

CHOICES FOR RETIREES.

Savings for
employers.

Offer your retirees the option of
AARP® Medicare Supplement Insurance
Plans, insured by UnitedHealthcare
Insurance Company.

 | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

Business sense meets common sense.

As an employer, you're always looking for ways to benefit your retirees while remaining cost-efficient and fiscally responsible. Retiree health care benefits are no exception, and it's nice to know that you can choose the service and support of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Efficient *and* effective.

For the past four years, AARP Medicare Supplement Insurance Plans had an average national rate increase of 2.6%.¹ The plans' more than 4 million insured members² help to keep rates stable, allowing for better budgeting over time.

¹ Internal UnitedHealthcare Data, 2016.

² From a report prepared for UnitedHealthcare Insurance Company by ORC International entitled "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," August 2015; visit www.uhcmedsupstats.com or call 1-800-272-2146 to request a copy of the full report.

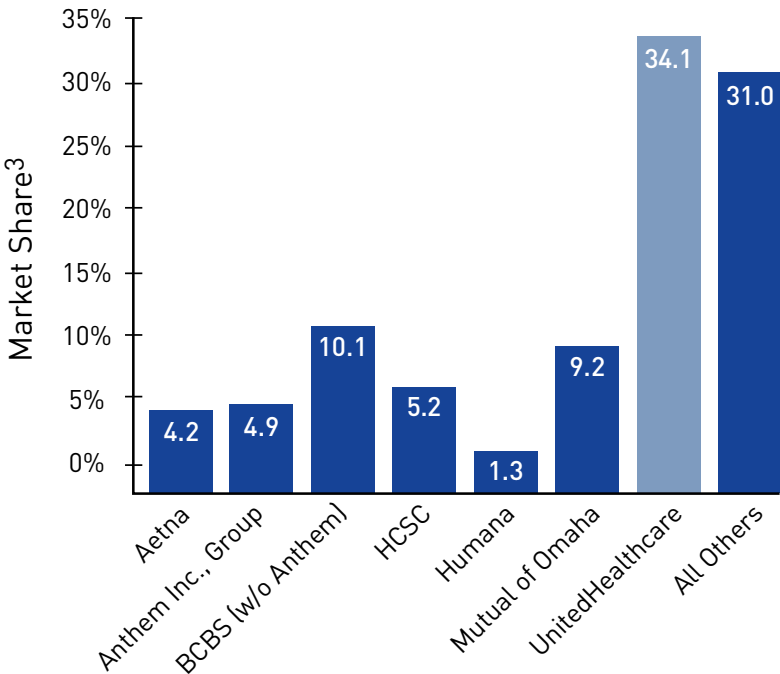
Administration made easier.

All administrative services for employers are included, including enrollment, customer service, and split and direct billing. On the retiree side, calls and correspondence are all taken care of. Retirees are always kept in the loop with news, notifications, and surveys to maintain and improve service quality.

Trusted by employers like you.

More than 1,400 employers from a variety of industries have chosen AARP Medicare Supplement Insurance Plans for hundreds of thousands of their retirees over the past 15 years. UnitedHealthcare is the insurer behind the plans and remains accountable to you and your retirees after enrollment.

UnitedHealthcare Insurance Company covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.³



³ From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2015 Medigap Enrollment & Market Share," May 2016, www.uhcmcdsupstats.com or call 1-800-272-2146 to request a copy of the full report.

Savings for you ... and your retirees.

What it means for you:

Being a cost-effective and fiscally responsible employer means smart budgeting. Stable rates allow you to budget more effectively, and rates for AARP Medicare Supplement Insurance Plans are very competitively priced to begin with.

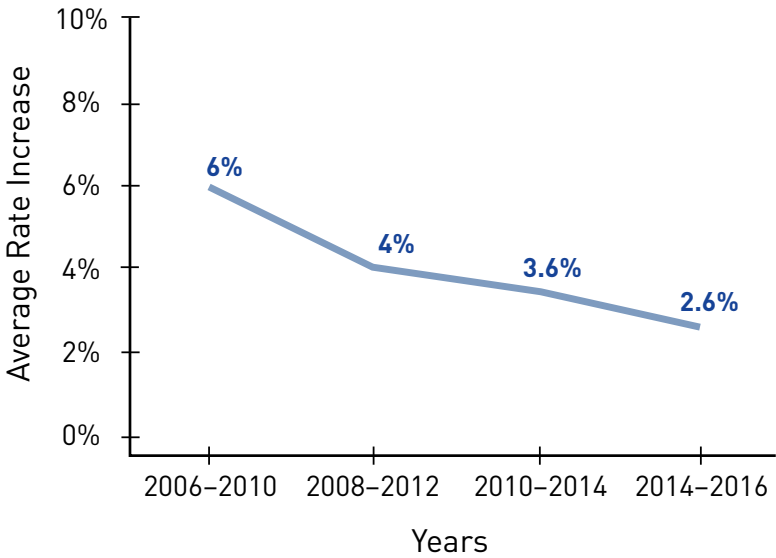
An expanded discount structure will become effective as of July 1, 2017. The new discount structure will be available to new enrollees and the majority of states will have these discounts available.

The expanded discount structure will reward early enrollees with a higher discount based on their age and will provide a discount longer than the current early enrollment discount program. This allows members to enjoy a deeper discount for a longer period of time. These discounts provide more savings for retirees and for employers who may subsidize a portion of their retirees' health care coverage!

What it means for your retirees:

For retirees with partially subsidized premiums, rate stability can help retirees anticipate costs and make sure their budget stays on track. For retirees with wholly subsidized costs, rate stability means you're more likely to continue to provide them with the subsidy and the coverage.

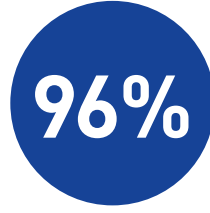
Rate stability.



Since UnitedHealthcare began insuring AARP Medicare Supplement Insurance Plans in 1997, rates have remained incredibly stable.¹



**member
satisfaction rate⁴
(of those surveyed)**



**customer service representative
satisfaction rate⁴
(of those surveyed)**

Health insurance your retirees will appreciate.

Competitively priced insurance means nothing if it doesn't provide the service your retirees deserve. With a 96% member satisfaction rate⁴ of those surveyed, AARP Medicare Supplement Insurance Plans deliver for them. Service excellence is also included — customer representative satisfaction rate is at 96%⁴ of those surveyed.

⁴ From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA entitled "Medicare Supplement Plan Satisfaction Posted Questionnaire," 8/24/2015; visit www.uhcmedsupstats.com or call 1-800-272-2146 to request a copy of the full report.

Medicare supplement plans provide what your retirees want...

With Medicare supplement plans, your retirees are free to choose any doctor and hospital that accepts Medicare patients, anywhere they go in the U.S. They also have a choice of plans to best suit their needs and budgets. Most importantly, the plans are guaranteed renewable.⁵ AARP Medicare Supplement Insurance Plans currently have 95% of active members renewing their plans.²

...and less of what they don't.

Offering a Medicare supplement plan means there are also no claims forms, and no networks to worry about, either.



All Medicare supplement plans are guaranteed renewable



95% of active AARP Medicare Supplement Insurance Plan members currently renew their plans²

Simple requirements.

To qualify, your retirees have to be 65 years of age or older and be enrolled in both Medicare Parts A and B. Medicare supplement coverage should not be duplicated. AARP membership is also required.

⁵ As long as premiums are paid when due and there is no material misrepresentation on the application.



Exclusive value-added services.⁶

In some cases, a free AARP membership can be offered to retirees. Along with the benefits of AARP membership, retirees can enjoy:



Classes and Events

Attend classes and events in your community and meet and greet other wellness-minded people.



Participating YMCAs and Fitness Centers

Work out at participating YMCAs or other fitness centers and get access to a variety of equipment, from hand weights to treadmills. The YMCA or fitness center rates may vary by location.



Online Community

Log on and join a fun challenge, an online group or a program to help you improve nutrition, build strength, reduce stress and much more.



Wellness Coaching

Dedicated wellness coaches can work with you over the phone to set goals, and will be there with the knowledge, resources and encouragement to help you achieve them.



24/7 Access to a Nurse

Whether you're concerned about a health symptom or wondering if you should seek care, call and speak with a registered nurse, day or night.



Community Resources and Social Support

Good health depends on more than going to the doctor. In addition to answering health-related questions, the skilled nurses can help connect you to community resources and social services.

⁶ These are additional insured member services apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.

Find the right fit.

There are multiple plans available, all with different benefits and coverage levels, so individuals can choose the plan that best suits them.

There are up to 8 plans available in most states (plans vary in MA, MN and WI), including the newest plan offering, Plan G, available in most states 7/1/2017.

AARP Medicare Supplement Plans & Benefits

Benefits	Plan A	Plan B	Plan C	Plan F	Plan G	Plan K	Plan L	Plan N
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓	✓
Part B (Medical) co-insurance or co-payment	✓	✓	✓	✓	✓	50%	75%	Co-Pay
Blood (first three pints each year)	✓	✓	✓	✓	✓	50%	75%	✓
Hospice Care co-insurance or co-payment	✓	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care co-insurance			✓	✓	✓	50%	75%	✓
Part A deductible		✓	✓	✓	✓	50%	75%	✓
Part B annual deductible			✓	✓				
Part B excess charges				✓	✓			
Foreign Travel Emergency Care			80%	80%	80%			80%
Annual out-of-pocket spending limit						\$5,120	\$2,560	

Offer another reward for their years of service.

After serving others for so many years, it's time your retirees received the same exemplary service in return. The enrollment and administration process is designed to be clear and easy for you, too, so you can work smarter instead of harder.

- **Client Management Meetings**
- **"F.Y.I." newsletter** published in Spring and Fall
- **Service reminders** mailed during members' birth months
- **Annual renewal mailing** notifies retirees of changes and provides new payment book
- **Members receive postcard surveys** to ensure satisfaction

Get your retirees rolling on enrollment.

To make the process as clear and easy as possible, here are three easy steps your retirees will go through once you offer plans:

- 1** Each retiree and eligible spouse will receive a customized AARP Medicare Supplement Insurance Plan enrollment kit.
- 2** Once they choose a plan, paper applications are mailed to the processing center. Toll-free customer service call centers are able to help with enrollments or questions. Once applications are received, they're checked for completion, and a representative will call if necessary information is missing. Retirees also have the ability to enroll over the phone while speaking with a licensed agent/producer, or they may enroll online (excluding CO, MP, NH).
- 3** Retirees will be mailed an ID card, as well as a welcome kit within two weeks of enrollment.





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AARP does not employ or endorse agents, brokers or producers.

Not intended for distribution to retirees.