

SUPPLEMENTAL HEALTH INSURANCE FOR RETIREES.

Competitive rates for you.

AARP® Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

More and more businesses are discovering cost savings with AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). In fact, more than 1,400 employers have chosen AARP Medicare Supplement Insurance Plans as a supplemental health insurance option to help protect their retirees against some unexpected out-of-pocket health care costs. There are a variety of plans to choose from to complement Original Medicare (Parts A and B) and help to reduce out-of-pocket health care costs. Best of all, they can offer savings to employers like you.

8

REASONS

to choose AARP Medicare Supplement Insurance Plans for your retirees:

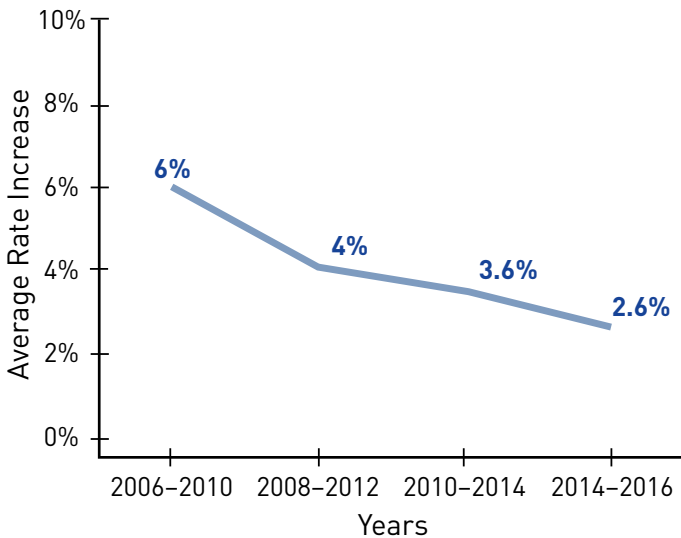
- 1 Competitive and cost-effective.** AARP Medicare Supplement Insurance Plans rates have increased only 2.6% nationally on average between 2012 and 2016.¹
- 2 Choose your contribution level.** You can choose to subsidize all, some, or none of the monthly premium for your retirees, and you can create customized contribution groups if retirees are entitled to varying subsidy levels.
- 3 Easy administration.** UnitedHealthcare makes everything simpler for you by streamlining the transition process and managing the administration, billing, claims, and more.
- 4 Transition planning, implementation, and education.** To ensure you and your retirees have complete, clear information to help you choose, numerous and varied educational touch points and materials are provided.
- 5 Variety of coverage options.** With up to eight plans in most states (plans vary in MA, MN and WI), you can offer your retirees a choice of options to suit their needs.
- 6 Fast claims processing.** 98% of claims are processed within 10 business days with no claims forms.²
- 7 Excellent customer service.** Currently, 96% of planholders surveyed who have reached out to Customer Service are satisfied with the courtesy and professionalism of the representative, while 96% of insured AARP members surveyed reported being satisfied with AARP Medicare Supplement Insurance Plans.³
- 8 Trusted reputation.** Backed by UnitedHealthcare, these are the *only* plans endorsed by AARP.

Real savings for real employers.

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.

Rate stability.

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

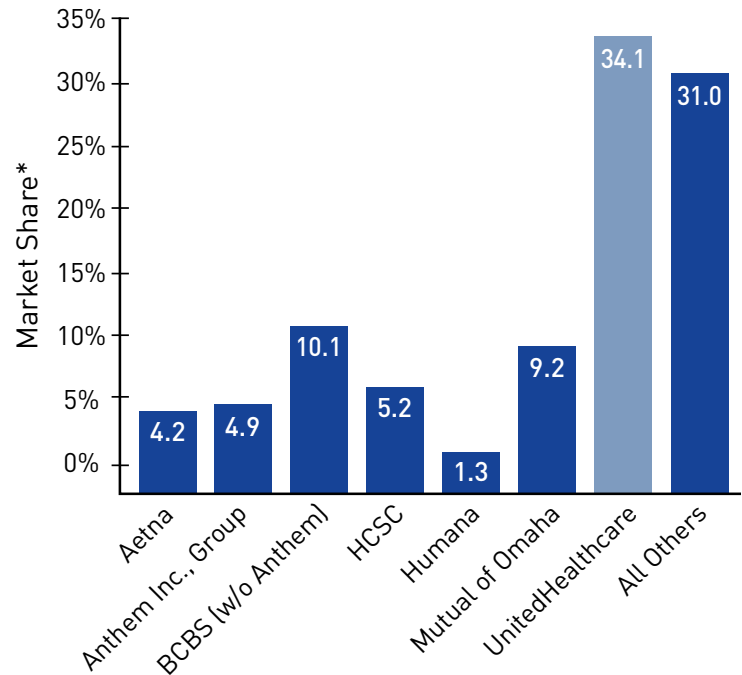


Simple requirements.

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.

Trusted by employers like you.

More than 1,400 employers from all industries have chosen AARP Medicare Supplement Insurance Plans for hundreds of thousands of their retirees over the past 15 years. UnitedHealthcare is the largest provider of Medicare supplement plans, covering more people with Medicare supplement plans nationwide than any other individual insurance carrier.*



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.

³ 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.

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

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