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## Your Getting Started Guide

Key information to help you get the most out of your AARP® Medicare Supplement Plan from UnitedHealthcare

Welcome to your new plan

# Let's get started

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Congratulations on choosing your AARP® Medicare Supplement Plan from UnitedHealthcare. You can feel confident that you can get care from **any doctor who accepts Medicare**. Your Medicare supplement plan helps cover Medicare-eligible out-of-pocket costs not covered by Medicare.

We created this guide to help you get started using your plan and take charge of your health care journey. Take a moment to review each section, and when you're done, you'll be ready to get the most out of your plan.

**Questions?** UnitedHealthcare is here to help support you.



**Your Plan Website**  
[myAARPMedicare.com](https://myAARPMedicare.com)

You can view your plan documents, view and make online premium payments, track claims, chat live with UnitedHealthcare Customer Service, and more.



**UnitedHealthcare  
Customer Service**

**Call 1-800-523-5800, TTY 711**

Monday – Friday, 7 a.m. – 11 p.m., ET  
and Saturday, 9 a.m. – 5 p.m., ET.

Para español: **1-800-822-0246**.

# Get on your way to using your plan

Getting started is easy. The following three sections walk you through ways you can take advantage of the value of your Medicare supplement plan—today and for years to come.

YOU ARE HERE



## SECTION 1

### Do these right away

**Review your plan information**

Page 2

**Review and pay your first month's premium**

Page 2

**Set up your online account**

Page 3



## SECTION 2

### Using your plan

**How your Medicare supplement plan works with Medicare**

Page 4

**How billing and payment works after you visit a provider**

Page 5

**Making medical appointments**

Page 6



## SECTION 3

### Getting the most from your plan

**Your Medicare supplement plan helps you take charge of your health care**

Page 8

**Thank you for making us a partner in your health care journey**

Page 9

# Do these right away



## Review your health insurance identification card

First, let's take a look at your new health insurance identification card. Your card includes your membership ID (which is similar to your AARP membership number), your plan start date, and your plan name and code that identifies your coverage.

**Please note: If the start date or plan shown on your card is not what you expected, please contact UnitedHealthcare Customer Service as soon as possible at [1-800-523-5800](tel:1-800-523-5800).**



**TIP:** Take photos of the front and back of your health insurance ID card with your smartphone. This will help make sure you always have your card information handy.



## Check and pay your first month's premium

Next, if you haven't already done so, be sure to make your first month's premium payment. You can pay via monthly paper coupon, by recurring Electronic Funds Transfer (EFT), online at [myAARPMedicare.com](https://myAARPMedicare.com), or over the phone.

**Also, now is a good time to sign up for EFT, if you haven't done so already.** EFT is a hassle-free way to pay your premiums that can save you time, worry, and stamps. If you're not already signed up, call UnitedHealthcare Customer Service at **1-800-523-5800** (weekdays from 7 a.m. to 11 p.m., Eastern Time, or Saturday from 9 a.m. to 5 p.m., Eastern Time).



## Your online account

**myAARPMedicare.com** While setting up an online account isn't required, it gives you access to many resources to help you take advantage of your new plan.

Your online account allows you to:

- Find and track claims
- View and manage payments
- Find doctors or specialists who accept Original Medicare
- See your plan's benefits
- Sign up for online plan document delivery
- ...and more

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**TIP: Interested in reducing your mail? Go digital!** You can use your **myAARPMedicare.com** account to sign up to receive your claim Explanations of Benefits (EOBs) and/or other plan documents digitally. To learn how to manage your delivery preferences, see the **TIP** on the right side of this page.

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**Good to know:** Soon after your coverage is activated, you'll get a welcome call from a UnitedHealthcare Customer Service expert to review the details of your plan and answer your questions.

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**TIP: If you haven't chosen your digital delivery preferences yet,** simply sign in at **myAARPMedicare.com**, go to your **"Account / Profile"** menu and choose **"Account Settings."** Click **"Communication Preferences"** and then select **"Online Delivery"** to choose which documents to receive online.



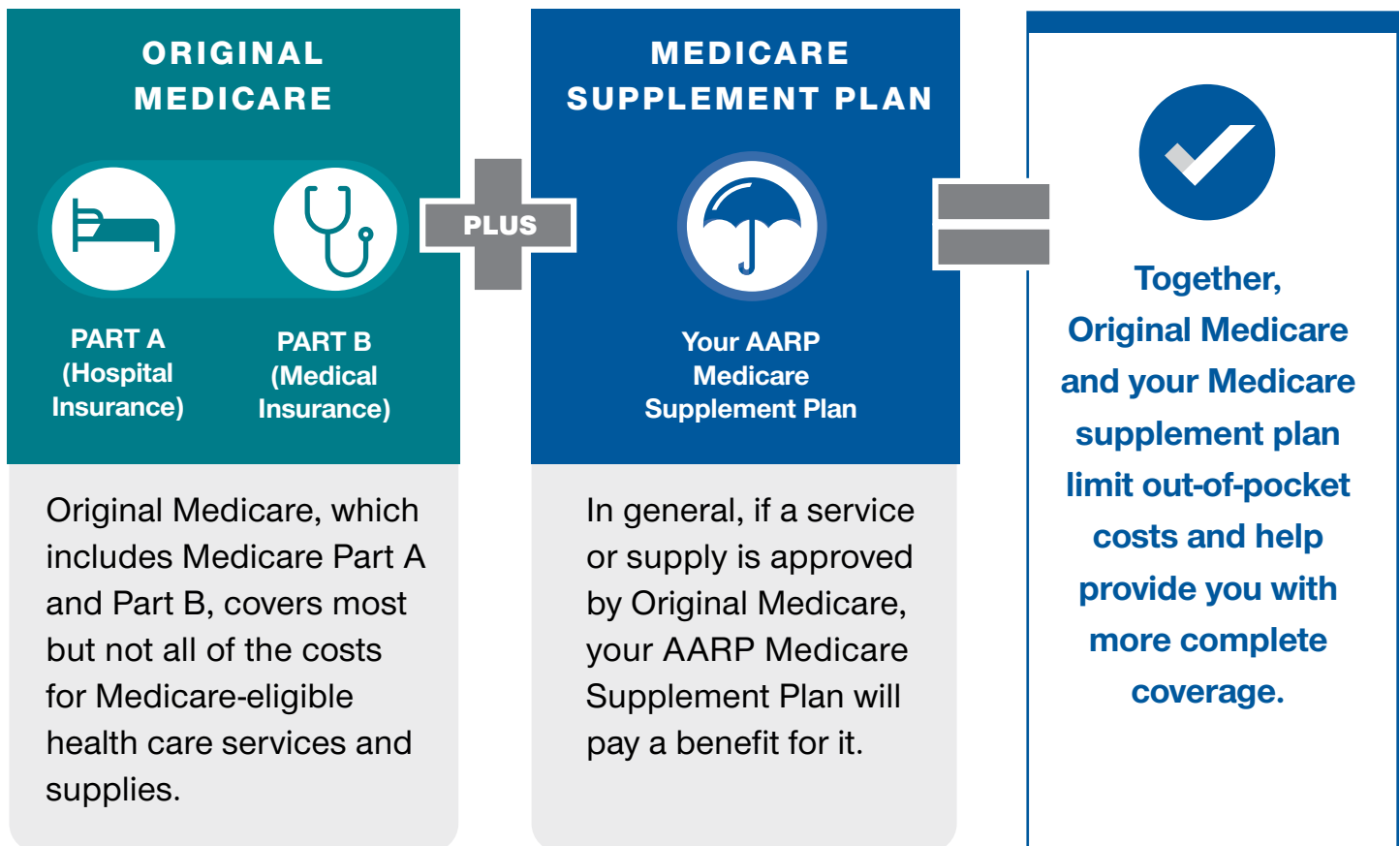
# Using your plan



## How your Medicare supplement plan works with Medicare

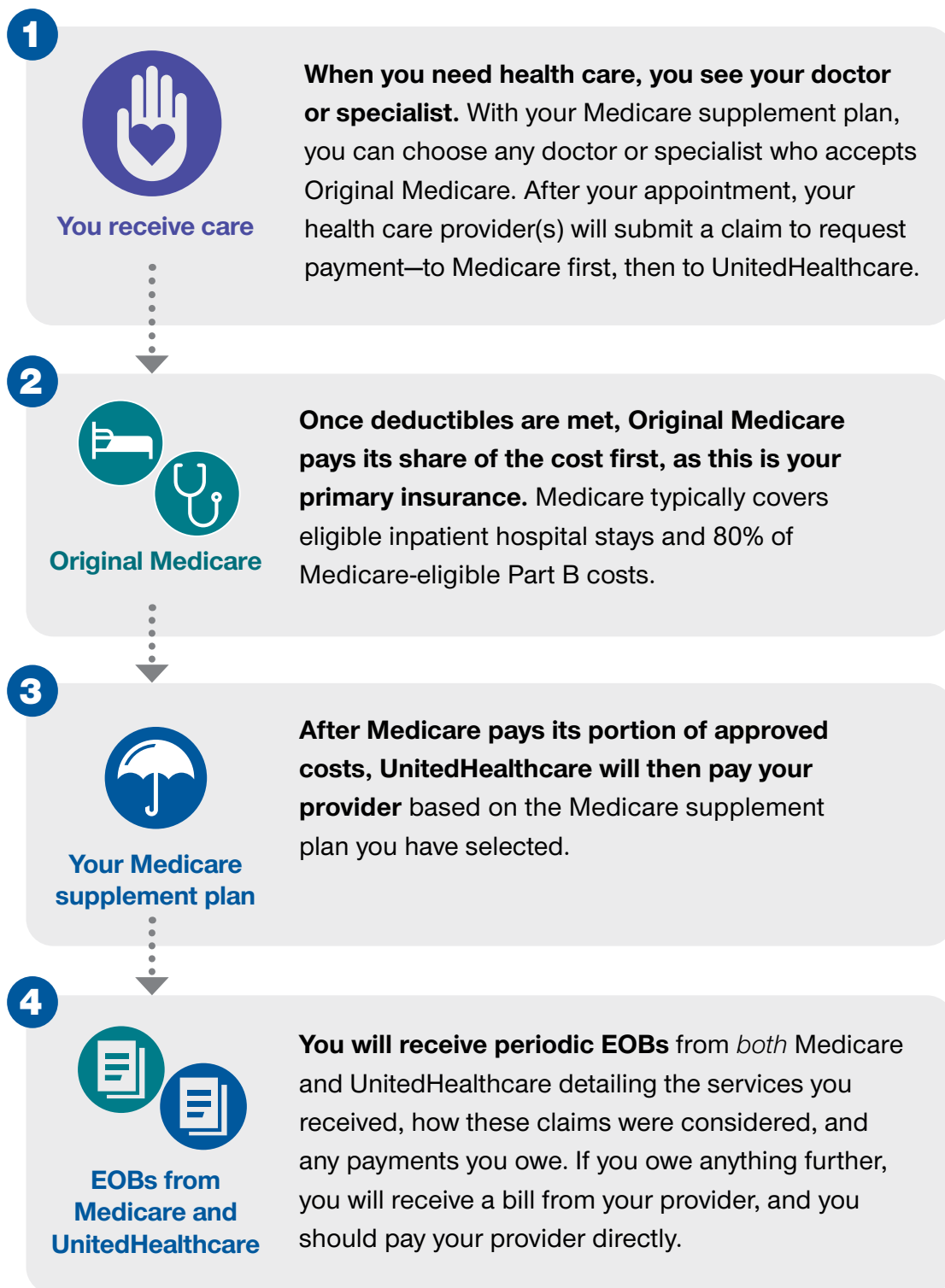
When using your plan, it's important to understand how AARP Medicare Supplement insurance works. Below is a quick overview.

**Your Medicare supplement plan helps cover Medicare-eligible out-of-pocket costs not covered by Medicare.**



## How billing and payment works after you visit a provider

UnitedHealthcare works with Medicare to automatically process claims, so in most cases, you don't have the worry or hassle of filing claims.



**To review the specific coverage details of your AARP Medicare Supplement Plan,** please refer to your Certificate of Insurance and Outline of Coverage that was sent to you after your enrollment application was accepted.



## Making medical appointments: Two simple steps

**To set up your medical appointments, you only need to do two simple things:**

1. When you call to set up an appointment, ask your provider if they accept “Original Medicare.” If they do, then you’re good to go.
2. Take both your Medicare card and your AARP Medicare Supplement insurance ID card to your appointment.

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### **Good to know:**

Medicare Part B covers a number of preventive care appointments and services, including diabetes screenings, mammograms, flu shots, and more. To view the full list, visit [medicare.gov/coverage/preventive-screening-services](https://www.medicare.gov/coverage/preventive-screening-services).

**If you want to understand if a procedure, supply, or service is covered by Medicare and your Medicare supplement plan,** talk to your health care provider. You can also visit [medicare.gov/coverage](https://www.medicare.gov/coverage) for more information.

It’s important to know that your AARP Medicare Supplement Plan from UnitedHealthcare pays benefits based on Medicare-eligible expenses. This means that benefits paid under your plan are based on what Medicare approves as eligible under Part A and Part B. In general, Medicare typically pays benefits for eligible expenses for most routine health care services.





# Getting the most from your plan

## Your Medicare supplement plan helps you take charge of your health care

With your AARP Medicare Supplement Plan from UnitedHealthcare, you're in control—with a **hassle-free experience, no hidden costs, and the freedom to choose** any doctor or specialist, anywhere in the U.S., who accepts Medicare. Here are a few ways your supplement plan can help you get the most out of your health care.



### No more hassles: Your plan is guaranteed for life

Now that you're enrolled, that's it. There are no annual changes to worry about, no need to shop for a plan again—as long as you pay your premiums on time, your plan renews automatically every year. Your coverage won't fluctuate, and you're guaranteed coverage for life.



### You have the freedom to choose any doctor or specialist who accepts Medicare

Your Medicare supplement plan gives you the freedom to see any doctor or specialist who accepts Medicare—anywhere in the U.S.\* You don't need a referral, you can change doctors any time, and you can travel without worry. In addition, some plans provide emergency care coverage in foreign countries. To learn more about how your coverage travels with you, be sure to review your Certificate of Insurance and Outline of Coverage.

\* Those with Medicare Select coverage should check their Certificate of Insurance for exceptions and limitations.



## No hidden costs, so you know what to expect

With a Medicare supplement plan, you have just one predictable monthly premium. You can plan your budget with confidence, knowing that your plan won't hit you with hidden fees.



**To learn about your specific plan details, as well as everything that comes along with being an AARP Medicare Supplement Plan insured member,** please refer to the welcome materials you received after your enrollment application was accepted.

The welcome materials include your Certificate of Insurance, as well as any forms you may need to complete. Be sure to remember how to access the files, as you may want to refer to the information throughout the life of your plan.

## Thank you for making us a partner in your health care journey

**We'll keep in touch.** Keep an eye on your inbox or mailbox for updates about your plan benefits, useful tools, and more. You'll also receive periodic emails and/or mailings filled with health information, tips, recipes, and ways to save on things you like to do. If you'd like to sign up for our eNewsletter, go to [myAARPMedicare.com](https://myAARPMedicare.com).

**Again, welcome to your AARP Medicare Supplement Plan and the UnitedHealthcare family.** We're glad to have you as an insured member, and we look forward to supporting you along your health care journey.

## About this guide

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This guide helps you take charge of your health care, move forward with confidence, and get the most out of your plan.



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