

# Basics of Medicare

AARP Medicare Supplement Insurance Plans

**Medicare is a federal health insurance program. To be eligible you must:**

Be 65 years or older **OR** Have certain disabilities **OR** Have End-Stage Renal Disease

## Medicare:

- PART A** **Hospital Insurance**  
Helps cover inpatient hospital care, skilled nursing facility stays, hospice care, and home health care services.
- PART B** **Medical Insurance**  
Helps cover doctor visits, x-rays and outpatient care.
- PART C** **Medicare Advantage (also known as "MA")\***  
Combines Medicare Parts A and B coverage into one plan. Available through private insurance companies. May have network restrictions.

## Medicare doesn't cover everything:

To help with out-of-pocket medical expenses not paid by Parts A and B of Medicare, there are additional coverage options available through private insurance companies:

- MED SUPP** **Medicare Supplement**  
Helps with some of the expenses not paid by Medicare Parts A and B. Works with any doctor who accepts Medicare patients.
- PART D** **Prescription Drug Insurance**  
Helps with prescription drug out-of-pocket expenses.

## Insurance Options to Consider:

- Option 1** **PART A** **PART B**
- Option 2** **PART A** **PART B** + **MED SUPP**
- Option 3** **PART A** **PART B** + **PART D**
- Option 4** **PART A** **PART B** + **MED SUPP** + **PART D**
- Option 5** **PART C**
- Option 6** **PART C** + **PART D**

\*You cannot have a Medicare Advantage plan and a Medicare supplement plan at the same time. Medicare Advantage plans are not available in AK, GU, MP, or VI.

**Learn more about Medicare and AARP<sup>®</sup> Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).**

**Call UnitedHealthcare: 1-866-930-1643 or visit: [AARPMedicareSupplement.com](http://AARPMedicareSupplement.com)**

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**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.**

**You must be an AARP member to enroll in an AARP Medicare Supplement Plan.**

**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.**

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN.