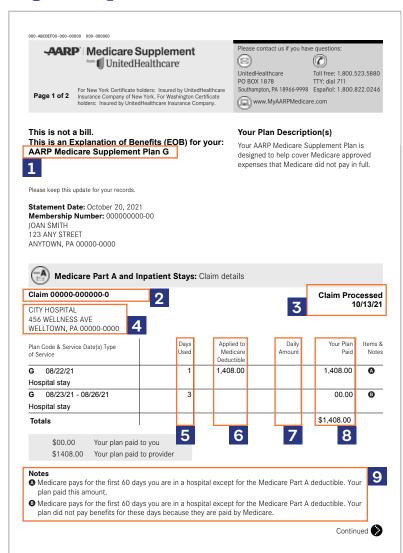


Explaining your Explanation of Benefits (EOB)

After you visit a provider for care, you will receive EOBs from both Medicare and your AARP® Medicare Supplement Plan from UnitedHealthcare. This is because Medicare is your primary payer and your Medicare supplement plan is your secondary payer.

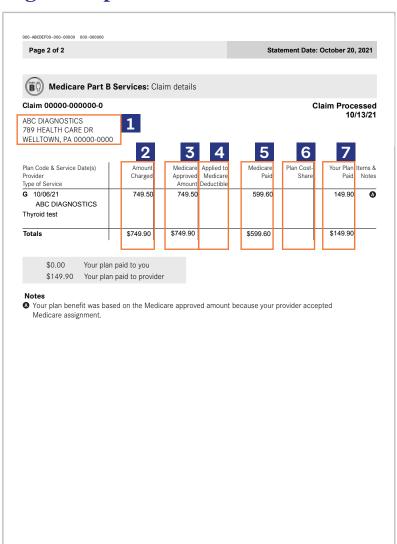
An example EOB from your AARP Medicare Supplement Plan is below. If you owe out-of-pocket costs, you will receive a bill from your provider. This is separate from your EOB.

Page 1 sample Part A EOB



- Plan name
 This tells you which health plan the EOB is for.
- Claim number
 The number that your provider or UnitedHealthcare will need to look up the claim if you have guestions.
- Claim processed date
 The date the claim was processed by UnitedHealthcare.
 This is different from the date you received care.
- The provider
 The name and address of the provider that submitted the claim.
- Days used
 The number of days you used while in the hospital during the benefit period.
- Applied to Medicare deductible
 A deductible must be met each benefit period before Medicare begins to pay its share. This shows how much was applied to your Medicare Part A deductible.
- Daily amount
 The amount Medicare requires you to pay for each day of your inpatient stay.
- Your plan paid
 How much your plan paid for each service.
 - Further information about your claim. The letters correspond to the letters in the line items above.

Page 2 sample Part B EOB



- The provider
 The name and address of the provider that submitted the claim.
- 2 Amount charged
 The amount the provider billed Medicare for the service.
- Medicare approved amount
 The amount Medicare accepts as a charge
 for this service. Your plan pays based on what
 Medicare approves.
- 4 Applied to Medicare deductible*
 If any amounts are applied to the Part B deductible, they appear here.
- Medicare paid
 The amount Medicare paid the provider for the service you received.
- 6 Plan cost-share
 This is your out-of-pocket cost.
- Your plan paid
 The amount your Medicare supplement plan paid the provider for the service you received.

Need further information?

Sign in to **myAARPMedicare.com** and start a live chat with an agent. Or call UnitedHealthcare Customer Service at **1-800-523-5800**, TTY **711**. Para español: 1-800-822-0246,

7 a.m. – 11 p.m. ET Monday – Friday,

9 a.m. - 5 p.m. ET Saturday.



^{*}If you are enrolled in EZ Claim Pay, you will receive a separate notification for Plan Cost-Share amounts paid to your provider on your behalf.