Let’s begin with the basics.

Original Medicare is health insurance created by the Federal government for individuals age 65 and over, and individuals under 65 with certain disabilities. Original Medicare is made up of two parts: Part A (this includes hospital costs) and Part B (medical costs). These two parts cover your basic services.

Medicare Part A helps cover inpatient hospital care, skilled nursing facility stays (this means nursing care provided only by licensed nurses) and hospice care.

Medicare Part B helps cover doctor visits and outpatient care. It may also provide for some other medical services not covered by Part A. Some examples are physical and occupational therapists (if you are in need of specific therapies to promote everyday wellness).

Medicare Part B usually only covers about 80% of Part B medical expenses. Anything outside of that will result in out-of-pocket costs to you. This means Medicare by itself has certain limits to what it will pay for, which is why it may be wise to consider supplemental insurance to cover some of those gaps.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.
Medicare supplement insurance offers additional coverage you may need.

Medicare supplement insurance is also referred to as “Medigap.” It helps to pay your share of the costs of Medicare-covered services. Depending on the plan chosen, it can help protect you from having to pay certain expenses like co-insurance, co-payments and deductibles. Medicare supplement insurance also offers flexibility and easy access to your choice of doctors and specialists that accept Medicare patients, if you should need them.

**Here are some additional facts about Medicare supplement insurance:**

- Policies are sold by private companies
- The management of plans follow state laws
- Having no networks gives you the freedom to go to any hospital or physician that accepts Medicare patients, even when you move or travel within the United States
- Foreign travel coverage is included for emergency services* (with many plans)
- UnitedHealthcare Insurance Company offers up to 7 plans in most states (plans vary in MN, MA and WI). Benefit levels vary by plan

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What you should know about prescription drug plans (also known as Part D).

Medicare supplement insurance policies cannot offer coverage for prescription drugs. This is by law. Prescription drug plans are available to you separately through private insurance companies contracted by Medicare. You’re not automatically enrolled in Part D. So you may want to purchase this in addition to a Medicare supplement insurance plan.

**Choose the coverage to meet your needs.**

Remember, it is your choice whether you wish to purchase a Medicare supplement insurance plan. Many people simply have Original Medicare alone, which includes Part A and Part B (described on reverse). If you want more coverage than this, a Medicare supplement insurance plan may be just what you’re looking for.

**Simply call the phone number below for assistance in making the right choices to fit your needs.**

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Want to know more? Call now!

Just call toll-free at [1.800.392.7537] with questions or for more information.

*[This information is just one way to explain your options – keep checking your mail for more to come!]*

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*Care needed immediately because of an injury or an illness of sudden and unexpected onset.*

AARP doesn’t make individual recommendations for health-related products, services, insurance or programs. You are strongly encouraged to evaluate your needs and compare products.

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 eligible for Medicare by reason of disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

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

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.