

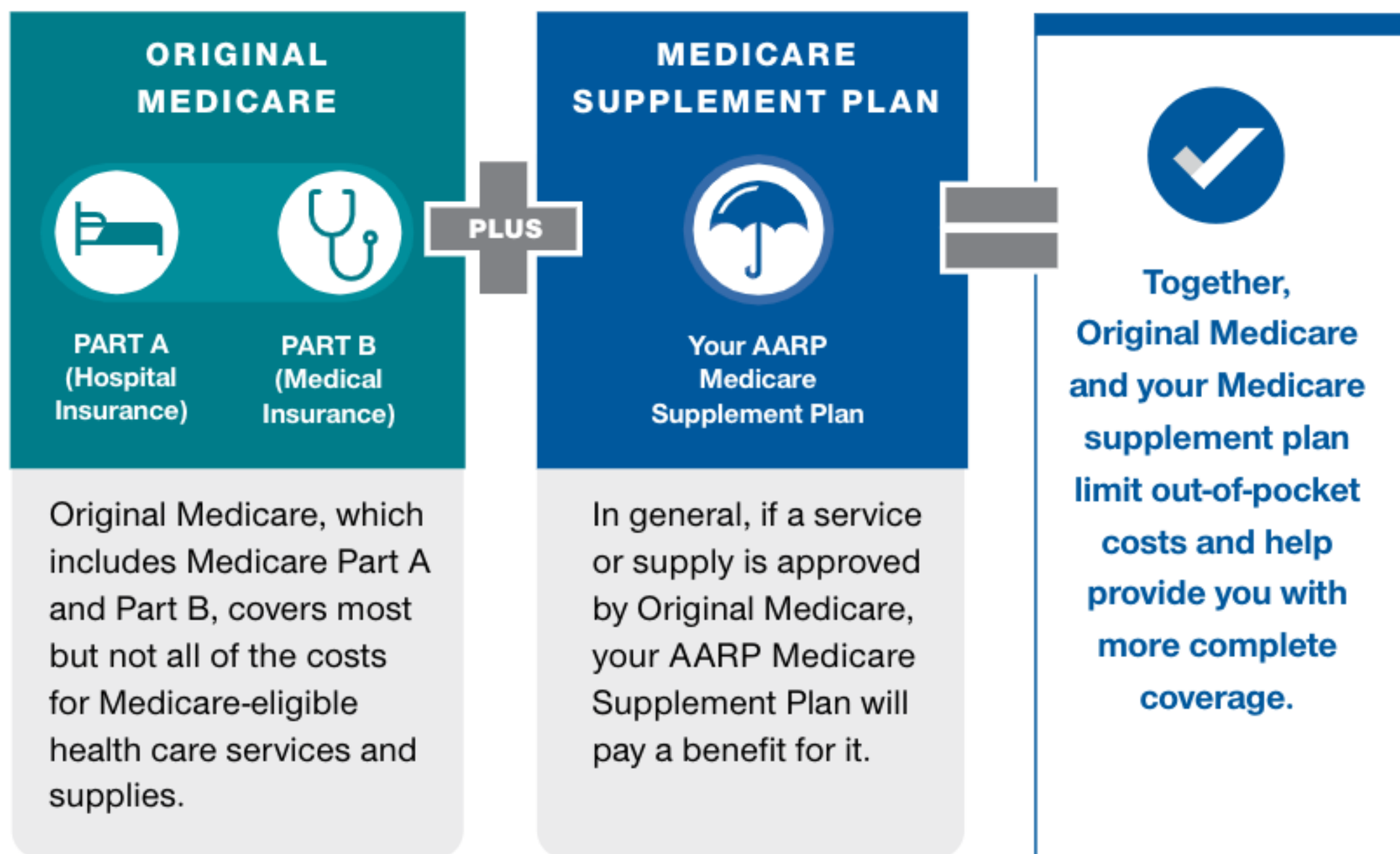
Using your plan



How your Medicare supplement plan works with Medicare

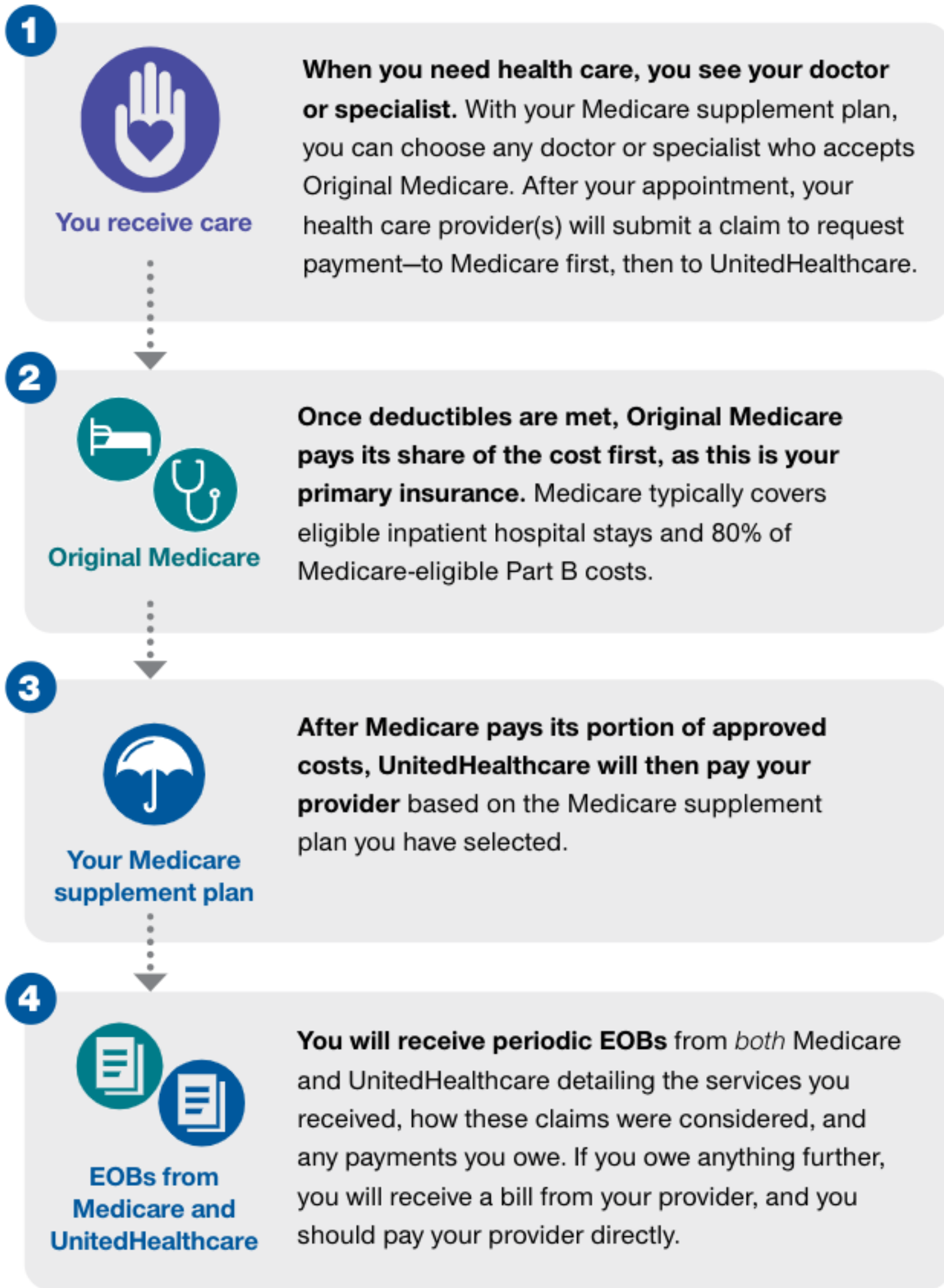
When using your plan, it's important to understand how AARP Medicare Supplement insurance works. Below is a quick overview.

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.



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 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](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.