

# *Forward Together*

AEP 2026

Refer to the state-specific Producer Handbook for the most up-to-date plan availability, rate structure, discounts and wellness extras information. Information in this document may become outdated at any time throughout the year.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company or an affiliate (collectively “UnitedHealthcare”). 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.

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GU25152ST (7-25)

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# Why Medicare Supplement Insurance Plans?

# The value of Medicare Supplement Insurance Plans



## Accessible care

**Members can travel anywhere in the U.S.** and know they are covered.

**Members have the freedom to go to any hospital or physician** that accepts Medicare patients, without the hassle of plan referrals or authorizations being needed.



## Predictability

**Medicare Supplement Plans have low (or in some cases, no) copay options available, as well as more predictable out of pocket expenses,** which may make it easier to budget.

These plans are standardized, so the plan features stay the same from year to year and can be something members rely upon.



## Guaranteed renewal

**Members don't have to worry about their plans being canceled** due to their age, health or the amount of claims they incur per year. There's also no need for them to go through any renewal or enrollment process each year. Typically, if they continue to pay their premium when due, then their plan will continue.

# Compare Medicare Supplement Plans

# Compare Medicare Supplement Plans

Least to most comprehensive

	A	B	K	L	N**	G**	F*
<b>Medicare Part A coinsurance and hospital costs</b> (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓
<b>Medicare Part A deductible</b>		✓	50%	75%	✓	✓	✓
<b>Medicare Part B coinsurance or copay</b>	✓	✓	50%	75%	Copay <sup>1</sup>	✓	✓
<b>Medicare Part B deductible</b>							✓
<b>Medicare Part B excess charges</b>						✓	✓
<b>Blood</b> (first three pints)	✓	✓	50%	75%	✓	✓	✓
<b>Foreign travel emergency</b> (up to plan limits) <sup>2</sup>					80%	80%	80%
<b>Hospice Part A coinsurance or copay and respite care expense</b>	✓	✓	50%	75%	✓	✓	✓
<b>Skilled nursing facility coinsurance</b>			50%	75%	✓	✓	✓
<b>2025 out-of-pocket limit</b> (Plans K and L only) <sup>3</sup>			\$7,220	\$3,610			

Medicare first eligible before 2020 only

\*Plans C and F are available to individuals who have been first eligible for Medicare before 2020.

\*\*Plans G and N are available as Medicare Select Plans. Network restrictions apply.

<sup>1</sup>Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

<sup>2</sup>Care needed immediately because of an injury or an illness of sudden and unexpected onset. Benefit is 80% and beneficiaries are responsible for 20% after the \$250 annual deductible with a \$50,000 lifetime maximum for medically necessary emergency care received outside the U.S. during the first 60 days of each trip.

<sup>3</sup>For Plans K and L, after the out-of-pocket yearly limit and the yearly Part B deductible (\$257 in 2025), the Medicare Supplement Plan pays 100% of covered services for the rest of the calendar year.

# Why AARP Medicare Supplement Insurance Plans?

# The value of Medicare Supplement Insurance Plans



Only Medicare Supplement provider with AARP name

**10**YR

Average tenure for insured members<sup>1</sup>

**94%**

of surveyed members are satisfied with their plan<sup>2</sup>

**Plus, a variety of plans that may meet the consumer's needs and budget**

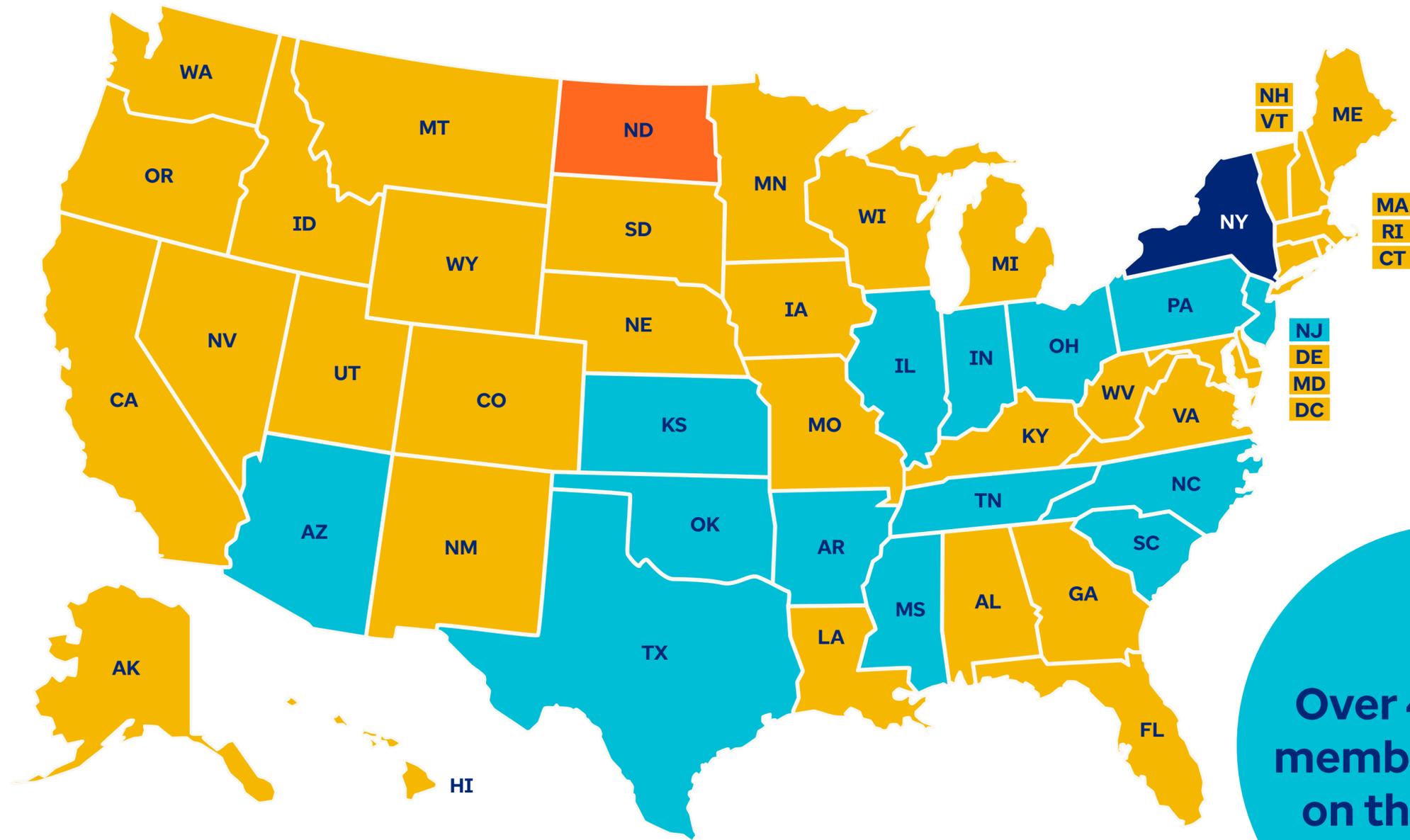
<sup>1</sup>From a report prepared for UnitedHealthcare by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, [uhcmedsupstats.com](https://uhcmedsupstats.com) or call 1-800-272-2146 to request a copy of the full report.

<sup>2</sup>From a report prepared for UnitedHealthcare by Human8, "2025 AARP Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," June 2025, [uhcmedsupstats.com](https://uhcmedsupstats.com) or call 1-800-272-2146 to request a copy of the full report.



# AARP Medicare Supplement Insurance Plan offerings

# Plans are available across the nation



-  AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare® Insurance Company (UHIC)
-  AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare® Insurance Company of America (UHICA)
-  UHIC & UHICA
-  UnitedHealthcare Insurance Company of New York

**Over 4.3 million members depend on these plans<sup>1</sup>**

<sup>1</sup>Internal Company Enrollment Data, May 2025.

## Compare available options

### Plans offered\*

**A B C F G K L N**

**A F G N**

### Enrollment discount\*

**Up to 39%**

**Up to 45%**

### Household discount\*

**N/A**

**Up to 10%**  
off Enrollment Discount rate

### Multi-Insured discount\*

**5 – 10%**  
off base rate

**Up to 20%**  
off Enrollment Discount rate

### Electronic Funds Transfer (EFT) discount\*

**\$2**  
per plan, per month

**\$4**  
per plan, per month

**OR**

**OR**

### Annual Payer discount\*

**\$24**  
per plan, per year

**\$24**  
per plan, per year

### Rate change cycle\*

**Annual**

**Anniversary**

### Underwriting\*

To determine eligibility and set rate or accept/deny



### Wellness extras\*

**Available**

**Available only in ND**

\*Varies by state. Please see your state-specific Producer Handbook for details.

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# Help your clients set it and forget it with EZ Claim Pay

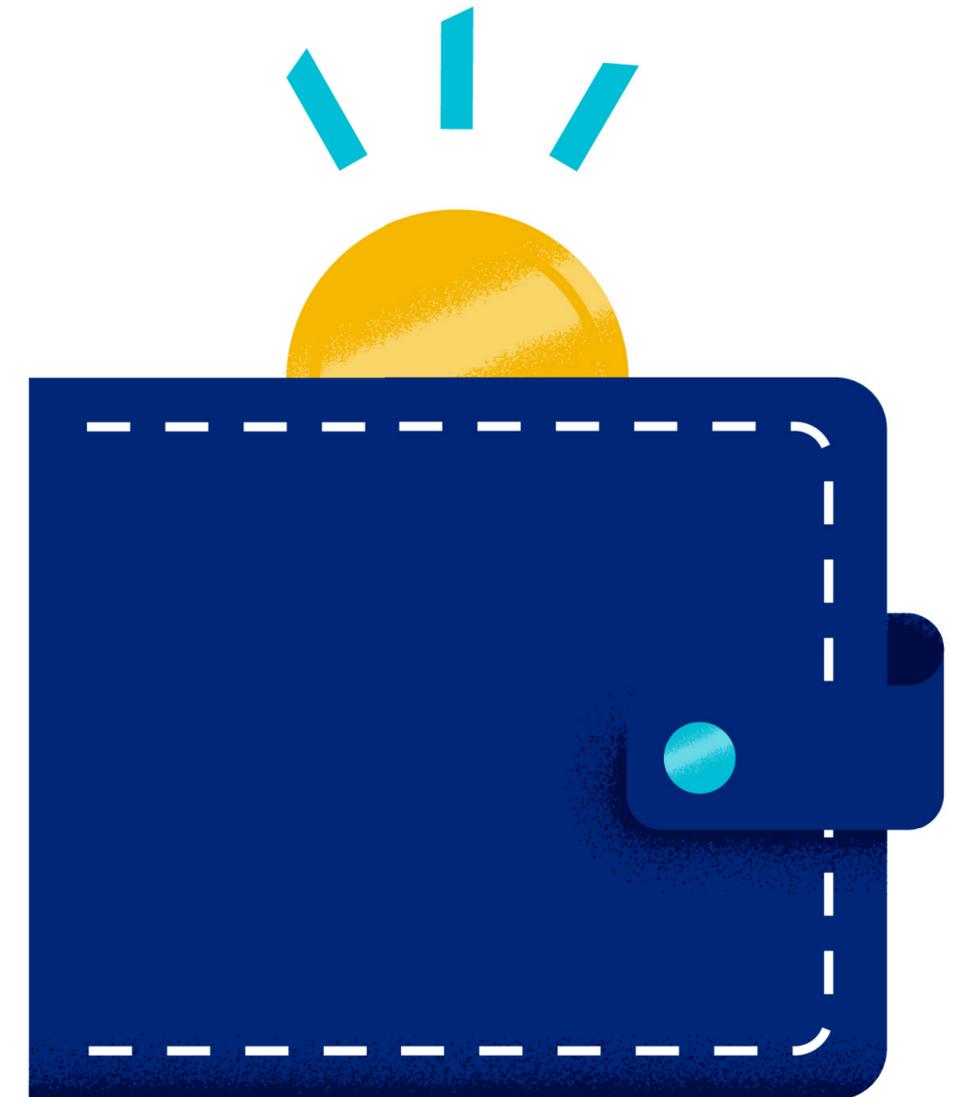
80% of EZ Claim Pay members surveyed agree it's hassle-free<sup>1</sup>

## EZ Claim Pay is a national service

Members can opt in to have UnitedHealthcare automatically pay their Medicare Part B deductible expenses<sup>2</sup> on their behalf via Electronic Funds Transfer (EFT) from their checking or savings account at no cost.

## Plan G<sup>3</sup> members can enroll by:<sup>4</sup>

- Completing the enrollment form UnitedHealthcare mailed to them
- Calling **1-877-223-1628**, weekdays 7 a.m.-11 p.m. or Saturday 9 a.m.-5 p.m., EST



<sup>1</sup>From a report prepared for UnitedHealthcare Insurance Company by Human8, "EZ Claim Pay Satisfaction," August 2023.

<sup>2</sup>The amount will not exceed the Medicare Part B deductible. Please reference the state-specific Producer Handbook for more information.

<sup>3</sup>Members enrolled in Select Plan G also are eligible for EZ Claim Pay.

<sup>4</sup>Agents cannot enroll members in the EZ Claim Pay service.

# Access Medicare Supplement JarvisEnroll, an online enrollment tool, for a streamlined enrollment experience



79% of electronically submitted applications auto-adjudicate\*



## Real-time premium rate updates

No more waiting until the end of the application to see a premium rate<sup>1</sup>



## Real-time underwriting

By waiting between 10–120 seconds, see more real-time decisions like pending and denied, in addition to more details, such as accepted at standard or Level 2 rates, after the application has been submitted



## Express security code

Consumers can quickly and easily sign<sup>2</sup> their application by using a unique security code sent to their email address



## Resuming an application

Swiftly and easily continue a saved application

\*Internal Company Data, February 2024.

<sup>1</sup>Premium rates are not final until applicant is accepted and may be subject to change depending on applicant's responses to questions on the applications.

<sup>2</sup>Electronic and Remote signature options also available.

# Enhanced agent experience

# UnitedHealthcare makes it easier to help your clients



## Book of Business

You can find more details about your clients within the Book of Business page on Jarvis. By clicking on the member's name, you will see current demographic information, premium information, and letters involving billing matters.



## Applicant letter history

Clients' enrollment and underwriting letters can be viewed on the Applications page in Jarvis, to help expedite the enrollment process.



## Personalized billing

The monthly account statements feature clear billing information that is specific to each individual member, and there are fewer payment restrictions!

## The Producer Help Desk (PHD) is here to help

Get answers to personalized questions quickly.



# And UnitedHealthcare makes it easy to choose how you get commissions

## 9 months in advance

No action is needed to continue advance payments

OR

## As earned, in monthly payments

To switch to monthly payments, visit the **Commissions** section in Jarvis, or contact the Producer Help Desk.

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**AARP** | Medicare Supplement  
from  **UnitedHealthcare**



# It's easy to service clients with Jarvis



**View member's premium rate and payment type**



**Get access to forms**



**View important letters**



**Order member ID cards\***



## Book of Business

Request account updates on behalf of existing members (such as address, phone number and date of birth) and more:

- ✓ Submit some plan change requests
- ✓ Change/add EFT
- ✓ Change current plan effective date



## Applications

Update missing application information on behalf of applicants, including:

- ✓ Guaranteed issue documentation, as well as missing legal forms and application pages
- ✓ AARP membership number
- ✓ And, you can request to change the plan effective date

\*ID cards will be mailed to the member's address that is on file.

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## AARP members get exclusive discounts and offers

For more information, [visit AARP's website.](#)



**Health care products and discounts**



**Award-winning publications**



**Insurance\* and financial services**



**Travel discounts**



**Community involvement**

\*The AARP benefits described are not a benefit of an insurance program.

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# Become an Authorized to Offer (A20) Elite agent for AARP Medicare Supplement Plans

## A20 Elite eligibility and requirements

25 commission-eligible, accepted and paid AARP Medicare Supplement Plans during the calendar year<sup>1,2</sup>

## Elite Agent Benefits

- ✓ Exclusive Elite marketing materials
- ✓ Listing on [myUHCagent.com](https://myUHCagent.com)<sup>2</sup>
- ✓ Non-resident state appointment fees<sup>2</sup>
- ✓ Eligible for A2Oh! Rewards<sup>2</sup>

Visit [uhcjarvis.com](https://uhcjarvis.com)

<sup>1</sup>You may also qualify with a book of business of 150 or more members.

<sup>2</sup>Certain conditions, limitations and exclusions may apply.

For complete details and information about the Authorized to Offer (A20) Program, and the A2Oh! Rewards Program, visit [www.uhcjarvis.com](https://www.uhcjarvis.com).



# Meet your UnitedHealthcare team



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**Thank you**