## 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.

PLUS

#### ORIGINAL MEDICARE



PART A (Hospital Insurance)



PART B (Medical Insurance)

Original Medicare, which includes Medicare Part A and Part B, covers most but not all of the costs for Medicare-eligible health care services and supplies.

#### MEDICARE SUPPLEMENT PLAN



Your AARP Medicare Supplement Plan

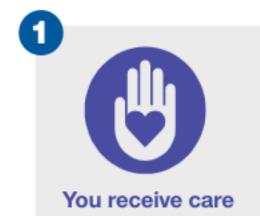
In general, if a service or supply is approved by Original Medicare, your AARP Medicare Supplement Plan will pay a benefit for it.



Together,
Original Medicare
and your Medicare
supplement plan
limit out-of-pocket
costs and help
provide you with
more complete
coverage.

### 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.



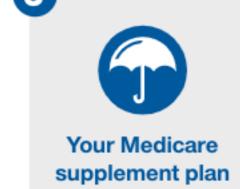
When you need health care, you see your doctor or specialist. With your Medicare supplement plan, you can choose any doctor or specialist who accepts Original Medicare. After your appointment, your health care provider(s) will submit a claim to request payment—to Medicare first, then to UnitedHealthcare.



To review
the specific
coverage details
of your AARP
Medicare
Supplement
Plan, please refer
to your Certificate
of Insurance
and Outline of
Coverage.



Once deductibles are met, Original Medicare pays its share of the cost first, as this is your primary insurance. Medicare typically covers eligible inpatient hospital stays and 80% of Medicare-eligible Part B costs.



After Medicare pays its portion of approved costs, UnitedHealthcare will then pay your provider based on the Medicare supplement plan you have selected.



You will receive periodic EOBs from both Medicare and UnitedHealthcare detailing the services you received, how these claims were considered, and any payments you owe. If you owe anything further, you will receive a bill from your provider, and you should pay your provider directly.



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.
- Take both your Original Medicare card and your AARP Medicare Supplement insurance card to your appointment.

#### 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.

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 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.