



Medicare Supplement:

AARP UnitedHealthcare Enrollment

AARP UnitedHealthcare Medicare Supplement plans treat age differently than other plans. Rather than increasing as you get older, you may start with a discount when you enroll. But that discount shrinks yearly until you reach age 75. Below are frequently asked questions on how the discount works.

Who is eligible?

You are eligible for the Enrollment Discount if you are between the ages of 65 and 67.

If you are between the ages of 68 and 74, you may also be eligible if you plan effective date is either:

--Within 3 years of your Medicare Part B effective date, or

--Between 3 and 6 years from your Medicare Part B Effective date and you do not have any medical conditions on the application.

How it works

The Enrollment Discount is applied to the current Standard Rate. The Standard Rate usually changes each year.

The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage decreases 3% each year on the anniversary date of your plan until the discount runs out.

Please note that as the discount decreases on the anniversary date of your coverage, the amount you pay for your monthly premium will go up. For example, when the discount drops from 30% to 27%, the premium you pay each month will increase. This increase may happen at a time other than the Plan's annual rate change.

Please keep this in mind when budgeting for your health insurance expenses.

Example #1: MEET MARY

Mary's Plan Effective Date is June 1st

Mary's Age When Her Plan Becomes Effective: 67

Mary is eligible for the enrollment discount

Mary's discount will begin at age 67

Starting Discount will be 24%

Discount will change to 21% beginning on Mary's anniversary date (June 1st of next year)

Mary

Age on Plan Effective Date	Starting Discount
65	30%
66	27%
67	24%
68	21%
69	18%
70	15%
71	12%
72	9%
73	6%
74	3%
75	0%

Bob

Example #2: MEET BOB

Bob's Plan Effective Date is June 1st

Bob's Age When His Plan Becomes Effective: 70

Bob's Age When He enrolled in Part B: 67

Bob is eligible for the enrollment discount

Bob's discount will begin at age 70

Starting Discount will be 15%

Discount will change to 12% beginning on Bob's anniversary date (June 1st of next year)