

Prepared For: [Sample A. Sample]

Requested By:

[Sample A. Sample]

1234 Main St.

XXXXXXXXXX

Anytown, ST 12345]

Get coverage that goes the distance with you.

**[Reply by [XX/XX/XXXX] for your
plan to start on [XX/XX/XXXX].]**

Call **[1-888-663-4099]**,

Monday to Friday, 7 a.m. to 11 p.m.

and Saturday, 9 a.m. to 5 p.m., ET.

Hablamos Español: **[1-866-863-6764]**; TTY: 711

[AARPMedicareSupplement.com]

[Dear [Sample A. Sample],

Thank you for requesting the enclosed materials on AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Putting certain long-term plans in place is important, and this information can help get you started. This packet of material was prepared especially for you and will help you understand the basics of Medicare and the AARP Medicare Supplement Plans. It's designed to make it easy for you to find the plan that fits your needs — and your budget.]

[Dear [Sample A. Sample],

Thank you for requesting the enclosed materials on AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

While you still have a little time before you're able to enroll for a Medicare Supplement Plan, the enclosed information should help you to get started on the decision-making process. This packet of material was designed to help you begin to understand the basics of Medicare and the AARP Medicare Supplement Plans, and make it easy for you to find the AARP Medicare Supplement Plan that will fit your needs — and your budget.]

[The first 2 sections of this booklet provide an overview of Medicare and Medicare supplement insurance. If you're ready to compare plans, skip to the plans and rates chart in Section 3 where you will find all the plans available to you. [[A popular plan] [Popular plans] in [state] [is] [are] highlighted: [Plan X] [Plans X and X].]]

[The first 2 sections of this booklet provide an overview of Medicare and Medicare supplement insurance. If you're ready to compare plans, skip to the plans and rates chart in Section 3. This chart highlights the [plan] [plans] you recently asked for when you called: [Plan X] [Plans X and X] [Plans X, X and X].]

Why choose AARP Medicare Supplement Insurance? UnitedHealthcare and its affiliates insure more people in Medicare supplement plans nationwide than any other insurer.* We offer the guidance to help people find the right AARP Medicare Supplement Plan to meet their needs.

AARP has been dedicated to helping Americans like you discover real possibilities in their lives for generations. One way it serves its members is by selecting products that may meet their needs, such as AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Here are five important points to consider as you make your decision:

1. AARP Medicare Supplement Insurance offers a [XX%] discount off your first year's premium[†]

When you apply at age 65, you can save [XX%] on the first year's premium. The savings won't stop there! You will continue to receive additional discounts off your standard rate for the next [XX] years.

2. Pays about 20% or more in out-of-pocket expenses not paid by Medicare Part B

As you probably know, Medicare pays only about 80% of your Medicare-approved Part B expenses (costs related to doctors visits and outpatient care). That means the rest is up to you.

3. No networks — choose your own doctors, hospitals and specialists that accept Medicare patients

Medicare supplement insurance lets you choose your own doctors and hospitals, as long as they accept Medicare patients. Plus, you don't need a referral to see a specialist.

4. Use your coverage anywhere in the U.S. when you travel

You're not limited to a network of providers, such as doctors, hospitals, laboratories or outpatient clinics. If you travel outside the U.S., there are even plans that pay a benefit for emergency care outside of the country.

5. Enjoy guaranteed acceptance — you can't be turned down

Medicare supplement plans guarantee acceptance for six months after you turn age 65 and enroll in Medicare Part B. You will be accepted into any plan listed on the plans and rates chart in Section 3 of this booklet.

If you enroll in an AARP Medicare Supplement Insurance Plan within six months after turning 65 and enrolling in Medicare Part B, you will also receive a "pre-existing conditions exclusion waiver." This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan begins — even if you have a prior health condition. What's a pre-existing condition? That's when a doctor gave medical advice, or recommended, or gave treatment within three months before your plan's start date.

What's more, when you choose Medicare supplement insurance, your coverage can never be cancelled because of your age, your health, or the number of claims you make — as long as you pay your premiums on time and do not make any material misrepresentation on your enrollment form.

Start planning your future.

With a little help from UnitedHealthcare, you can put your plan for health insurance into action. Take this opportunity to review the enclosed materials to learn even more about Medicare supplement insurance. You'll find the information you need to understand, choose, and enroll in an AARP Medicare Supplement Insurance Plan that suits you. Of course, if you have any questions, a licensed insurance agent is ready to help at [\[1-888-663-4099\]](tel:1-888-663-4099).

Go Long,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[P.S. Enroll today for your earliest possible plan start date and save up to [XX%] with the early Enrollment Discount.]

[P.S. It makes sense to begin learning about your options. You'll receive more information in the months ahead. Call us at [1-888-663-4099] if you have questions.]

* From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "[December 2014] Medigap Enrollment & Market Share," [May 2015]. For a copy of the full report, visit [www.uhcmcdsupstats.com] or call [1-888-663-4099].

† You'll save [XX%] off your first year's premium, decreasing 3% each year for the length of the [XX-year] discount period. See the enclosed Rate Page for details.

You must be an AARP member to enroll in an AARP Medicare Supplement Insurance Plan. If you are not a member, you can join AARP when you enroll.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

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

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

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

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-888-663-4099], toll-free, or visit us on the Web at [www.medsupeducation.com].

Visit [\[AARP Medicare Supplement.com\]](https://www.aarpmedicare.com)
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