



Medicare Supplement

Clarity Guide

Helpful answers to your Medicare
supplement insurance plan questions.

BK10005NC

AARP | Medicare Supplement
from  UnitedHealthcare®
UnitedHealthcare Insurance
Company (UnitedHealthcare)

NAGT_2025

Understanding your Medicare choices

Step 1

Enroll in Original Medicare.

Original Medicare

Provided by the federal government



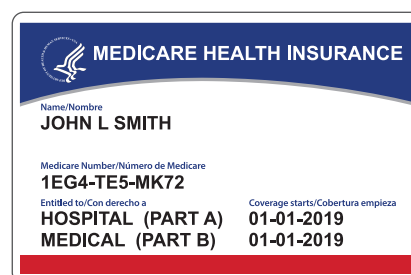
Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care



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

What do Medicare Parts A and B cover?

Part A

- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing facility care
- Home health care
- Hospice care
- Some blood for transfusions during inpatient care

Part B

- Outpatient hospital services (minor surgeries)
- Physician services
- Ambulance
- Laboratory services
- Blood
- Home health care
- Outpatient mental health
- Medically necessary durable medical equipment (wheelchairs, oxygen, etc.)
- Outpatient physical, occupational and speech-language therapy
- Some preventive care (e.g., flu and pneumonia shots)

Is that enough coverage?

While Original Medicare provides good coverage, it doesn't pay for everything. For example, Medicare usually covers about 80% of your Part B costs. It's up to you to cover the rest.

Step 2

After you enroll in Original Medicare, there are two ways to get additional coverage.

Option 1

Add one or both of the following to Original Medicare:

Medicare Supplement Insurance

Offered by private companies



Medicare Supplement

May help you pay some of the costs **not** covered by Original Medicare

Medicare Part D Plan

Offered by Medicare-approved private companies



Part D

Helps pay for prescription drugs

OR

Option 2

Choose a Medicare Advantage plan:

Medicare Advantage Plan

Offered by Medicare-approved private companies



Part C

Combines Part A (hospital insurance) and Part B (medical insurance) in one plan

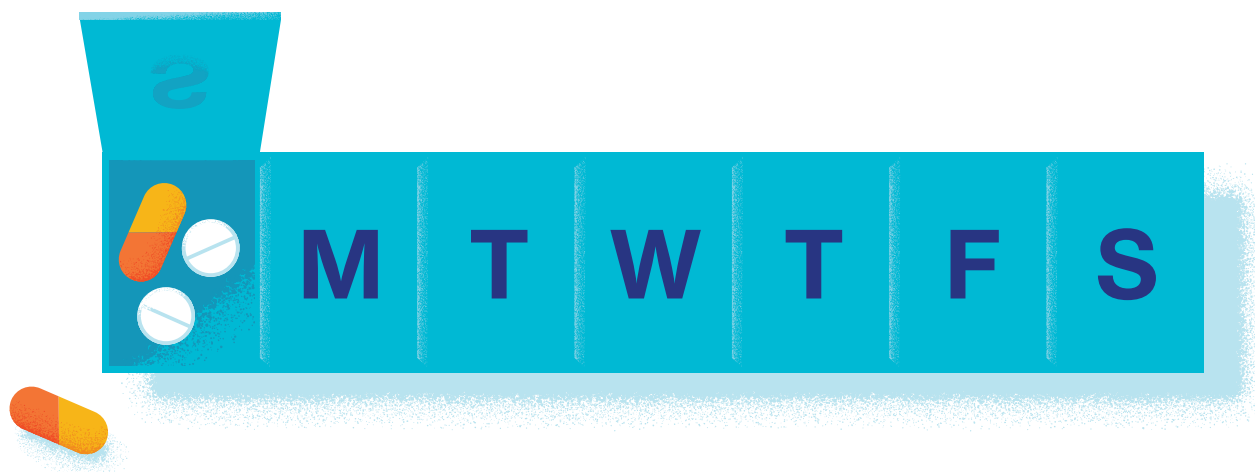


Part D

Plan may include prescription drug coverage



May offer additional benefits not provided by Original Medicare



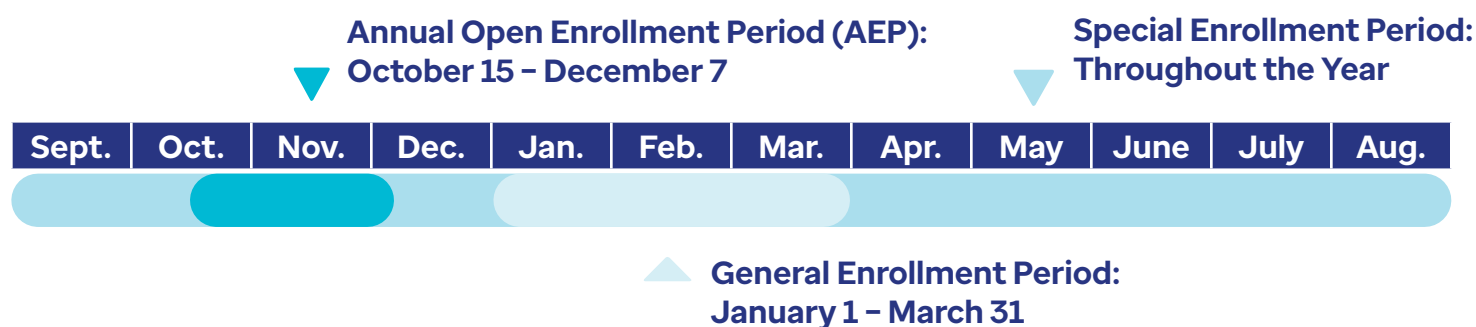
When can you enroll in Medicare?

Depending on your situation, there are different times when you can enroll in a Medicare plan or switch to a new plan.

Initial Enrollment Period

Your Initial Enrollment Period (IEP) is 7 months long. It includes your 65th birthday month plus the 3 months before and the 3 months after. It begins and ends 1 month earlier if your birthday is on the first of the month. You may enroll in Part A, Part B or both. Individuals delaying retirement may at least want to enroll in Medicare Part A when they're first eligible since for most the coverage is free, and sometimes there may be reasons to take Part B, too.

You may also choose to enroll in a Medicare supplement plan, Medicare Advantage plan (Part C), and/or a prescription drug plan (Part D). Although you are not required to enroll in Part D, there is a penalty of 1% of the average monthly premium for each month you delay enrollment.



Annual Open Enrollment Period, October 15 – December 7

During annual enrollment, you can add, drop or switch your Medicare Advantage or prescription drug coverage.

General Enrollment Period, January 1 – March 31

The General Enrollment Period (GEP) is held every year between January 1 – March 31, and gives people who missed signing up for Medicare during IEP another opportunity to sign up. Keep in mind, though, people who sign up for Medicare during GEP may face late-enrollment penalties for waiting beyond IEP to sign up.

Special Enrollment Period, Throughout the Year

Depending on certain circumstances, you may be able to enroll in a Medicare plan outside of the initial enrollment or annual enrollment time frames. Some ways you may qualify for a Special Enrollment Period are if you:

- **Retire** and lose your employer coverage
- **Move** out of the plan's service area
- Qualify for **extra help**
- Have been **diagnosed with certain qualifying chronic health conditions**

Enrolling in a Medicare supplement plan.

Once you have enrolled in Medicare, you can enroll or disenroll in a Medicare supplement plan at **any time during the year and aren't limited to the enrollment periods described.**

Take control of your health care with a Medicare supplement plan

Medicare supplement plans work with Original Medicare to help pay for some or all the gaps in coverage, like coinsurance, copays and deductibles.

With a Medicare supplement plan you have:



Choice

Choose **any** doctor or hospital that accepts Medicare.



Control

Visit **any** specialist that accepts Medicare – without a referral.



Freedom

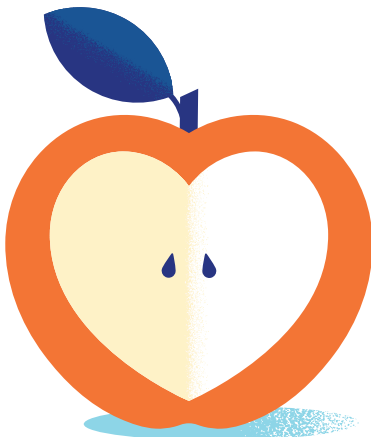
Use coverage **anywhere** in the U.S. that accepts Medicare when you travel.

Medicare supplement eligibility.

If you can answer yes to these questions, then you're eligible to apply.

☐ Will you be enrolled in Medicare Parts A and B at the time your coverage begins?

☐ Are you a resident of the state in which you are applying for coverage?



Plan options based on your needs.

Medicare supplement plans help pay for some out-of-pocket expenses not covered by Original Medicare. But different Medicare supplement plans offer different costs and coverage levels, so you can pick the one that best meets your needs.

Expect more from America's #1 Medicare

While the benefits of a Medicare supplement plan are standardized, AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare, are the plans chosen to cover more people with Medicare supplement plans nationwide than any other individual insurance carrier.*

Description of service

Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)

Medicare Part A deductible

Medicare Part B coinsurance or copay

Medicare Part B deductible³

Medicare Part B excess charges⁴

Blood (first three pints)

Foreign travel emergency (up to plan limit)⁵

Hospice care coinsurance or copay

Skilled nursing facility coinsurance

2025 out-of-pocket limit (Plans K and L only)²

*From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2022 Medigap Enrollment & Market Share," June 2023. UnitedHealthcare's nationwide Medigap market share of 31.8% (4.4 million of the total 13.8 million Medigap insureds) is more than any other individual insurance carrier. www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

Plans C and F are available to individuals who have been first eligible for Medicare before 2020. Plans G and N are available as Medicare Select Plans. **Network restrictions apply. Benefits and costs vary depending on plan chosen. Plans vary by state.

¹ Plan N pays 100% of the Part B coinsurance, 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.

supplement provider*

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare. UnitedHealthcare 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.

<div> <div></div> <div>most to least comprehensive</div> <div></div> </div>						Medicare first eligible before 2020 only.**
G	N	L	K	B	A	F
✓	✓	✓	✓	✓	✓	✓
✓	✓	75%	50%	✓		✓
✓	Copay ¹	75% ²	50% ²	✓	✓	✓
						✓
✓						✓
✓	✓	75%	50%	✓	✓	✓
80%	80%					80%
✓	✓	75%	50%	✓	✓	✓
✓	✓	75%	50%			✓
		\$3,610	\$7,220			

² For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$257 in 2025), the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.

³ Once you have been billed \$257 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Chart reflects 2025 data.

⁴ In some states, limits to excess charges may apply.

⁵ Care needed immediately because of an injury or an illness of sudden and unexpected onset. Benefit is 80% and beneficiaries are responsible for 20% after the \$250 annual deductible with a \$50,000 lifetime maximum for medically necessary emergency care received outside the U.S. during the first 60 days of each trip.

A Medicare supplement plan in action

See how one of the most comprehensive Medicare supplement plans, a Plan G, works with Medicare to help reduce some out-of-pocket costs.

Meet James.

James, who is 71 and a non-smoker, fell getting out of the shower. After being hospitalized for several days, he was released to a skilled nursing facility for an additional 22 covered days. During this time, he also had two follow-up appointments with his doctor.



This is a cost comparison of what James could expect to pay out-of-pocket under Original Medicare or with a Plan G.

Description of service	Original Medicare (Parts A & B)	Plan G
Part A deductible for hospital stay*	\$1,676	\$0
Part A coinsurance for two days in a skilled nursing facility (Days 1–20 are paid by Medicare. Days 21 and 22 are paid by Medicare, except for 2 coinsurance days (2 days at \$209.50/day).)	\$419	\$0
Part B deductible (Assumes James has not satisfied his Part B deductible for the year. Once he has been billed \$257 of Medicare-approved amounts for covered services, his Part B deductible will be met for the calendar year.)	\$257	\$257
Part B coinsurance/copay (20% of the Medicare-approved amount)	\$51.40	\$0
Total James pays	\$2,403.40	\$257

*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.

The situation above is fictitious and for illustrative purposes only. It shows a summary of some of the Plan G benefits. Benefits and cost vary by plan chosen. Please note that additional plans are available, including Plan A.

Reasons to choose AARP Medicare Supplement Insurance Plans

AARP Medicare Supplement Plans are the only Medicare supplement plans to carry the AARP name. These plans stand for quality, value and customer service.

94% of planholders surveyed would recommend their AARP Medicare Supplement Insurance Plan to a friend or family member.²

95% of planholders surveyed would continue with their AARP Medicare Supplement Insurance Plan.²

95% member satisfaction rate of those surveyed with AARP Medicare Supplement Insurance Plans.²

98% of AARP Medicare Supplement Insurance Plan claims are processed in 10 days or less.³



Cost-effective

UnitedHealthcare covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.¹



Variety of coverage options

With up to 8 plans in most states, you have options to suit your needs.



Quality Service

90% of planholders currently surveyed are satisfied with the courtesy and professionalism of the representative after reaching out to Customer Service.²

¹ From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2022 Medigap Enrollment & Market Share," June 2023, uhcmstats.com or call 1-800-523-5800 to request a copy of the full report.

² From a report prepared for UnitedHealthcare by Human8, "2023 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," May 2023, uhcmstats.com or call 1-800-523-5800 to request a copy of the full report.

³ From a report prepared for UnitedHealthcare by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, uhcmstats.com or call 1-800-523-5800 to request a copy of the full report.

Additional Resources

In addition to your agent/producer, there are other useful resources available to you.

Medicare Made Clear

An educational platform developed by UnitedHealthcare to help you better understand Medicare. Find out more at [MedicareMadeClear.com](https://www.MedicareMadeClear.com).

Medicare

Medicare Helpline

For questions about Medicare and detailed information about plans and policies available in your area, visit [Medicare.gov](https://www.Medicare.gov) or call Medicare at 1-800-633-4227, TTY 1-877-486-2048, 24 hours a day, 7 days a week.

Medicare & You

Official Medicare handbook for Medicare programs, updated each year. You can download a copy at [Medicare.gov](https://www.Medicare.gov) or call the Medicare Helpline to request a copy.

Online plan finders

For online tools to find and compare drug plans, Medicare supplement plans and Medicare Advantage plans, go to [Medicare.gov](https://www.Medicare.gov).

Social Security

Social Security Administration

Get answers to questions about Medicare eligibility and enrollment, Social Security retirement benefits or disability benefits. You can also ask about your eligibility for financial help. Call 1-800-772-1213, TTY 1-800-325-0778, 7 a.m. – 7 p.m., Monday–Friday. Or go to [SSA.gov](https://www.SSA.gov).



Administration on Aging

Eldercare locator

For help in finding local, state and community-based organizations that serve older adults and their caregivers in your area, call 1-800-677-1116, TTY 711, 9 a.m. – 8 p.m. ET, Monday–Friday. Or go to [Eldercare.acl.gov](https://www.Eldercare.acl.gov).

State Resources

Your state's Medical Assistance or Medicaid office

To learn whether you're eligible for financial help with the costs of Medicare, call your state's Medical Assistance or Medicaid office. They can answer questions about programs like PACE (Program of All-Inclusive Care for the Elderly) and the Medicare Savings Program.

State Health Insurance Assistance Programs (SHIP)

A federally funded program that provides free local counseling on Medicare. Go to [shiptacenter.org](https://www.shiptacenter.org).

You're in good company



With more than 40 years of experience and over 10 million members covered, UnitedHealthcare is the #1 provider of Medicare coverage in the country according to a Gongos report prepared for UnitedHealthcare in 2023.*

Talk to an agent/producer today.

If you have questions or are ready to enroll, contact your agent/producer.

*From a report prepared for UnitedHealthcare by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

Notes

[illegible]

Please note: You must be an AARP member to enroll in an AARP Medicare Supplement Insurance Plan. If you are not a member, you can join AARP for just \$20.00 a year.

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

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

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT 1-800-392-7537.