

Questions to ask when Selecting Medicare Supplement Insurance

Are my pre-existing health conditions covered?

If you see the words “waiting period for pre-existing conditions,” it could be as long as six months before you could be covered for health conditions you already have. With an AARP Medicare Supplement Plan — as long as you enroll by the end of your 65th birth month — even your claims for covered medical care and hospital stays due to a pre-existing health condition will be eligible.

Will my rate increase each year just because I get older?

It could. Some Medicare supplement plans start with a low premium. Then the rates go up as you get older. With an AARP Medicare Supplement Plan, your rate will not increase just because you get older. Any rate change will apply to everyone in your state who has the same plan.

Can I choose any plan I want?

There are many Medicare supplement plans. Each company offers a selection of these standardized plans.

Who will answer my questions?

A Personal Health Insurance advisor will be there to answer any questions you have on AARP Medicare Supplement Plans. They will review your coverage needs and options.

Can I be turned down for coverage?

By law, you are guaranteed acceptance in any standardized Medicare supplement plan when you enroll during the six-month period following the first day of the month that you are age 65 or older and enrolled in Medicare Part B.



Insured by
United HealthCare

Your Health Hub

Uniquely California

The AARP Health Care Options program is here to help you get the information you need to select the Medicare supplement plan that's best for you.

In California, more residents are enrolled in AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, than any other insurance provider. In fact, over 170,000 people in your state have chosen one of these plans.*

Most people in your state have chosen AARP Medicare Supplement Plan F.* Maybe one reason is that the coverage costs nearly 10% less than with Blue Cross of California.** We hope you'll keep AARP Health Care Options in mind when you're making your choice.

Call today for more information at 1-877-AARP-894 (1-877-227-7894).

*Based on 2005 internal company data.

**Rate comparisons are based on AARP Medicare Supplement Plan F and Blue Cross of California Plan F as of December 2006.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. The Policy Form No. GRP 79171 GPS-1 is issued in the District of Columbia to the Trustees of the AARP Insurance Plan. In some states, plans may be available to persons eligible for Medicare by reason of disability. Call to receive complete information, including benefits, costs, limitations, exclusions, and eligibility requirements.



Approaching Medicare

A helpful guide for
AARP members

PRSR STD
US POSTAGE PAID
AARP
HEALTH CARE
OPTIONS

Important questions to ask

when choosing
a Medicare
supplement plan

Sample A. Sample
1234 Main Street
Anytown, USA 12345

Exploring the
Medicare Process

Stay
Sharp
with Sudoku



BA9833 (9/06)

AARP Health Care Options
P.O. Box 1017, Montgomeryville, PA 18936-1017

What to do. When to do it

The Medicare Process

You've probably heard a lot about Medicare and getting Medicare benefits. Since age 65 is the critical year for enrollment, now's the time to start getting the details.



What is Medicare?

It's a government plan created to help Americans 65 and older, as well as people with disabilities who are under 65, pay their health care costs. Administered by the Centers for Medicare and Medicaid Services, Medicare is divided into four parts, A through D (more about that on the next page). Generally, you're eligible for Medicare the month you turn 65.

How do I apply?

If you're not receiving Social Security or Railroad Retirement benefits, you'll have to apply. To get started, call the toll-free number below.

If you need to apply for Medicare Part B, you can do so anytime during your Initial Enrollment Period. The Initial Enrollment Period is a seven-month period that begins three months before the month you are first eligible for Medicare Part B. It ends three months after you turn 65. For example, if you were born on October 15, you need to apply between July 1 and January 31. If you miss this enrollment period, then you may wait for the General Enrollment Period held each year between January 1 and March 31. Please keep in mind that waiting for General Enrollment would delay your coverage and you may have to pay more for your Medicare Part B premium.

If you already receive benefits from Social Security or the Railroad Retirement Board, you don't need to apply. You are automatically entitled to Medicare Part A and Part B starting the first day of the month you turn 65. For example, if your 65th birthday is February 20, 2007, your Medicare effective date would be February 1, 2007. And if your birthday is on the first day of the month, Medicare Part A and Part B will be effective the first day of the prior month.

If you are under 65 and disabled, and have been entitled to disability benefits under Social Security or the Railroad Retirement Board for 24 months, you will be automatically entitled to Medicare Part A and Part B beginning the 25th month that you're entitled to disability benefits. You will not need to do anything to enroll in Medicare.



To check on what you need to do, call Social Security toll-free at **1-800-772-1213**, 7 a.m. to 7 p.m. EST, weekdays.

If you need to enroll, you will have to visit your local Social Security office. Bring a birth certificate and your most recent W-2 forms.

The Medicare Alphabet Simplified

Basic Medicare has a four-part structure, which we call the Medicare Alphabet.

Hospital Insurance

Part A

For most people, **Part A** comes with no monthly premium. It is designed to help cover inpatient hospital care. It pays for hospital stays, skilled nursing facility stays (following a qualified hospital stay), and hospice care. You will be responsible for deductibles and co-insurance.

Medical Insurance Coverage

Part B

Part B helps cover doctor's services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health care. The premium is \$93.50 a month, which is normally taken directly out of your Social Security benefits. Again, you'll be responsible for the deductible paid each year and for co-insurance.

Medicare Advantage

Part C

Medicare Advantage Plans are health plan options where you generally receive all of your Medicare-covered health care through the plan. You may have to see doctors that belong to the plan or go to certain hospitals to get services. Premiums and benefits vary by plan. Medicare pays a set amount of money for your care each month to a private health plan, whether or not you use services.

Prescription Drug Coverage

Part D

As of January 1, 2006, new Medicare prescription drug coverage became available to everyone with Medicare. Medicare prescription drug coverage is insurance that may help lower prescription drug costs. Private companies provide the coverage. You select the plan and pay a monthly premium. Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to enroll later.



Pomegranates

Full of flavor — and surprises

Did you know that pomegranates deliver key levels of cancer-fighting antioxidants with each serving?

Even your heart will benefit — because pomegranates can help lower your blood pressure too. So treat yourself to a daily glass of pomegranate juice or try making pomegranate sorbet. You can even pep up your salads with pomegranate vinaigrette. And if you're feeling adventurous, pomegranate soup will make any dinner party memorable.

Medicare Coverage

What's in. What's out

Expenses covered by Medicare		
Part A In-hospital	Part A Post-hospital in skilled nursing facility	Part B
Semi-private room Regular nursing services Anesthesia Intensive/coronary care Drugs/lab tests/X-rays Medical supplies Rehabilitation Operating and recovery room costs	Semi-private room Regular nursing services Physical therapy Lab tests/X-rays Drugs Medical supplies Chemotherapy Breast Prosthesis Diabetic Supplies and Screening	Physician care Medical/surgical care Tests, X-rays Radiology and pathology Mental illness treatment Outpatient care Ambulance Drugs (non self-administered) Physical therapy/speech pathology Radiation

Expenses not covered by Medicare (You pay 100%)
Long-term care Custodial care Private room Private nurse Home transfusions Care outside the U.S. Dental care Most drugs outside the hospital Home nursing care Homemaker services Cosmetic surgery Personal comfort items, like a phone in your hospital room Eye and foot care Acupuncture

“You have no idea how the expert handling of my requests . . . buoyed my spirits and gave me the feeling that all would be done to answer my questions now, and in the future.”
*L. Mikkelson
Bryant, WI*

“The . . . representative I spoke with was compassionate, patient, and most importantly, demonstrated a true concern for my understanding of the information she provided.”
*S. Shmerling
Camarillo, CA*

Plan ahead with the AARP Health Care Options program

Soon you'll have a working knowledge of what Medicare is and how it works. Keep in mind: Medicare Parts A and B cover only a part of your health care expenses, leaving you responsible for the rest. That's why AARP has done research and endorsed AARP Medicare Supplement Plans.

AARP Medicare Supplement Plans, insured by United HealthCare Insurance Company, help cover some of the expenses Medicare doesn't cover — with a variety of plans to meet your needs and budget.

Take advantage of turning 65
Simply sign up for an AARP Medicare Supplement Insurance Plan by the end of your 65th birth month and there will be no waiting period for pre-existing conditions. To receive an application, or to find out more, call **1-877-AARP-894 (1-877-227-7894)** to speak to a Personal Health Insurance advisor. You can also visit us at www.aarphealthcare.com for additional information.

You're a Partner in Your Health Care

Together, you and Medicare will cover your health care costs. For the most part, you'll pay deductibles and co-insurance. Please keep in mind that Medicare may adjust those amounts each year.

Your share with Part A

Service	You Pay (each benefit period)
Hospitalization:	
First 60 days	\$992
Days 61–90	\$248/day
Days 91–150	\$496/day each benefit period when using Lifetime Reserve Days
After day 150	All expenses
Skilled Nursing Facility Stay: (after a qualifying 3-day hospital stay)	
First 20 days	\$0/day
Days 21–100	\$124/day
After day 100	All costs

Your share with Part B

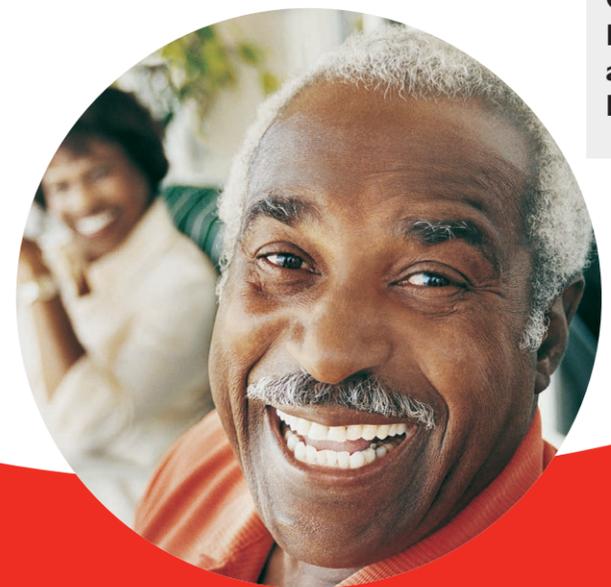
Service	You Pay
Most Doctor's Services, Outpatient Therapy, Preventive Services, and Durable Medical Equipment	\$131/calendar year deductible, and 20% of the Medicare approved amount

Strengthen Your Medicare Coverage

Medicare is meant to help out with health care costs — not cover them completely. In other words, there's a difference between what Medicare Parts A and B pay vs. the cost of care. That's why you should consider a Medicare supplement insurance plan available through a private insurance company.

Supplementing Medicare

Depending on the plan you choose, a Medicare supplement insurance plan can cover deductibles for Parts A and B, in-hospital co-insurance, and the Medicare Part B 20% medical care co-pay. Almost 80% of people on Medicare also have a Medicare supplement plan.



Test Yourself with our MediQuiz

We've included this quiz so you can see what you've learned about Medicare. The completed questions can also be a "cheat sheet" for future reference, so be sure to keep it handy. And share it with your friends.

1. Medicare pays all my medical bills.
 True False
2. "The Medicare Alphabet" contains how many letters?
 A. 4
 B. 6
 C. 8
 D. 26
3. The difference between what Medicare approves and what Medicare pays is often referred to as:
 A. Co-insurance
 B. Medigap
 C. Medimax
4. If I collect Social Security benefits, my Medicare enrollment is:
 A. Automatic
 B. Not automatic
 C. I am not eligible for Medicare
5. Most people become eligible for Medicare at age:
 A. 60
 B. 63
 C. 65
 D. 68
6. Medicare Prescription Drug Plan is the same as Medicare Part:
 A. 8
 B. Q
 C. D
 D. A
7. Most people use Medicare supplement coverage to help pay for:
 A. Part A deductibles
 B. In-hospital co-insurance
 C. Part B deductibles
 D. All of the above

Answers on next page.

Sudoku solution:

9	4	7	1	6	2	3	5	8
6	1	3	8	5	7	9	2	4
8	5	2	4	9	3	1	7	6
1	2	9	3	8	4	5	6	7
5	7	8	9	2	6	4	3	1
3	6	4	7	1	5	2	8	9
2	9	1	6	3	8	7	4	5
7	8	5	2	4	1	6	9	3
4	3	6	5	7	9	8	1	2

[STAYING SHARP]



Take on a new challenge with Sudoku

The latest way to give your memory a boost has arrived from Japan. It's called Sudoku, and like the crossword puzzle, it involves filling rows and columns — only here, you use numbers from 1 to 9.

How to play

To play Sudoku, fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9 — without repeating or leaving out any digits. You could be playing like a pro in no time.

Solution appears on previous page.

9	4		1		2		5	8
6				5				4
		2	4		3	1		
	2						6	
5		8		2		4		1
	6						8	
		1	6		8	7		
7				4				3
4	3		5		9		1	2

For More Information

Medicare Helpline

For general questions about your Medicare status, as well as to receive the free guide, *Medicare & You*, call: 1-800-633-4227

TTY 1-877-486-2048

Se habla español.

Or visit www.medicare.gov.

Social Security Infocenter

For help with eligibility and enrollment, or retirement and/or disability benefits, call:

1-800-772-1213

TTY 1-800-325-0778

Se habla español.

AARP Web Site

For information about AARP, visit www.AARP.org.

Supplemental Insurance Publications

The government produces a helpful booklet called *Selecting Supplemental Insurance*.

AARP will send you a free copy.

Just write to:

AARP Fulfillment

601 E Street NW

Washington, DC 20049

Answers to MediQuiz on previous page:

1.F 2.A 3.A 4.A 5.C 6.C 7.D