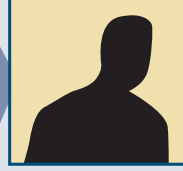


How will you use your AARP Extra Protection Hospital Plan benefits?

Below are a few examples of how an insured member might put their benefits to good use.*



George: His hip replacement surgery meant three days in the hospital, then another week of recovery at a Skilled Nursing Facility.** His AARP Extra Protection Hospital Plan paid a benefit for both stays. He received the check and shortly after, George and his new hip used the money to get back to the golf course.



Lori: When she had her gall bladder removed, Lori was in the hospital overnight. When she got back home, she needed to take it easy for a while. So when Lori got her check from her AARP Extra Protection Hospital Plan, she was able to use that money to pay someone to shovel the snow from her driveway and sidewalk while she continued to rest.



Lenny: They say “every little bit helps,” and that’s so true. Lenny was preparing to have a colonoscopy done at the local hospital. Before the procedure, he logged onto myAARPHospitalPlan.com and found that his AARP Extra Protection Hospital Plan would pay a benefit for the service even though it was an outpatient procedure. Lenny had the service done and then put his benefit toward his major medical insurance deductible.

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GETTING THE MOST OUT OF YOUR AARP EXTRA PROTECTION HOSPITAL PLAN

You've already made a wise choice - you are enrolled in an AARP® Extra Protection Hospital Plan, insured by UnitedHealthcare. Your plan provides you cash benefits for a hospital stay. For more detailed information about your plan, log onto myAARPHospitalPlan.com or call 1-800-523-5800.

GO LONG® with your AARP Extra Protection Hospital Plan by ensuring that you know how to maximize everything your plan has to offer. **GO LONG®** is UnitedHealthcare's commitment to providing you with the expertise you deserve - now and in the future. Make sure you're taking full advantage of the features and benefits you're entitled to.

Inside: Some ideas of ways to use your plan benefits to GO LONG®, then test your knowledge



How well do you know your AARP Extra Protection Hospital Plan?

Your AARP Extra Protection Hospital Plan offers many benefits and features that you may not even be aware of. Let's see how well you know your AARP Extra Protection Hospital Plan.*

1. How do you file a claim?

A: Simply send in a copy of your hospital bill, with your name, address, and AARP membership number written on them. Benefits will be paid directly to you, unless you choose to have them paid directly to a provider of service. It's that easy!

2. Do your benefits need to be paid toward a medical expense?

A: No, it's your money... you decide how to spend it. If you choose to have it paid directly to you, you can use it toward a deductible, a pet sitter or you could even just save it!

3. Will your plan cover procedures performed in your doctor's office?

A: Unfortunately, your plan only covers outpatient procedures (or surgeries) performed in a hospital or in an ambulatory surgical center.

4. Will your plan cover dental procedures?

A: No, your plan only pays a benefit toward medical procedures.

5. Are benefits paid only for overnight hospital stays?

A: No, other services are paid for as well, such as outpatient observation care (at least 12 hours) and colonoscopies performed in the hospital. Refer to your Certificate of Insurance for more information.

6. If you are incapacitated after a surgery or procedure, does your plan pay a benefit for recovery?

A: Based on your plan, you may be entitled to a recovery benefit. Regardless of your plan, if you require a stay at a skilled nursing facility, your benefit can be paid for a maximum of 20 days!***

Don't wait until you're hospitalized to discover everything your Extra Protection Hospital Plan has to offer

For more information,
please call: **1-800-523-5800** or
visit myAARPHospitalPlan.com

*The people and situations shown below are fictitious and are only for illustration purposes.

**Skilled Nursing Facility Benefit is not available in California.

***Review your plan materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations, including the pre-existing conditions exclusion limitation.

AARP endorses the AARP Extra Protection Hospital Insurance Plans, insured by UnitedHealthcare Insurance Company. These Plans carry the AARP name and United Healthcare pays a royalty fee to AARP for the use of the AARP intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. Coverage insured by UnitedHealthcare Insurance Company (for New York residents, UnitedHealthcare Insurance Company of New York).