

# Plan Comparison Guide

Compare benefits of each of the AARP® Medicare Supplement Insurance Plans available in Massachusetts.

## Available AARP Medicare Supplement Plans and Benefits in Massachusetts

BASIC BENEFITS	AARP Medicare Supplement Core Plan	AARP Medicare Supplement 1 Plan	AARP Medicare Supplement 1A Plan
<b>Hospitalization:</b> Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓	✓
<b>Medical Expenses:</b> Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.	✓	✓	✓
<b>Blood:</b> First 3 pints of blood each year.	✓	✓	✓
<b>Hospice Care:</b> Part A coinsurance or copayment.	✓	✓	✓
<b>STATE-MANDATED BENEFITS</b>			
Yearly PAP tests and mammograms	✓	✓	✓
<b>ADDITIONAL BENEFITS</b>			
<b>Skilled Nursing Facility Care</b> coinsurance		✓	✓
<b>Medicare Part A Deductible</b>		✓	✓
<b>Medicare Part B Deductible</b>		✓ <sup>1</sup>	
<b>Foreign Travel</b>		✓	✓

The ✓ means the plan pays 100% of your out-of-pocket costs for that benefit.

<sup>1</sup>Medicare Supplement 1 Plan is only available to applicants with a 65th birthday prior to 1/1/2020 or with a Medicare Part A effective date prior to 1/1/2020.

**Note: Benefits and costs vary depending on the plan you choose.**

## Learn more about the cost considerations for Medicare supplement plans.

### AARP Medicare Supplement Core Plan

AARP Medicare Supplement Core Plan offers the Basic Benefits and state mandated benefits. These plans generally have higher out-of-pocket costs for things like Skilled Nursing Facility Co-insurance, Medicare Part A deductible, and Foreign Travel Emergency Care.

### AARP Medicare Supplement 1 Plan<sup>1</sup>

AARP Medicare Supplement 1 Plan offers the Basic Benefits, coverage for the Skilled Nursing Facility Co-insurance, Medicare Part A Deductible, Medicare Part B Deductible, Foreign Travel and state mandated benefits.

### AARP Medicare Supplement 1A Plan

AARP Medicare Supplement 1A Plan offers the same benefits as AARP Medicare Supplement 1 Plan except for coverage for the Medicare Part B Deductible.

<sup>1</sup>Medicare Supplement 1 Plan is only available to applicants with a 65th birthday prior to 1/1/2020 or with a Medicare Part A effective date prior to 1/1/2020.

## Why consider a Medicare supplement insurance plan?

Medicare supplement insurance plans help pay some of the out-of-pocket costs that Medicare does not pay – **giving you more complete coverage than Medicare alone.**

With Medicare supplement plans:

- You're able to keep your own doctor who accepts Medicare patients.
- See any specialist without a referral.
- There are no claim forms to fill out.
- You are guaranteed coverage for life, as long as you pay your premiums when due and you do not make any material misrepresentation on the application.
- Coverage goes with you anywhere in the U.S. when you travel.

**Choose an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company. Here's why:**

Market Leader	Fast Service	Tops in Customer Service	Endorsed by AARP
<p>With more than 4 million insured members nationwide, UnitedHealthcare and its affiliates cover more people with Medicare Supplement plans than any other individual insurance carrier.*</p>	<p>98%<sup>†</sup> of claims are processed in 10 days or less, so no need to worry about paperwork or following up on claims.</p>	<p>90%<sup>††</sup> of members surveyed are satisfied with the level of customer service received by UnitedHealthcare's licensed insurance agents/producers.</p>	<p>Products and services that carry the AARP name have been carefully evaluated and selected as meeting the high service and quality standards of AARP. AARP cares about people and serves them with compassion.</p>

**From friendly advice to helpful guidance,  
 UnitedHealthcare is here for you.  
 Call: **1-866-930-1643**  
 or visit: [AARPMedicareSupplement.com](https://www.aarpmedicare.com)**

\* From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2022 Medigap Enrollment & Market Share," June 2023.

† From a report prepared for UnitedHealthcare Insurance Company by Human8, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," June 2023, [www.uhcmstats.com](http://www.uhcmstats.com) or call 1-800-523-5800 to request a copy of the full report.

†† From a report prepared for UnitedHealthcare Insurance Company by Human8, "Medicare Supplement Plan Satisfaction Posted Questionnaire," May 2023, [www.uhcmstats.com](http://www.uhcmstats.com) or call 1-800-523-5800 to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

You must be an AARP member to enroll in an AARP Medicare Supplement Insurance Plan.

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103-3408. Policy form No. GRP 79171 GPS-1 (G-36000-4).

**Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability.**

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

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

THESE PLANS HAVE ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS. FOR COSTS AND COMPLETE DETAILS (INCLUDING OUTLINES OF COVERAGE), CALL A LICENSED INSURANCE AGENT/PRODUCER AT THE TOLL-FREE NUMBER SHOWN ABOVE.