

## A UnitedHealthcare® Medicare Solution

These plans carry the AARP name and United HealthCare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members.

AARP Health is a collection of health-related products, services and insurance programs available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members.

AARP Medicare Supplement Insurance Plans are insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare program.**

Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Insurance Plans may be available to persons eligible for Medicare by reason of disability. **This is a solicitation of insurance. An agent may contact you.**

These Medicare Prescription Drug Plans (PDPs) are insured by United HealthCare Insurance Company, which contracts with the Federal government as a PDP sponsor.

Call to receive complete information, including benefits, costs, eligibility requirements, exclusions and limitations. Not all plans available in all states.

AARP does not make health plan or prescription drug plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan or prescription drug plan. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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# With the Right Combination You Are Better Covered

Helpful information about  
AARP® Medicare Supplement  
Insurance Plans and  
AARP MedicareRx Plans.

**AARP**

Health

Medicare Supplement Insurance  
insured by United HealthCare  
Insurance Company

**AARP**

MedicareRx Plans  
insured through UnitedHealthcare

The purpose of this communication is the solicitation of insurance.  
Contact will be made by an insurance agent or insurance company.

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# Here's Help With Your Options

Choosing the Medicare plans that are right for you can seem difficult. There's no need to look further. An AARP Medicare Supplement Insurance Plan and an AARP MedicareRx Plan, insured through United HealthCare Insurance Company, together offer you the medical and prescription drug coverage you need and are competitively priced to help fit your budget.

## Why isn't Medicare enough?

Medicare Part A covers hospitalization while Medicare Part B covers outpatient and doctor's visits. But Medicare isn't designed to pay for all of your medical expenses. Medicare only covers about 80 percent of Part B medical expenses. The remaining 20 percent could add up to nearly thousands of dollars.<sup>1</sup>

Fortunately, there is a wide range of AARP Medicare Supplement Insurance Plans with a variety of benefits to help offset some of these costs.



## A Medicare Supplement Insurance Plan will:

- Help cover some of the costs not covered by Medicare, such as coinsurance and deductibles.
- Provide guaranteed renewable coverage once you are enrolled. It is renewable as long as your premiums are paid on time.
- Go with you anywhere you travel in the United States and U.S. territories.
- Allow you to see specialists without a referral from your doctor.
- Give you the flexibility to change plans when your needs change.

## Medicare does not cover your prescription drug costs.

Protect yourself from unexpected costs by enrolling in a Medicare Part D plan. The AARP MedicareRx Plans offer you savings and stability. You have the power to make sure your prescription drug needs are being met now and in the future.

## An AARP MedicareRx Plan offers:

- Simple and predictable copays.
- More than 60,000 convenient network retail locations to fill your prescriptions.
- Stable formulary.
- Coverage that goes where you go – available in all 50 states, the District of Columbia and the five U.S. territories.
- You do not need to be an AARP member to join.

# The Convenience of Two Insurance Options From One Provider

For almost 50 years, AARP has been putting its members' interests first. An AARP Medicare Supplement Insurance Plan and an AARP MedicareRx Plan can provide the coverage you are missing. Whether you could benefit from just one of the plans or the more complete coverage of both, the choice is yours to make.

## Your licensed sales agent is here to help you get the benefits you need.

Discuss your health care needs with your sales agent and they will explain your options. When you are ready, they can guide you through the enrollment process so you are confident in your decision. Please contact your licensed sales agent for more information.

<sup>1</sup>Juliet Cubanski, et al, Medicare Chart Book, Third Edition, Summer 2005, <http://www.kff.org/medicare/7284.cfm> (December 6, 2006) p. 32.