



## Is Medicare enough?

**Consider an AARP® Medicare Supplement Insurance Plan to help complete your coverage.**

You might need more health insurance coverage than Medicare offers. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), feature a variety of plans you can choose from to help fit your needs. Medicare Supplement plans may help pay for your share of coinsurance, copayments and deductibles for the out-of-pocket costs for Medicare-covered services.

**Get the information you need to choose an AARP Medicare Supplement Insurance Plan that may meet your needs. Call today.**

### **Paz Holding Inc**

Licensed Insurance Agent Contracted with UnitedHealthcare

**818-508-7177**

[irma@aplusinsurance.net](mailto:irma@aplusinsurance.net)

### **AARP Medicare Supplement Highlights Include:**

<b>Cost</b>	Competitive rates that help manage your out-of-pocket costs
<b>Plan Choice</b>	Variety of plans available
<b>Flexibility</b>	Change to another AARP Medicare Supplement Plan at any time, if you qualify
<b>All Medicare Supplement Plans Offer:</b>	
<b>Doctor Choice</b>	Select your own doctors and hospitals, as long as they accept Medicare patients
<b>Access</b>	See specialists without referrals
<b>Convenience</b>	Virtually no claim forms to file
<b>Guaranteed Coverage For Life</b>	As long as you continue to pay your premium when due your plan automatically renews from year to year
<b>Freedom</b>	Insurance that travels with you anywhere in the U.S.

## AARP Medicare Supplement Insurance Plans

The following chart lists the different benefits offered by each AARP Medicare Supplement Insurance plan available. Use it to help you decide which plan best meets your needs.

**Medicare Supplement Insurance plans offer benefits and features designed to meet a variety of needs. Basic benefits are included in ALL plans:**



**Inpatient Hospital Care:** Covers the Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends.



**Medical Costs:** Covers the Part B coinsurance (generally 20% of the Medicare-approved amount) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.



**Blood:** Covers the first 3 pints of blood each year.

Benefits	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Part A (Hospitalization)</b> coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓
<b>Part B (Medical)</b> coinsurance or copayments	✓	✓	✓	✓	50% <sup>1</sup>	75% <sup>1</sup>	Copay <sup>2</sup>
<b>Blood</b> first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓	✓	✓	50%	75%	✓
<b>Hospice Care</b> coinsurance	✓	✓	✓	✓	50%	75%	✓
<b>Skilled Nursing Facility Care</b> coinsurance			✓	✓	50%	75%	✓
<b>Part A Deductible</b>		✓	✓	✓	50%	75%	✓
<b>Part B Annual Deductible</b>			✓	✓			
<b>Part B Excess Charges<sup>3</sup></b>				✓			
<b>Foreign Travel</b> emergency care			✓	✓			✓
<b>2010 Out-Of-Pocket</b> spending limit					\$4,620	\$2,310	

<sup>1</sup> **EXCEPTION:** Plans K and L will pay 100% of Part B coinsurance for preventive services covered by Medicare.

<sup>2</sup> **NOTE:** Up to \$20 copay for office visits and up to \$50 copay for ER.

<sup>3</sup> **NOTE:** Under Ohio and Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance and programs. You are strongly encouraged to evaluate your needs.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information, including benefits, costs, eligibility requirements, exclusions and limitations.