

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare) or UnitedHealthcare Insurance Company of America (UnitedHealthcare)

Plans available with discounts

AARP Medicare Supplement Insurance Plans from UnitedHealthcare Insurance Company of America include premium discounts that can add up to valuable savings.



Enrollment Discount

You may be eligible for a discount on your monthly premium for enrolling early.



Multi-insured Discount

Save on your monthly premium if two or more members are enrolled under the same AARP membership number and each is insured under an eligible AARP-branded supplemental insurance policy from UnitedHealthcare.



Household Discount*

Take a percentage off your monthly premium when another person (no more than three) in your household is also an AARP member. Note: The Multi-Insured Discount and the Household Discount cannot be combined.

* Household discount not available in OH or IL.

A check mark (✓) means 100% of this benefit is paid. Otherwise, the plan pays the percentage shown.

← **Most to least comprehensive** → **Medicare first eligible before 2020 only**

BASIC BENEFITS	Plan G	Plan N	Plan A	Plan F
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓	✓	✓
Medical Expenses: Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plan N requires insured to pay Part B copayments.	✓	✓ ¹ copays apply	✓	✓
Blood: First 3 pints of blood each year.	✓	✓	✓	✓
Hospice Care: Part A coinsurance or copayment.	✓	✓	✓	✓
ADDITIONAL BENEFITS				
Skilled Nursing Facility Care coinsurance	✓	✓		✓
Medicare Part A Deductible	✓	✓		✓
Medicare Part B Deductible				✓
Medicare Part B Excess Charges	✓			✓
Foreign Travel emergency care ² (up to plan limits)	✓	✓		✓

¹ Note: Plan N pays 100% of the Part B co-insurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

² Benefit is 80% and beneficiaries are responsible for 20% after the \$250 annual deductible with a \$50,000 lifetime maximum. Benefits are defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S.

Benefits and costs vary depending on the plan you choose.

Learn more about the cost considerations for the Medicare supplement plans offered by UnitedHealthcare Insurance Company of America.

Plan A

Basic benefits plan plus premium discounts

Medicare Supplement Plan A offers just the Basic benefits. Plan A has a lower monthly premium with higher out-of-pocket costs for things like the Medicare Part A deductible, Skilled Nursing Facility Coinsurance, Part B Excess Charges, and Foreign Travel Emergency Care.

Plans F* and G

Comprehensive benefits plans plus premium discounts

Plans F and G offer the most supplemental coverage, paying many of your out-of-pocket costs for Medicare-approved services. Consider these plans if you are willing to pay a higher monthly premium in exchange for more healthcare coverage and lower out-of-pocket costs.

*You may only apply for Plan F if you were first eligible for Medicare before 2020.

Plan N

Copay plan plus premium discounts

Plan N covers the Medicare Part B coinsurance, but you pay copayments for covered doctor office and emergency room visits in exchange for a monthly premium that tends to be more mid-range.

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Plans available with Wellness Extras*

AARP Medicare Supplement Plans from UnitedHealthcare Insurance Company come with wellness extras, including:



Gym Membership



Dental Discounts



Hearing Discounts



Vision Discounts



And more!

A check mark (✓) means 100% of this benefit is paid. Otherwise, the plan pays the percentage shown.

BASIC BENEFITS	← Most to least comprehensive →						Medicare first eligible before 2020 only	
	Plan G	Plan N	Plan L	Plan K	Plan B	Plan A	Plan F	Plan C
Hospitalization: Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓	✓	✓	✓	✓	✓	✓
Medical Expenses: Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K and L require insured to pay a portion of Part B coinsurance. Plan N requires insured to pay Part B copays.	✓	✓ ¹ copays apply	75%	50%	✓	✓	✓	✓
Blood: First 3 pints of blood each year.	✓	✓	75%	50%	✓	✓	✓	✓
Hospice Care: Part A coinsurance or copayment.	✓	✓	75%	50%	✓	✓	✓	✓

ADDITIONAL BENEFITS

Skilled Nursing Facility Care coinsurance	✓	✓	75%	50%			✓	✓
Medicare Part A Deductible	✓	✓	75%	50%	✓		✓	✓
Medicare Part B Deductible							✓	✓
Medicare Part B Excess Charges	✓						✓	
Foreign Travel emergency care ² (up to plan limits)	✓	✓					✓	✓
Annual Out-Of-Pocket ³ spending limit in 2024			\$3,530 ³	\$7,060 ³				

¹ Note: Plan N pays 100% of the Part B co-insurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

² Benefit is 80% and beneficiaries are responsible for 20% after the \$250 annual deductible with a \$50,000 lifetime maximum. Benefits are defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S.

³ For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$240 in 2024), the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.

Benefits and costs vary depending on the plan you choose.

*These offers are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare Insurance Company. These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time. Certain offerings are provided by third parties not affiliated with UnitedHealthcare Insurance Company. 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.

Learn more about the cost considerations for the Medicare Supplement plans offered by UnitedHealthcare Insurance Company.

Plans A and B

**Basic benefits plans plus gym membership;
dental, hearing & vision discounts; and more**

Medicare Supplement Plan A offers just the Basic benefits while Plan B covers Basic benefits plus a benefit for the Medicare Part A deductible. The Medicare Part A deductible could be one of your largest out-of-pocket expenses if you need to spend time in a hospital. Plans A and B generally have higher out-of-pocket costs for things like Skilled Nursing Facility Coinsurance, Medicare Part B Excess Charges, and Foreign Travel Emergency Care.

Plans C*, F* and G

**Comprehensive benefits plans plus gym membership;
dental, hearing & vision discounts; and more**

Plans C, F and G offer the most supplemental coverage, paying many of your out-of-pocket costs for Medicare-approved services. Consider one of these plans if you are willing to pay a monthly premium that is typically higher in exchange for more covered benefits and lower out-of-pocket costs.

*You may only apply for Plans C and F if you were first eligible for Medicare before 2020.

Plans K and L

**Budget-conscious benefits plans plus gym membership;
dental, hearing & vision discounts; and more**

Plans K and L are cost-sharing plans offering lower monthly premiums. The premiums are typically lower because, for some services, they pay a percentage of the coinsurance instead of the full coinsurance amount. Once the out-of-pocket limit is reached, these plans pay 100% of covered services for the rest of the calendar year.

Plan N

**Copay plan plus gym membership;
dental, hearing & vision discounts; and more**

Plan N covers the Part B coinsurance, but you pay copayments for covered doctor office and emergency room visits in exchange for a monthly premium that tends to be more mid-range.

Why consider a Medicare supplement insurance plan?

Medicare supplement insurance plans help pay some of the out-of-pocket costs that Medicare does not pay – **giving you more complete coverage than Medicare alone.**

With Medicare supplement plans:



You're able to keep your own doctor who accepts Medicare patients.



There are no claim forms to fill out.



See any specialist without a referral.



Coverage goes with you anywhere in the U.S. when you travel.

Here's why members choose AARP Medicare Supplement Insurance Plans.

Market Leader	Fast Service	Member Retention	Endorsed by AARP
With more than 4 million insured members nationwide, UnitedHealthcare and its affiliates cover more people with Medicare Supplement plans than any other individual insurance carrier. [†]	98% [†] of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims.	94% [†] of active members stay with their plan from year to year.	Medicare Supplement insurance plans that carry the AARP name are the only plans of their kind endorsed by AARP. These plans meet the high service and quality standards set by AARP for its members.

**From friendly advice to helpful guidance,
 UnitedHealthcare is here for you.
 Call: 1-866-930-1643
 or visit: [AARPMedicareSupplement.com](https://www.aarpmedicare.com)**

† From a report prepared for UnitedHealthcare by Gongos, Inc., “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans,” July 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans. Insurers of the Plans pay royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

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

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103 or UnitedHealthcare Insurance Company of America, 1600 McConnor Parkway, Floor 2, Schaumburg, IL 60173. Each insurer has sole financial responsibility for its products. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

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

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

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

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN ABOVE.