP that you'll have access to as a member:

- ✓ Supplemental Health Insurance
- ✔ Dental Coverage
- ✓ Hearing Care Program
- ✓ Vision Care Discounts
- Prescription Discounts
- ✓ AARP[®] Staying Sharp

- ✓ Health Tools
- Online Recipe Database
- ✓ Hearing Center
- ✓ Family Caregiving Resources
- Housing and Mobility Resources
- Local Assistance Directory



Act now and make the most of membership.

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



Visit agntu.aarpenrollment.com Or call 1-866-331-1964

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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 e-mailing us at member@aarp.org. We may steward your resources by converting your check into an electronic deposit.

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. <u>Please do not include a check. All that is required is the EFT Authorization details noted on the back.</u>

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		Number
Member Address		
	Street Addresss	
Member Address		
City	State	Zip Code
Bank Name		
Bank Routing No	Account Type:	Checking
(9 digit number)		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.

Account Holder Name	2			Check Numl	ber
John Doe Street Address				Check #123	34
Town, City Zip Co	ode		Date:		-
Pay to: Bank Name & Address	SA	MP	LE	Dolla	rs
Memo:		Signed by:			-
:123456789:	12345678 ■	1234 ∥■			
Bank Routing Transit Number – Must be 9 numbers	Bank Account Number – Include all zeros	Check Number – Do not include the ch before or after the ac delay processing.			

We look forward to continuing to serve you.

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. <u>Please do not include a check. All that is required is the EFT Authorization details noted on the back.</u>

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		Number
Member Address		
	Street Addresss	
Member Address		
City	State	Zip Code
Bank Name		
Bank Routing No	Account Type:	Checking
(9 digit number)		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.

Account Holder Name	2			Check Numl	ber
John Doe Street Address				Check #123	34
Town, City Zip Co	ode		Date:		-
Pay to: Bank Name & Address	SA	MP	LE	Dolla	rs
Memo:		Signed by:			-
:123456789:	12345678 ■	1234 ∥■			
Bank Routing Transit Number – Must be 9 numbers	Bank Account Number – Include all zeros	Check Number – Do not include the ch before or after the ac delay processing.			

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):

____ Additional benefits.

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- —— No change in benefits, but lower premiums.
- _____ Fewer benefits and lower premiums
- 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.
- 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

- _____ Disenrollment from a Medicare Advantage plan. Please explain reason for Disenrollment.
- _____ Other (Please Specify)

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)	

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):

____ Additional benefits.

TEAR HERE

TEAR HERE

- —— No change in benefits, but lower premiums.
- _____ Fewer benefits and lower premiums
- 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.
- 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

- _____ Disenrollment from a Medicare Advantage plan. Please explain reason for Disenrollment.
- _____ Other (Please Specify)

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)	

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 may expect your insured Member Identification (ID) Card to arrive. Using the information on the Member ID Card, you may 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:



Welcome Kit.

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



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.



Educational Materials.

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



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 much more can be found when you log into www.myaarpmedicare.com/extras





As your licensed insurance agent contracted with UnitedHealthcare Insurance Company, I am 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, Horsham, PA. Policy form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

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

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