



Addendum to the Colorado 2016 Producer Handbook

Plan effective dates - January 1, 2017 – June 1, 2017

The following Producer Handbook Addendum and rate pages are updates to the 2016 Producer Handbook.

This addendum applies only to sales of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, and must only be used for sales of plan effective dates of January 1, 2017 through June 1, 2017.

If you would like an electronic copy of this addendum as well as the 2016 Producer Handbook, you can obtain them through the agent portal:

1. Simply log into the United Distribution Portal, go to “Product Information & Materials.”
2. Select the Sales Materials tab and “Click here for the Agent Materials Portal.”
3. The Producer Handbooks will be located under plan year 2016, Handbook.

2017 Producer Handbooks will not be available until the beginning of 2017. In the meantime, please continue to reference your 2016 Producer Handbook and this addendum, and check the Focus News regularly for updates.

1. 2017 Medicare Premiums, Deductibles, and Out-of-Pocket Limits

(update to information on page 5 of the 2016 Producer Handbook)

Medicare Supplement Plan K out-of-pocket limit	\$5,120
Medicare Supplement Plan L out-of-pocket limit	\$2,560
Medicare Part B Deductible	\$183

2. Authorized to Offer (A2O) Program

The Authorized to Offer AARP Medicare Plans program (A2O) has undergone some changes in 2016. The changes include the following:

The measurement period has changed from April through March of each year to now follow the calendar year of January through December. Quality Production Minimums have not changed for this year and remain the same at:

Level 1

From January through December of each year, agents must submit at least **five (5) accepted and paid sales of AARP Medicare Supplement Plans** to retain A2O Level 1 status. Agents who fail to attain the quality production minimum will be de-authorized from offering AARP Medicare Supplement Plans for 60 days.*

During the de-authorization period, submitted AARP Medicare Supplement enrollment applications will not be considered commission-eligible. De-authorization status will be displayed on the certificate page on the agent portal. Agents will be listed as Level 1 status on the agent portal during the de-authorization period.

Active Level 1 agents with 100 or more AARP Medicare Supplement active members in their book of business at the end of the measurement period will not be de-authorized. If an agent does not meet the Level 1 quality production minimums for two consecutive years, he/she will be permanently de-authorized and will not be permitted to offer AARP Medicare Supplement Insurance Plans.

Note: Agents who are de-authorized can continue to offer AARP® MedicareComplete® and AARP® MedicareRx Plans, insured by UnitedHealthcare, during the de-authorization period.

Level 2

EDC and ICA agents who submit at least **thirty (30) or more accepted and paid sales of AARP Medicare Supplement Plans** from January through December of each year, and are certified to offer all three AARP-branded products (Medicare Supplement, Medicare Advantage and Part D Prescription Drug Plans) will be invited into A2O Level 2 status where they must complete one additional certification course to offer AARP-branded products called Mature Markets. Level 2 agents must maintain the Level 2 production minimum and certification requirements each year from January through December to continue using Level 2 materials.

ISR agents may complete the Mature Markets certification course for Level 2 status once they have at least one AARP-branded product certification completed.

Active Level 2 agents with 200 or more AARP Medicare Supplement active members in their book of business at the end of the measurement period will retain Level 2 status and will continue to have access to Level 2 A2O program materials.

A2Oh! Rewards Program (New!)

Level 2 agents can now earn points towards cash rewards on commission-eligible and accepted AARP Medicare Supplement Insurance Plan and Select Plan applications for consumers over age 65. Eligible agents can earn as much as \$7,500 per year in cash rewards!

And to honor top-performing sales success, in addition to earning cash payouts, Level 2 agents (who have 125 or more accepted and paid sales in their book of business for the calendar year) will also be eligible to earn a travel award! Based on the total number of accepted and paid sales during the qualification period, an agent may choose from packages like a romantic weekend in New Orleans; five-day/four-night trip for two to Napa, California; to a family getaway to Walt Disney World; to even a seven-day/six-night trip for two to Barcelona, Spain!

For complete details on this new exciting A2Oh! Rewards program, please reference the A2O program Guidelines.

Guidelines

For more information on A2O program rules and complete details on the new A2Oh! Rewards program, see the full A2O program guidelines, which can be found on the agent portal within the “Product Information and Materials” tab under “Authorized to Offer.”

**Agents may be subject to de-authorization at any time.*

3. Enrolling Applicants through Online Enrollment

(information within the Enrolling Applicants section of the 2016 Producer Handbook)

Online Enrollment

What's New!

At UnitedHealthcare, we've made enrolling new members even easier. The AARP Medicare Supplement Online Enrollment tool, formerly known as **SmartEnroll**, is now accessible through the UnitedHealthcare's **Landmark Electronic Application Navigator (LEAN)** tool. It's one more way we are working to simplify the AARP Medicare Supplement Insurance Plans sales process.

The AARP Medicare Supplement Online Enrollment tool within LEAN will continue to offer the same great features, like seeing potential rates immediately after entering basic member information, along with being compatible with tablets and the latest browsers.

We are also excited to announce a few new enhancements! This tool now offers consumers the option to receive their Plan Documents (formerly known as Welcome Kits) electronically. This option is currently available through the AARP Medicare Supplement Online Enrollment tool within LEAN and not via paper applications.

UnitedHealthcare has also updated consumer billing options based on agent and consumer feedback. Consumers with requested effective dates of more than 30 days from the submission date will have the option to sign up for recurring Electronic Funds Transfer (EFT) withdrawals or monthly coupon payments. The one-time immediate EFT withdrawal will not be required from these consumers. Please note: consumers who request an effective date of less than 30 days from the submission date will be required to pay the first month's premium payment via EFT through their savings or checking account within 24 hours of their acceptance.

Along with these new enhancements, the AARP Medicare Supplement Online Enrollment tool within LEAN continues to:

- Offer the ability to see potential rates quickly and easily after entering basic member information.

- Provide streamlined steps which only show the necessary questions and forms for each applicant based on initially entered personal data.
- Allow you to view immediate application statuses of “accepted” or “pending” after selecting “submit” (status is shown on the confirmation page and on the view saved/submitted dashboard).

While AARP Medicare Supplement Online Enrollment is now accessible via LEAN, the tool is only available with an internet connection (no offline option yet). Signature pads and touch screens continue to be supported signature capture options.

About AARP Medicare Supplement Online Enrollment

The dynamic online tool generates an enrollment application based on the applicant’s zip code, date of birth and Medicare Part B effective date. Based on this information, you are given a plan selection list with estimated rates for each plan. As you advance from screen to screen, the online enrollment application displays or skips over questions based on previously provided information, as applicable.

The tool also allows you to:

- Enroll, renew or verify AARP membership for the applicant.
- Fill out ancillary forms, such as the replacement notice, if required.

Note: One of these options must be chosen for the applicant to enroll.

- Save/resume an AARP Medicare Supplement enrollment application (up to 90 days).
- Review submitted AARP Medicare Supplement enrollment applications (up to 90 days).

You must provide the consumer with the full AARP Medicare Supplement enrollment kit, which includes the Centers for Medicare & Medicaid Services’ Guide, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*.

E-mail addresses are required for both the agent and consumer. The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email. If the consumer prefers not to consent, then you must submit a paper enrollment application and exclude the consumer’s email address from the paper enrollment application.

How to Access AARP Medicare Supplement Online Enrollment

As mentioned above, you can now begin enrolling consumers for an AARP Medicare Supplement Plan through LEAN. Download the LEAN app from the App Store, Google Play Store or access it online at <https://lean.uhc.com/prweb/PRWebLDAP2>.

If you would like to resume a saved application or view a submitted application, select the “Save/Submitted Med Supp application” icon.

Online enrollment can be used on both tablets and computers, and it’s compatible with the latest Internet browsers.

Capturing Signatures

The AARP Medicare Supplement enrollment application requires signatures to be captured from you and the applicant. To capture signatures, you must utilize a signature pad or touch device (tablet). Before you begin an online enrollment application, confirm that the consumer understands and is willing to sign the forms electronically via

signature pad or touch device. Note: A one-time installation of software is required for new Topaz signature pad users prior to using online enrollment. Please review the technical requirements document on how to download.

Electronic Plan Documents (New!)

Consumers now have the option to receive their Plan Documents electronically when applying through the AARP Medicare Supplement Online Enrollment tool within LEAN. (This option is currently not available for paper applications.) This electronic option gives consumers access to plan-specific documents for viewing, saving or printing. Documents include important information such as a Certificate of Insurance, an outline of plan benefits, hospital directory for AARP Medicare Select Plans, and *A Guide to Health Insurance for People with Medicare*.

Consumers will also have the ability to:

- view value-added services available in their area
- update their email and plan document delivery preference
- access information from any device

Consumers will still receive their health insurance card and a coupon book for payments (if it applies) through the U.S. Mail.

In the Review and Submit section of online enrollment, consumers will be asked to select how they would like their plan documents delivered – either via paper or electronically. If they choose the “online” option, they must agree to receive their plan documents electronically, instead of receiving paper copies through the U.S. Mail. When plan documents are available, the consumer will be notified by email and access to the documents will be provided through Member.UHCInfo.com.

The types of communications available electronically are subject to change. If additional types of communications become available for electronic delivery, the consumer will have the opportunity to select their delivery preference at that time. Occasionally, in addition to electronic delivery, they may also receive a hard copy document.

Faxing Documents for Online Enrollment

If you have additional documents (such as Legal or Guaranteed Issue documents) that are needed to process the online enrollment application, please fax in the required documents to the following fax number: **248-524-5747**. This fax number must only be used to provide additional documentation for applications submitted via online enrollment.

- A fax coversheet is provided on the submission confirmation page for your convenience.
- Please be sure to include the consumer’s name, address and AARP membership number on the fax coversheet.
- Once you receive a fax receipt confirmation, please return original documents to the consumer or destroy copies in a secured manner.

Need Help?

For complete instructions on how to use the AARP Medicare Supplement Online Enrollment tool, as well as helpful tips, technical specifications and FAQs, please refer to the agent portal.

4. Additional Selling Opportunities

(information within the Producer Compensation section of the 2016 Producer Handbook)

Agent-Directed Employer Group Sales

Agents can now offer AARP Medicare Supplement Plans to group retirees. Choose to be more hands-on with enrollment with group sizes up to 100, or simply let UnitedHealthcare take care of it for any group size.

In addition to more than 4 million individual AARP Medicare Supplement Plan members across the country, UnitedHealthcare provides retiree/spouse health insurance solutions to more than 1,400 employers nationwide.¹

AARP Medicare Supplement Plans offer many benefits to employer groups including:

- Cost Savings – Potential for cost savings compared to typical retiree coverage.
- Extra protection for retirees/spouses – Medicare supplement insurance may protect retired employees from Medicare's co-insurance and deductibles. The plans are guaranteed renewable and provide coverage nationwide.
- Flexible contribution levels – Employers have the freedom to cover all or a portion of the monthly premium costs for their retirees/spouses. Employers can also choose to endorse or apply a subsidy to specific plans.
- Administrative ease – Employers will receive a single bill for all of the premiums due. Claims and billing of retirees/spouses (if applicable) are all handled by UnitedHealthcare.

For more information on eligibility for this opportunity to offer group sales and complete guidelines, please visit the agent portal.

For EDC agents: **UnitedHealthProducers.com**

For ICA/ISR agents: **UnitedHealthAdvisors.com**

AARP Medicare Supplement Insurance is not employer group coverage. It is group-association coverage issued to individuals.

¹ From a report prepared by UnitedHealthcare Insurance Company using internal data June, 2015.

NOTE: Medicare Select Plans are not compensation-eligible under the employer group sales model at this time. West Virginia commissions are paid for 5 years. Texas commissions are paid for 7 years. Please refer to your contract for complete details. Exclusions: Puerto Rico, Guam, Virgin Islands, and Northern Mariana Islands; riders in Minnesota and Wisconsin.

5. Rate Page

The attached rate sheets reflect the rates for new enrollees with plan effective dates as of January 1, 2017 through June 1, 2017. Please use this rate information along with the list of ZIP Codes applicable to each area that are in place of the rate information in your 2016 Producer Handbook for sales effective during these time periods.

Cover Page - Rates for Colorado - Area 1

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$78.75	\$128.45	\$159.07	\$159.60	\$41.47	\$74.37	\$109.02
66	\$82.12	\$133.95	\$165.89	\$166.44	\$43.25	\$77.56	\$113.69
67	\$85.50	\$139.46	\$172.71	\$173.28	\$45.03	\$80.75	\$118.37
68	\$88.87	\$144.96	\$179.52	\$180.12	\$46.80	\$83.93	\$123.04
69	\$92.25	\$150.47	\$186.34	\$186.96	\$48.58	\$87.12	\$127.71
70	\$95.62	\$155.97	\$193.16	\$193.80	\$50.36	\$90.31	\$132.38
71	\$99.00	\$161.48	\$199.98	\$200.64	\$52.14	\$93.50	\$137.06
72	\$102.37	\$166.98	\$206.79	\$207.48	\$53.91	\$96.68	\$141.73
73	\$105.75	\$172.49	\$213.61	\$214.32	\$55.69	\$99.87	\$146.40
74	\$109.12	\$177.99	\$220.43	\$221.16	\$57.47	\$103.06	\$151.07
Standard Rates for ages 75 and older							
75+	\$112.50	\$183.50	\$227.25	\$228.00	\$59.25	\$106.25	\$155.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$88.87	\$144.96	\$179.52	\$180.12	\$46.80	\$83.93	\$123.04
69	\$92.25	\$150.47	\$186.34	\$186.96	\$48.58	\$87.12	\$127.71
70	\$95.62	\$155.97	\$193.16	\$193.80	\$50.36	\$90.31	\$132.38
71	\$99.00	\$161.48	\$199.98	\$200.64	\$52.14	\$93.50	\$137.06
72	\$102.37	\$166.98	\$206.79	\$207.48	\$53.91	\$96.68	\$141.73
73	\$105.75	\$172.49	\$213.61	\$214.32	\$55.69	\$99.87	\$146.40
74	\$109.12	\$177.99	\$220.43	\$221.16	\$57.47	\$103.06	\$151.07
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$112.50	\$183.50	\$227.25	\$228.00	\$59.25	\$106.25	\$155.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$168.75	\$275.25	\$340.87	\$342.00	\$88.87	\$159.37	\$233.62

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$123.75	\$201.85	\$249.97	\$250.80	\$65.17	\$116.87	\$171.32
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$168.75	\$275.25	\$340.87	\$342.00	\$88.87	\$159.37	\$233.62

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 1

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$86.62	\$141.29	\$174.97	\$175.56	\$45.61	\$81.80	\$119.92
66	\$90.33	\$147.35	\$182.47	\$183.08	\$47.57	\$85.31	\$125.06
67	\$94.05	\$153.40	\$189.97	\$190.60	\$49.52	\$88.82	\$130.20
68	\$97.76	\$159.46	\$197.47	\$198.13	\$51.48	\$92.32	\$135.34
69	\$101.47	\$165.51	\$204.97	\$205.65	\$53.43	\$95.83	\$140.48
70	\$105.18	\$171.57	\$212.47	\$213.18	\$55.39	\$99.33	\$145.62
71	\$108.90	\$177.62	\$219.97	\$220.70	\$57.34	\$102.84	\$150.76
72	\$112.61	\$183.68	\$227.47	\$228.22	\$59.30	\$106.35	\$155.90
73	\$116.32	\$189.73	\$234.97	\$235.75	\$61.25	\$109.85	\$161.04
74	\$120.03	\$195.79	\$242.47	\$243.27	\$63.21	\$113.36	\$166.18
Standard Rates for ages 75 and older							
75+	\$123.75	\$201.85	\$249.97	\$250.80	\$65.17	\$116.87	\$171.32

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$97.76	\$159.46	\$197.47	\$198.13	\$51.48	\$92.32	\$135.34
69	\$101.47	\$165.51	\$204.97	\$205.65	\$53.43	\$95.83	\$140.48
70	\$105.18	\$171.57	\$212.47	\$213.18	\$55.39	\$99.33	\$145.62
71	\$108.90	\$177.62	\$219.97	\$220.70	\$57.34	\$102.84	\$150.76
72	\$112.61	\$183.68	\$227.47	\$228.22	\$59.30	\$106.35	\$155.90
73	\$116.32	\$189.73	\$234.97	\$235.75	\$61.25	\$109.85	\$161.04
74	\$120.03	\$195.79	\$242.47	\$243.27	\$63.21	\$113.36	\$166.18
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$123.75	\$201.85	\$249.97	\$250.80	\$65.17	\$116.87	\$171.32
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$185.62	\$302.77	\$374.95	\$376.20	\$97.75	\$175.30	\$256.98

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$136.12	\$222.03	\$274.96	\$275.88	\$71.68	\$128.55	\$188.45
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$185.62	\$302.77	\$374.95	\$376.20	\$97.75	\$175.30	\$256.98

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 1 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$202.50	\$330.25	\$409.00	\$410.50	\$106.75	\$191.25	\$280.25
Tobacco Rates							
50-64	\$222.75	\$363.27	\$449.90	\$451.55	\$117.42	\$210.37	\$308.27

*The rates on these pages are for the person whose name is on the enclosed application.
These rates are for plan effective dates from January - June 2017 and may change.*

1 Your age as of your plan effective date.

2 The Enrollment Discount is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 2

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$73.67	\$120.22	\$148.92	\$149.45	\$38.67	\$69.65	\$102.02
66	\$76.83	\$125.37	\$155.30	\$155.85	\$40.33	\$72.63	\$106.39
67	\$79.99	\$130.53	\$161.69	\$162.26	\$41.99	\$75.62	\$110.77
68	\$83.14	\$135.68	\$168.07	\$168.66	\$43.64	\$78.60	\$115.14
69	\$86.30	\$140.83	\$174.45	\$175.07	\$45.30	\$81.59	\$119.51
70	\$89.46	\$145.98	\$180.83	\$181.47	\$46.96	\$84.57	\$123.88
71	\$92.62	\$151.14	\$187.22	\$187.88	\$48.62	\$87.56	\$128.26
72	\$95.77	\$156.29	\$193.60	\$194.28	\$50.27	\$90.54	\$132.63
73	\$98.93	\$161.44	\$199.98	\$200.69	\$51.93	\$93.53	\$137.00
74	\$102.09	\$166.59	\$206.36	\$207.09	\$53.59	\$96.51	\$141.37
Standard Rates for ages 75 and older							
75+	\$105.25	\$171.75	\$212.75	\$213.50	\$55.25	\$99.50	\$145.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$83.14	\$135.68	\$168.07	\$168.66	\$43.64	\$78.60	\$115.14
69	\$86.30	\$140.83	\$174.45	\$175.07	\$45.30	\$81.59	\$119.51
70	\$89.46	\$145.98	\$180.83	\$181.47	\$46.96	\$84.57	\$123.88
71	\$92.62	\$151.14	\$187.22	\$187.88	\$48.62	\$87.56	\$128.26
72	\$95.77	\$156.29	\$193.60	\$194.28	\$50.27	\$90.54	\$132.63
73	\$98.93	\$161.44	\$199.98	\$200.69	\$51.93	\$93.53	\$137.00
74	\$102.09	\$166.59	\$206.36	\$207.09	\$53.59	\$96.51	\$141.37
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$105.25	\$171.75	\$212.75	\$213.50	\$55.25	\$99.50	\$145.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$157.87	\$257.62	\$319.12	\$320.25	\$82.87	\$149.25	\$218.62

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$115.77	\$188.92	\$234.02	\$234.85	\$60.77	\$109.45	\$160.32
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$157.87	\$257.62	\$319.12	\$320.25	\$82.87	\$149.25	\$218.62

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 2

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$81.03	\$132.24	\$163.81	\$164.39	\$42.53	\$76.61	\$112.22
66	\$84.51	\$137.91	\$170.83	\$171.44	\$44.36	\$79.89	\$117.03
67	\$87.98	\$143.57	\$177.85	\$178.48	\$46.18	\$83.18	\$121.84
68	\$91.45	\$149.24	\$184.87	\$185.53	\$48.00	\$86.46	\$126.65
69	\$94.93	\$154.91	\$191.89	\$192.57	\$49.83	\$89.74	\$131.46
70	\$98.40	\$160.58	\$198.91	\$199.62	\$51.65	\$93.03	\$136.27
71	\$101.87	\$166.24	\$205.93	\$206.66	\$53.47	\$96.31	\$141.08
72	\$105.35	\$171.91	\$212.95	\$213.71	\$55.30	\$99.59	\$145.89
73	\$108.82	\$177.58	\$219.97	\$220.75	\$57.12	\$102.88	\$150.70
74	\$112.29	\$183.25	\$226.99	\$227.80	\$58.94	\$106.16	\$155.51
Standard Rates for ages 75 and older							
75+	\$115.77	\$188.92	\$234.02	\$234.85	\$60.77	\$109.45	\$160.32

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$91.45	\$149.24	\$184.87	\$185.53	\$48.00	\$86.46	\$126.65
69	\$94.93	\$154.91	\$191.89	\$192.57	\$49.83	\$89.74	\$131.46
70	\$98.40	\$160.58	\$198.91	\$199.62	\$51.65	\$93.03	\$136.27
71	\$101.87	\$166.24	\$205.93	\$206.66	\$53.47	\$96.31	\$141.08
72	\$105.35	\$171.91	\$212.95	\$213.71	\$55.30	\$99.59	\$145.89
73	\$108.82	\$177.58	\$219.97	\$220.75	\$57.12	\$102.88	\$150.70
74	\$112.29	\$183.25	\$226.99	\$227.80	\$58.94	\$106.16	\$155.51
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$115.77	\$188.92	\$234.02	\$234.85	\$60.77	\$109.45	\$160.32
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$173.65	\$283.38	\$351.03	\$352.27	\$91.15	\$164.17	\$240.48

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$127.34	\$207.81	\$257.42	\$258.33	\$66.84	\$120.39	\$176.35
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$173.65	\$283.38	\$351.03	\$352.27	\$91.15	\$164.17	\$240.48

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 2 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$189.50	\$309.25	\$383.00	\$384.25	\$99.50	\$179.00	\$262.25
Tobacco Rates							
50-64	\$208.45	\$340.17	\$421.30	\$422.67	\$109.45	\$196.90	\$288.47

*The rates on these pages are for the person whose name is on the enclosed application.
These rates are for plan effective dates from January - June 2017 and may change.*

1 Your age as of your plan effective date.

2 The Enrollment Discount is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 3

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$70.17	\$114.45	\$141.57	\$142.10	\$36.92	\$66.15	\$97.12
66	\$73.18	\$119.35	\$147.64	\$148.19	\$38.50	\$68.98	\$101.28
67	\$76.19	\$124.26	\$153.71	\$154.28	\$40.09	\$71.82	\$105.45
68	\$79.19	\$129.16	\$159.77	\$160.37	\$41.67	\$74.65	\$109.61
69	\$82.20	\$134.07	\$165.84	\$166.46	\$43.25	\$77.49	\$113.77
70	\$85.21	\$138.97	\$171.91	\$172.55	\$44.83	\$80.32	\$117.93
71	\$88.22	\$143.88	\$177.98	\$178.64	\$46.42	\$83.16	\$122.10
72	\$91.22	\$148.78	\$184.04	\$184.73	\$48.00	\$85.99	\$126.26
73	\$94.23	\$153.69	\$190.11	\$190.82	\$49.58	\$88.83	\$130.42
74	\$97.24	\$158.59	\$196.18	\$196.91	\$51.16	\$91.66	\$134.58
Standard Rates for ages 75 and older							
75+	\$100.25	\$163.50	\$202.25	\$203.00	\$52.75	\$94.50	\$138.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$79.19	\$129.16	\$159.77	\$160.37	\$41.67	\$74.65	\$109.61
69	\$82.20	\$134.07	\$165.84	\$166.46	\$43.25	\$77.49	\$113.77
70	\$85.21	\$138.97	\$171.91	\$172.55	\$44.83	\$80.32	\$117.93
71	\$88.22	\$143.88	\$177.98	\$178.64	\$46.42	\$83.16	\$122.10
72	\$91.22	\$148.78	\$184.04	\$184.73	\$48.00	\$85.99	\$126.26
73	\$94.23	\$153.69	\$190.11	\$190.82	\$49.58	\$88.83	\$130.42
74	\$97.24	\$158.59	\$196.18	\$196.91	\$51.16	\$91.66	\$134.58
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$100.25	\$163.50	\$202.25	\$203.00	\$52.75	\$94.50	\$138.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$150.37	\$245.25	\$303.37	\$304.50	\$79.12	\$141.75	\$208.12

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$110.27	\$179.85	\$222.47	\$223.30	\$58.02	\$103.95	\$152.62
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$150.37	\$245.25	\$303.37	\$304.50	\$79.12	\$141.75	\$208.12

*The rates on these pages are for the person whose name is on the enclosed application.
These rates are for plan effective dates from January - June 2017 and may change.*

Cover Page - Rates for Colorado - Area 3

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$77.18	\$125.89	\$155.72	\$156.31	\$40.61	\$72.76	\$106.83
66	\$80.49	\$131.29	\$162.40	\$163.00	\$42.35	\$75.88	\$111.41
67	\$83.80	\$136.68	\$169.07	\$169.70	\$44.09	\$79.00	\$115.99
68	\$87.11	\$142.08	\$175.75	\$176.40	\$45.83	\$82.12	\$120.56
69	\$90.42	\$147.47	\$182.42	\$183.10	\$47.57	\$85.23	\$125.14
70	\$93.72	\$152.87	\$189.09	\$189.80	\$49.31	\$88.35	\$129.72
71	\$97.03	\$158.26	\$195.77	\$196.50	\$51.05	\$91.47	\$134.30
72	\$100.34	\$163.66	\$202.44	\$203.20	\$52.79	\$94.59	\$138.88
73	\$103.65	\$169.05	\$209.12	\$209.90	\$54.53	\$97.71	\$143.46
74	\$106.96	\$174.45	\$215.79	\$216.60	\$56.27	\$100.83	\$148.04
Standard Rates for ages 75 and older							
75+	\$110.27	\$179.85	\$222.47	\$223.30	\$58.02	\$103.95	\$152.62

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$87.11	\$142.08	\$175.75	\$176.40	\$45.83	\$82.12	\$120.56
69	\$90.42	\$147.47	\$182.42	\$183.10	\$47.57	\$85.23	\$125.14
70	\$93.72	\$152.87	\$189.09	\$189.80	\$49.31	\$88.35	\$129.72
71	\$97.03	\$158.26	\$195.77	\$196.50	\$51.05	\$91.47	\$134.30
72	\$100.34	\$163.66	\$202.44	\$203.20	\$52.79	\$94.59	\$138.88
73	\$103.65	\$169.05	\$209.12	\$209.90	\$54.53	\$97.71	\$143.46
74	\$106.96	\$174.45	\$215.79	\$216.60	\$56.27	\$100.83	\$148.04
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$110.27	\$179.85	\$222.47	\$223.30	\$58.02	\$103.95	\$152.62
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$165.40	\$269.77	\$333.70	\$334.95	\$87.03	\$155.92	\$228.93

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$121.29	\$197.83	\$244.71	\$245.63	\$63.82	\$114.34	\$167.88
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$165.40	\$269.77	\$333.70	\$334.95	\$87.03	\$155.92	\$228.93

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 3 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability						
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N	
Non-Tobacco Rates								
50-64	\$180.50	\$294.25	\$364.00	\$365.50	\$95.00	\$170.00	\$249.75	
Tobacco Rates								
50-64	\$198.55	\$323.67	\$400.40	\$402.05	\$104.50	\$187.00	\$274.72	

*The rates on these pages are for the person whose name is on the enclosed application.
These rates are for plan effective dates from January - June 2017 and may change.*

1 Your age as of your plan effective date.

2 The Enrollment Discount is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 4

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$65.10	\$106.22	\$131.60	\$131.95	\$34.30	\$61.42	\$90.12
66	\$67.89	\$110.77	\$137.24	\$137.60	\$35.77	\$64.05	\$93.98
67	\$70.68	\$115.33	\$142.88	\$143.26	\$37.24	\$66.69	\$97.85
68	\$73.47	\$119.88	\$148.52	\$148.91	\$38.71	\$69.32	\$101.71
69	\$76.26	\$124.43	\$154.16	\$154.57	\$40.18	\$71.95	\$105.57
70	\$79.05	\$128.98	\$159.80	\$160.22	\$41.65	\$74.58	\$109.43
71	\$81.84	\$133.54	\$165.44	\$165.88	\$43.12	\$77.22	\$113.30
72	\$84.63	\$138.09	\$171.08	\$171.53	\$44.59	\$79.85	\$117.16
73	\$87.42	\$142.64	\$176.72	\$177.19	\$46.06	\$82.48	\$121.02
74	\$90.21	\$147.19	\$182.36	\$182.84	\$47.53	\$85.11	\$124.88
Standard Rates for ages 75 and older							
75+	\$93.00	\$151.75	\$188.00	\$188.50	\$49.00	\$87.75	\$128.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$73.47	\$119.88	\$148.52	\$148.91	\$38.71	\$69.32	\$101.71
69	\$76.26	\$124.43	\$154.16	\$154.57	\$40.18	\$71.95	\$105.57
70	\$79.05	\$128.98	\$159.80	\$160.22	\$41.65	\$74.58	\$109.43
71	\$81.84	\$133.54	\$165.44	\$165.88	\$43.12	\$77.22	\$113.30
72	\$84.63	\$138.09	\$171.08	\$171.53	\$44.59	\$79.85	\$117.16
73	\$87.42	\$142.64	\$176.72	\$177.19	\$46.06	\$82.48	\$121.02
74	\$90.21	\$147.19	\$182.36	\$182.84	\$47.53	\$85.11	\$124.88
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$93.00	\$151.75	\$188.00	\$188.50	\$49.00	\$87.75	\$128.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$139.50	\$227.62	\$282.00	\$282.75	\$73.50	\$131.62	\$193.12

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$102.30	\$166.92	\$206.80	\$207.35	\$53.90	\$96.52	\$141.62
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$139.50	\$227.62	\$282.00	\$282.75	\$73.50	\$131.62	\$193.12

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 4

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$71.61	\$116.84	\$144.76	\$145.14	\$37.73	\$67.56	\$99.13
66	\$74.67	\$121.85	\$150.96	\$151.36	\$39.34	\$70.45	\$103.38
67	\$77.74	\$126.85	\$157.16	\$157.58	\$40.96	\$73.35	\$107.63
68	\$80.81	\$131.86	\$163.37	\$163.80	\$42.58	\$76.25	\$111.87
69	\$83.88	\$136.87	\$169.57	\$170.02	\$44.19	\$79.14	\$116.12
70	\$86.95	\$141.88	\$175.78	\$176.24	\$45.81	\$82.04	\$120.37
71	\$90.02	\$146.88	\$181.98	\$182.46	\$47.43	\$84.93	\$124.62
72	\$93.09	\$151.89	\$188.18	\$188.68	\$49.04	\$87.83	\$128.87
73	\$96.16	\$156.90	\$194.39	\$194.90	\$50.66	\$90.72	\$133.12
74	\$99.23	\$161.91	\$200.59	\$201.12	\$52.28	\$93.62	\$137.37
Standard Rates for ages 75 and older							
75+	\$102.30	\$166.92	\$206.80	\$207.35	\$53.90	\$96.52	\$141.62

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$80.81	\$131.86	\$163.37	\$163.80	\$42.58	\$76.25	\$111.87
69	\$83.88	\$136.87	\$169.57	\$170.02	\$44.19	\$79.14	\$116.12
70	\$86.95	\$141.88	\$175.78	\$176.24	\$45.81	\$82.04	\$120.37
71	\$90.02	\$146.88	\$181.98	\$182.46	\$47.43	\$84.93	\$124.62
72	\$93.09	\$151.89	\$188.18	\$188.68	\$49.04	\$87.83	\$128.87
73	\$96.16	\$156.90	\$194.39	\$194.90	\$50.66	\$90.72	\$133.12
74	\$99.23	\$161.91	\$200.59	\$201.12	\$52.28	\$93.62	\$137.37
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$102.30	\$166.92	\$206.80	\$207.35	\$53.90	\$96.52	\$141.62
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$153.45	\$250.38	\$310.20	\$311.02	\$80.85	\$144.78	\$212.43

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$112.53	\$183.61	\$227.48	\$228.08	\$59.29	\$106.17	\$155.78
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$153.45	\$250.38	\$310.20	\$311.02	\$80.85	\$144.78	\$212.43

The rates on these pages are for the person whose name is on the enclosed application.

These rates are for plan effective dates from January - June 2017 and may change.

Cover Page - Rates for Colorado - Area 4 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$167.50	\$273.25	\$338.50	\$339.25	\$88.25	\$158.00	\$231.75
Tobacco Rates							
50-64	\$184.25	\$300.57	\$372.35	\$373.17	\$97.07	\$173.80	\$254.92

*The rates on these pages are for the person whose name is on the enclosed application.
These rates are for plan effective dates from January - June 2017 and may change.*

1 Your age as of your plan effective date.

2 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

COLORADO Area 1 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80011	80217	80251
80019	80218	80252
80022	80219	80256
80024	80220	80257
80030	80221	80259
80035	80222	80260
80036	80223	80261
80037	80224	80262
80040	80227	80263
80042	80229	80264
80045	80230	80265
80102	80231	80266
80136	80233	80271
80137	80234	80273
80201	80235	80274
80202	80236	80281
80203	80237	80290
80204	80238	80291
80205	80239	80293
80206	80241	80294
80207	80243	80299
80208	80244	80601
80209	80246	80602
80210	80247	80603
80211	80248	80614
80212	80249	80640
80216	80250	

COLORADO Area 2 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80001 80120 80437
80002 80121 80438
80003 80122 80439
80004 80123 80444
80005 80127 80452
80006 80128 80453
80007 80150 80454
80010 80151 80457
80012 80155 80465
80013 80160 80470
80014 80161 80474
80015 80162 80476
80016 80165
80017 80166
80018 80214
80021 80215
80031 80225
80033 80226
80034 80228
80041 80232
80044 80401
80046 80402
80047 80403
80103 80419
80105 80422
80110 80425
80111 80427
80112 80433
80113 80436

COLORADO Area 3 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80020	80306	80904	80932	81008
80023	80307	80905	80933	81009
80025	80308	80906	80934	81010
80026	80309	80907	80935	81011
80027	80310	80908	80936	81012
80038	80314	80909	80937	81019
80104	80455	80910	80938	81022
80108	80466	80911	80939	81023
80109	80471	80912	80941	81025
80116	80481	80913	80942	81069
80118	80501	80914	80944	
80124	80502	80915	80946	
80125	80503	80916	80947	
80126	80510	80917	80949	
80129	80533	80918	80950	
80130	80544	80919	80951	
80131	80808	80920	80960	
80132	80809	80921	80962	
80133	80817	80922	80970	
80134	80819	80923	80977	
80135	80829	80924	80995	
80138	80831	80925	81001	
80163	80840	80926	81002	
80301	80841	80927	81003	
80302	80864	80928	81004	
80303	80901	80929	81005	
80304	80902	80930	81006	
80305	80903	80931	81007	

The following ZIP codes are no longer recognized by the U.S. Post Office: 81013, 81014 and 81015

COLORADO Area 4 ZIP Codes

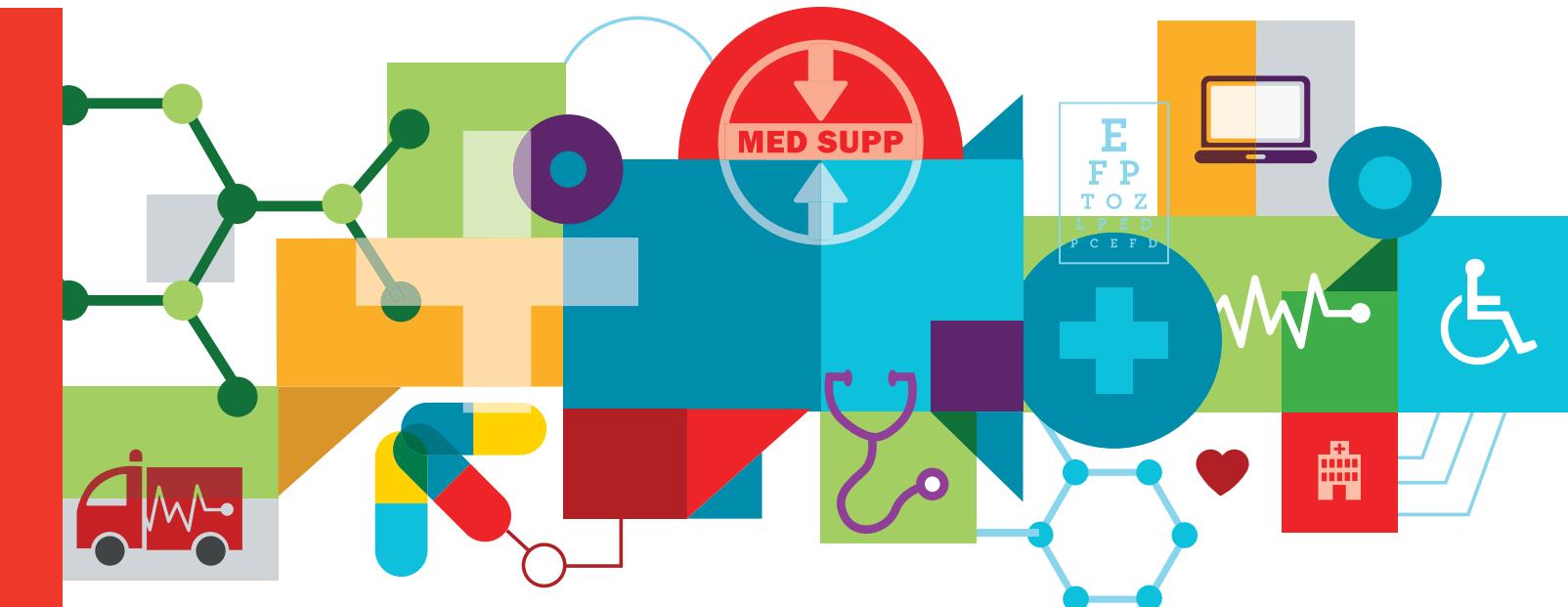
The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80101	80487	80551	80729	80822	81050	81135	81239	81419	81621
80106	80488	80553	80731	80823	81052	81136	81240	81420	81623
80107	80497	80610	80732	80824	81054	81137	81241	81422	81624
80117	80498	80611	80733	80825	81055	81138	81242	81423	81625
80420	80504	80612	80734	80826	81057	81140	81243	81424	81626
80421	80511	80615	80735	80827	81058	81141	81244	81425	81630
80423	80512	80620	80736	80828	81059	81143	81248	81426	81631
80424	80513	80621	80737	80830	81062	81144	81251	81427	81632
80426	80514	80622	80740	80832	81063	81146	81252	81428	81633
80428	80515	80623	80741	80833	81064	81147	81253	81429	81635
80429	80516	80624	80742	80834	81067	81148	81290	81430	81636
80430	80517	80631	80743	80835	81071	81149	81301	81431	81637
80432	80520	80632	80744	80836	81073	81151	81302	81432	81638
80434	80521	80633	80745	80860	81076	81152	81303	81433	81639
80435	80522	80634	80746	80861	81077	81154	81320	81434	81640
80440	80523	80638	80747	80862	81081	81155	81321	81435	81641
80442	80524	80639	80749	80863	81082	81157	81323	81501	81642
80443	80525	80642	80750	80866	81084	81201	81324	81502	81643
80446	80526	80643	80751	80997	81087	81210	81325	81503	81645
80447	80527	80644	80754	81020	81089	81211	81326	81504	81646
80448	80528	80645	80755	81021	81090	81212	81327	81505	81647
80449	80530	80646	80757	81024	81091	81215	81328	81506	81648
80451	80532	80648	80758	81027	81092	81220	81329	81507	81649
80456	80534	80649	80759	81029	81101	81221	81330	81520	81650
80459	80535	80650	80801	81030	81102	81222	81331	81521	81652
80461	80536	80651	80802	81033	81120	81223	81332	81522	81653
80463	80537	80652	80804	81034	81121	81224	81334	81523	81654
80467	80538	80653	80805	81036	81122	81225	81335	81524	81655
80468	80539	80654	80807	81038	81123	81226	81401	81525	81656
80469	80540	80701	80810	81039	81124	81227	81402	81526	81657
80473	80541	80705	80812	81040	81125	81228	81403	81527	81658
80475	80542	80720	80813	81041	81126	81230	81410	81601	
80477	80543	80721	80814	81043	81128	81231	81411	81602	
80478	80545	80722	80815	81044	81129	81232	81413	81610	
80479	80546	80723	80816	81045	81130	81233	81414	81611	
80480	80547	80726	80818	81046	81131	81235	81415	81612	
80482	80549	80727	80820	81047	81132	81236	81416	81615	
80483	80550	80728	80821	81049	81133	81237	81418	81620	

Notes

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 insurance agencies or carriers. AARP does not employ or endorse agents, brokers or producers.

For agent use only. Not for public distribution.



2016

Producer Handbook

AARP Medicare Supplement Insurance Plans,
Insured by UnitedHealthcare Insurance Company

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

Rates shown are for plan effective dates from January 1 to December 1, 2016.

For agent use only – not for distribution as marketing materials for the general public.

GU25058CO

Table of Contents

Please refer to the color-coded sections for the topics listed below.

	Introduction	Page 1
	A Quick Look at Medicare and Medicare Supplement Plans	Page 3
	AARP Medicare Supplement Insurance	Page 6
	Eligibility	Page 9
	Underwriting and Rate Information	Page 13
	Sales and Marketing Materials	Page 21
	Enrolling Applicants	Page 26
	Application Processing	Page 32
	Producer Compensation	Page 34
	Member Communications	Page 35
	Contact UnitedHealthcare	Page 36
	Appendix - contains rates, area rating ZIP Code listings, preliminary rate quote guide and glossary of underwriting conditions	Page 37
	Notes	Page 59

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.

Introduction

Congratulations on completing your 2016 AARP Medicare Supplement Insurance certification. You are now authorized to begin offering AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. You are among a distinct group of producers who have the opportunity to offer AARP Medicare Supplement Insurance Plans – which gives your clients an industry-leading option.

You can count on UnitedHealthcare for the support you need to be successful. We know well-trained producers provide significant value to AARP Medicare Supplement Insurance Plan members. This Producer Handbook is filled with helpful information to get you started and keep you productive.

We wish you success. We know you will enjoy a satisfying and rewarding career offering the only Medicare supplement insurance product that carries the AARP name. Good luck in the upcoming selling season.

Who We Are

UnitedHealthcare Medicare & Retirement

Serving nearly one in five Medicare beneficiaries, UnitedHealthcare Medicare & Retirement is the largest business dedicated to the health and well-being needs of seniors and other Medicare beneficiaries. UnitedHealthcare Medicare & Retirement manages a full array of products and services such as Medicare Advantage plans, Medicare supplement plans, Part D prescription drug plans, employer retiree health services, and programs designed to support chronic disease management and care coordination. Many of the UnitedHealthcare products carry the AARP name. These products, services and programs are designed to meet the individual needs of members as well as their families, physicians and communities.

Insurance Solutions

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents). These plans are managed by Insurance Solutions, an administrative and operational business segment within UnitedHealthcare Medicare & Retirement dedicated to AARP Medicare Supplement Insurance Plans.

Insurance Solutions manages the coverage of more than 4 million members ages 50 and over with its various insurance products and provides additional services promoting healthy living. The business strives for operational excellence to deliver the most cost-effective programs in the industry without compromising quality or customer satisfaction.

UnitedHealth Group and AARP have extended and broadened their relationship, which began in 1997, to December 2020. Under this extended agreement, UnitedHealthcare will continue to offer a portfolio of AARP-branded products which includes AARP Medicare Supplement Insurance Plans. Insurance Solutions remains committed to improving the health system on behalf of our members and setting UnitedHealthcare apart as the supplemental health insurance provider that delivers the greatest lifetime value to members – a vision we share with AARP.

Agent Portal

The agent portal provides a variety of tools and information for all UnitedHealth producers. Once logged in, you will be able to take additional certification classes, submit online enrollment applications, view enrollment application status, obtain product information and sales materials, view commission statements and status and more!

Agents can access the portal using one of the following addresses:

www.unitedhealthproducers.com

(for External agents)

www.unitedhealthadvisors.com

(for Internal agents)

Here's what you'll find on the Agent Distribution Portal:

Information on the portal is organized into categories including Learning Center, Product Information & Materials, Online Enrollment, Enrollment Applications and Enrollments, Commission Status, Manage Your Account, and Resource Center. Visit the "Resource Center" and "Product Information & Materials" tabs for additional information that may not be contained in this Handbook.

Agent Portal (continued)

Learning Center



The Learning Center provides one-click access to your courses on the Learning Center Home, as well as general information about online learning. There is a section called “Training Calendars” where you may pre-register for additional sessions offered by Learning & Development.

Product Information and Materials



The Product Information and Materials section contains a complete overview of all plans available, including Medicare Advantage, Part D prescription drug and Medicare supplement plans. Within each product category, based on those products and states in which you are certified to sell, you can access information such as available plans, providers, drugs and pharmacies.

Sales Materials



The Sales Materials section provides access to centers where you can order and/or download enrollment kits, guides, additional enrollment resources and marketing materials. Select the “click here” link to be directed to the Agent Materials Portal from the Distribution Portal. There are also numerous resources on the Agent Materials Portal, including occasional free material offers.

Authorized to Offer



The Authorized to Offer section provides information regarding the Authorized to Offer AARP Medicare Plans program. Information includes an overview of the program, marketing guidelines and frequently asked questions.

Agent Toolkit



The Agent Toolkit is your one-stop resource for reaching your market with effective sales and marketing materials – the fast and easy way. Please see the Sales and Marketing Materials section of this Handbook for more detailed information about accessing the Agent Toolkit.

Electronic Online Enrollment



The Online Enrollment tab allows you to submit enrollment applications electronically. The tool allows you to complete state-specific enrollment applications, which will help in processing time, reduction in errors and paperwork, and faster commission payments. There are three types of electronic enrollment tools available based on the product lines. The enrollment tool for AARP Medicare Supplement Insurance Plans is called **SmartEnroll**. Enrolling new members has never been so easy as **SmartEnroll** has been refined and improved based on feedback from agents like you. It’s now easier to see potential rates immediately after entering basic member information. Plus, **SmartEnroll** is now compatible with tablets and the latest browsers.

Applications and Enrollments



The Applications and Enrollments tab allows you to view your current enrollment applications and enrollments. Search by consumer name and state / U.S. territory, consumer identification number or consumer state. If an application is pending, hover over “Reason” to see more details about the application.

Commission Status



The Commission Status tab allows you to view your commission status and statements, as well as your Production Summary. You can export your Production Summary and Commission Statement results for easier viewing.

Manage Your Account



In this section, you can access information related to your agent profile. This includes your personal demographics, certification, appointment and licensing information. From this location, you can update your personal profile such as your home and e-mail address and phone number if needed.

Resource Center



The Resource Center provides you with a variety of supporting information, including Compliance Corner, External Resources, Agent Communications, Frequently Asked Questions and Glossaries.

A Quick Look at Medicare and Medicare Supplement Plans

Medicare 101 – The Basics

What is Medicare?

Medicare is health insurance for people:

- Age 65 or older
- Under age 65 with certain disabilities
- Any age with End-Stage Renal Disease (ESRD – permanent kidney failure requiring dialysis or a kidney transplant).

It pays for many health care services and supplies, but does not pay all health care costs. Medicare beneficiaries must pay for costs like coinsurance, copayments and deductibles, which are called out-of-pocket costs, or cost sharing.

Medicare Coverage Options

Medicare beneficiaries can choose among the following options for their health care and prescription drug coverage:

1. **Original Medicare**, managed by the federal government, provides Medicare Part A and Part B coverage.



- **Part A (Hospital Insurance)** – Helps cover inpatient care in hospitals, skilled nursing facilities, hospice care and some home health care if certain conditions are met.



- **Part B (Medical Insurance)** – Helps cover doctors' services, outpatient care, other medical services that Part A doesn't cover (like physical and occupational therapists), and some home health and preventive services.

2. **Medicare Advantage Plans (Part C)** – These health plan options (e.g., HMOs, PPOs and PFPS) are approved by Medicare and run by private insurers. They provide insurance for hospital and medical services and, sometimes, prescription drug coverage. Out-of-pocket costs and cost sharing differ from Original Medicare and may depend on whether the beneficiary received services in or out of network.

3. **Medicare Prescription Drug Coverage (Part D)** –



Medicare offers prescription drug coverage for everyone with Medicare (either Original Medicare or Medicare Advantage).

Medicare drug plans are run by insurance companies and other private companies approved by Medicare. Beneficiaries must enroll in and pay a separate premium for these plans.

People who need help deciding or have questions can do any or all of the following:

- Visit www.medicare.gov
- Call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY users)
- Contact their State Health Insurance Assistance Program.

Medicare Supplement Plans



Beneficiaries who have Original Medicare may want to buy a Medicare supplement plan to help cover out-of-pocket costs. Generally, beneficiaries must have Medicare Part A **and** Part B to buy a Medicare supplement plan.

Medicare Supplement Plans (continued)

What is a Medicare Supplement Plan?

Medicare supplement plans (also called Medigap) are private health insurance specifically designed to supplement and work only with Original Medicare. Private insurance companies sell Medicare supplement plans.

Medicare supplement plans help pay some of the coinsurance, copayments and deductibles (“gaps”) in Original Medicare. They may also cover certain medical services Medicare doesn’t cover. People who are enrolled in Original Medicare and buy a Medicare supplement plan will generally have 100 percent of their Medicare-approved health care costs covered (depending on the plan they choose).

Medicare supplement plans aren’t Original Medicare or a Medicare Advantage plan because they’re not a way to get Medicare benefits.

Medicare supplement plans are identified by letters (such as Plan C) except in Massachusetts, Minnesota and Wisconsin.

- Each Medicare supplement plan must offer the same basic benefits, no matter which insurance company sells it.
- Usually the differences between Medicare supplement policies sold by different insurance companies are the cost, underwriting criteria, extra services (value-added) and customer service.
- Medicare supplement insurance companies must follow federal and state laws.
- A Medicare supplement plan only covers one person. If a married couple wants Medicare supplement coverage, they must buy separate Medicare supplement plans.

Plan Features

Medicare supplement plans offer beneficiaries:

- Help with managing out-of-pocket costs

- The freedom to choose any doctor who accepts Medicare patients
- No claim forms to file
- National coverage so beneficiaries can use benefits anywhere in the United States. If beneficiaries move, their coverage moves with them, except Select Plans which may not be available everywhere
- Foreign travel coverage for emergency services (for most plans)
- Guaranteed renewability, meaning the plan automatically renews from year to year as long as beneficiaries pay their premiums when due
- A 30-day “free look” evaluation period. Full refund of premiums (minus claims paid, if any) if policies are returned within 30 days of plan issuance

For more information on Medicare supplement insurance, please review “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.”

<http://www.medicare.gov/Publications/Pubs/pdf/02110.pdf>

Basic Medicare Supplement Benefits

- Hospitalization: Part A coinsurance plus coverage for 365 days after Medicare Benefits end
- Medical Expenses: Part B coinsurance (generally 20 percent of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insured beneficiaries to pay a portion of Part B coinsurance or copayments
- Blood: First three pints of blood each year
- Hospice: Part A coinsurance and respite care expenses (including applicable prescription copayments)

Plan Benefit Chart

Medicare Supplement Plans	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	-	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Copay ¹
Medicare Part B Deductible	-	-	✓	-	✓	-	-	-	-	-
Medicare Part B Excess Charges	-	-	-	-	✓	✓	-	-	-	-
Blood (First Three Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Foreign Travel Emergency (up to plan limit)²	-	-	✓	✓	✓	✓	-	-	✓	✓
Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Coinsurance	-	-	✓	✓	✓	✓	50%	75%	✓	✓
2016 out-of-pocket limit (plans K and L only)³							\$4,960	\$2,480		

¹ Plan pays Part B coinsurance or copayment except for an insured copay of up to \$20 for each doctor's office visit and up to \$50 for each emergency room visit (emergency room copay waived if admitted as inpatient).

² Benefit is 80% after the \$250 annual deductible with a \$50,000 lifetime maximum for Foreign Emergency Care that begins during the first 60 days of a trip period.

³ The plan pays 100 percent of covered services for the rest of the calendar year once beneficiaries have paid the out-of-pocket annual limit and annual Part B deductible (\$166 in 2016).

All plans may not be available in all states or offered through AARP Medicare Supplement Insurance Plans.

AARP Medicare Supplement Insurance

Description

Every beneficiary has different health care needs. If beneficiaries want additional coverage beyond Original Medicare, an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, may be right for them.

More than 4 million beneficiaries nationwide have selected AARP Medicare Supplement Insurance Plans¹ to help cover the costs that Original Medicare does not. AARP Medicare Supplement Insurance is the only Medicare supplement product that carries the AARP name.

Plan Highlights

- The following plans are available in most states - A, B, C, F, K, L and N²
- Stable annual rate increases have been 2.9 percent on average between 2011 and 2015^{1,3}
- 9 out of 10 plan holders surveyed would recommend their AARP Medicare Supplement Plan to a friend or family member⁴
- 96 percent member satisfaction rate of those surveyed with AARP Medicare Supplement Plans⁴
- Excellent claims service – 98 percent of claims are processed in 10 business days or less¹
- Special extras, such as pharmacy savings, vision discounts, 24-hour Nurse HealthLine, and SilverSneakers® Fitness Program (not available in all states) **Note: Agents selling in KS and NY cannot discuss these services during pre-sale**
- Competitive pricing
- Nationwide coverage, including Washington, D.C. and some U.S. territories

^{*}These features are not insurance programs and can be canceled at any time.

¹ From a report prepared for UnitedHealthcare Insurance Company by ORC International, “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans,” August 2015, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

² Plans vary by state. Refer to the appropriate state-specific handbook for information specific to that state and what plans are available.

³ Base rate increases vary by specific plan, by state and by year.

⁴ From a report prepared for UnitedHealthcare Insurance Company by GFK Custom Research NA, “Medicare Supplement Plan Satisfaction Posted Questionnaire,” 8/24/2015, www.UHCMedSupStats.com, or call 1-800-523-5800 to request a copy of the full report.

- Discounts including Multi-insured and Electronic Funds Transfer (EFT) (availability varies by state)

Value-Added Services

Because Medicare supplement plans are standardized, one of the ways (aside from premium) that we can differentiate ourselves in the market is through our value-added services.

Plan members can receive the following additional services at no additional cost. These services are separate from the Medicare supplement plan benefits, may be discontinued at any time and vary by state.

The 24-hour Nurse HealthLine*



AARP Medicare Supplement Insurance members can call toll-free to speak directly with a registered nurse about their health concerns 24 hours a day, seven days a week through the Nurse HealthLine provided by OptumHealth™.

Nurse HealthLine offers:

- Treatment decision support
- Information on doctors and hospitals
- The ability to schedule appointments and coordinate medical records
- Help deciding whether to see a doctor or go to a hospital
- Prescription and medication information
- Health education and self-help tips
- Audio library that offers recorded messages on more than 1,100 health and wellness topics
- English- and Spanish-speaking nurses and translations in more than 140 languages

Note: The Nurse HealthLine services are administered by OptumHealth Care Solutions, Inc. **This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. **The service is not an insurance program and may be discontinued at any time.**

Healthways SilverSneakers® Fitness program*



AARP Medicare Supplement Insurance members in some states can now take advantage of the SilverSneakers Fitness program as a value-added service at no additional cost.

With SilverSneakers, members have free access to fitness center amenities such as treadmills, weights, heated pools and group exercise classes that are included with a basic membership. (Amenities and classes vary by location.) Members can take signature SilverSneakers classes designed specifically for older adults and taught by certified instructors. SilverSneakers members have access to more than 13,000 participating fitness center locations (gyms, community centers, Curves, etc.). Log on to silversneakers.com to find the nearest location.

SilverSneakers Steps® is available to members living 15 miles or more from a participating SilverSneakers fitness center location. Members can select one of four fitness kits each year (general fitness, walking, strength or yoga) that they can use at home or on the go. Steps kits can be ordered online at silversneakers.com or by calling SilverSneakers Customer Service at 1-888-423-4632 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. EST.

The SilverSneakers Fitness Program is currently available in the state of Colorado.

Eligibility: Members residing in the state listed are eligible for the SilverSneakers Fitness Program. Eligibility is based on the member's **resident state** on file. Members who reside in the state listed can use participating facilities nationwide – even when they travel. However, if members reside in a non-participating state but vacation in a participating state, they will not be eligible because the program is not available in their state of residence.

Note: The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by UnitedHealthcare Insurance Company (United). They are not insurance coverage and may be discontinued at any time. AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs.

AARP® Vision Discounts provided by EyeMed Vision Care*



Members can save up to 30% on prescription glasses and up to 20% on contact lenses at participating stores, including LensCrafters, Pearle Vision, Sears Optical, Target Optical and JCPenney Optical stores.

Also, AARP Medicare Supplement members pay only \$40 for routine eye exams (note: AARP members pay \$45 for eye exams).

Note: EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. **These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs, including Medicare and Medicaid, are not available on a discounted or complimentary basis. EyeMed 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.

Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license.

30% discount available only when a complete pair of glasses (frames, lenses, and lens options) is purchased in the same transaction. Items purchased separately will be discounted at 15% off the retail price.

In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. In Puerto Rico, the only available providers are Pearle Vision locations.

*These features are not insurance programs and can be canceled at any time.

AARP Membership

Applicants must be AARP members or live in the same household as someone with whom they share an AARP membership number to enroll in an AARP Medicare Supplement Insurance Plan. If they are not members (or are not living in the same household as an AARP member), they can join by using one of the following methods:

1. If submitting a paper enrollment application, include a completed AARP membership form (which can be found in the AARP Medicare Supplement enrollment kits) and include the membership dues (via a separate check from the monthly premium check) at the time of enrollment. AARP membership checks must be made out to "AARP."
2. Join, renew or verify AARP membership online at MyAARPConnection.com. You will need to register for MyAARPConnection.com upon first visiting the website.
3. If submitting through the online enrollment tool,* **SmartEnroll**, a consumer can join, renew or verify AARP membership through the AARP membership portal.
4. Phone at 1-866-331-1964. Representatives are available Mon. - Fri., 7am-11pm and Sat., 9am-5pm ET.

Agents cannot purchase an AARP membership for their clients.

Dues are not deductible for income tax purposes.

One membership covers both the member and another individual living in the same household. The traditional household for one membership number consists of a husband and wife. However, if requested, AARP will assign one membership number per household in non-traditional situations (e.g., mother/daughter, brothers, unmarried partners, same gender partners, etc.). A maximum of two individuals can enroll per household under the same membership number.

AARP membership is available to individuals age 50 and over and provides:

- Access to exclusive discounts
- A subscription to the award-winning *AARP The Magazine*

- Exclusive savings on FDA-approved prescription medications not covered by your primary insurance and on specialty drugs at more than 64,000 participating retail pharmacies and via mail order
- Reduced costs, uniform pricing and extended warranties on the HearUSA selection of state-of-the-art digital hearing aids and related products
- Important information on health, Medicare and Social Security, and much more

MyAARPConnection.com

This website, available as a link from the Agent Distribution Portal for Authorized to Offer Agents, is a valuable resource created for you by AARP Services, Inc. Here you'll find tools to help you log volunteer hours, access important training courses and so much more. This website features five key areas:

- ACES – For agents involved with community service, this page invites you to share your stories of volunteerism and to record service hours to earn exciting rewards. You can also read others' volunteer stories.
- AARP Membership – Here you have the opportunity to sign up or renew an AARP membership for consumers interested in joining, view AARP membership benefits at a glance, and learn more about AARP**
- Training – New and informative training courses in a variety of pertinent topics are launching all the time. Through MyAARPConnection.com, you can take a training course right from your own computer.
- AARP in Your Community – With AARP in Your Community, you can find information on local events and volunteer opportunities***
- AARP Connect – Take advantage of all the great programs sponsored by AARP, like Driver Safety, Life Reimagined and Foundation Tax-Aide

All Authorized to Offer Agents Level 1 and 2 have the opportunity to obtain a complimentary AARP membership for themselves at www.MyAARPConnection.com.

* The online enrollment tool for AARP Medicare Supplement Plans is available in most states, but not all. State availability can be found on the Agent Distribution Portal.

** Agents cannot purchase an AARP membership for consumers.

*** When attending an AARP event as an AARP member, agents are prohibited from conducting marketing and lead generation activities for UnitedHealthcare.

Eligibility – Colorado

This section provides the business practices for AARP Medicare Supplement Insurance Plans (Medigap) offered to AARP members and insured by UnitedHealthcare Insurance Company. Rules and criteria **vary by state**. If you are licensed in more than one state, please refer to the appropriate state-specific handbook for information specific to that state.

Requirements

The following eligibility rules apply for AARP Medicare Supplement applicants. Applicants must:

- Be enrolled in Medicare Part A and Part B at the time of the plan effective date
- Be residents of the state in which they are applying for coverage
- Be AARP members or live in the same household as someone with whom they share an AARP membership number (e.g., spouse)

Applicants who do not qualify for Open Enrollment or Guaranteed Issue (see pages 10 and 11) will be denied coverage for any of the following reasons:

- End-Stage Renal Disease (ESRD)
- Currently receiving dialysis
- Diagnosed with kidney disease that may require dialysis
- The applicant was admitted to a hospital within the past 90 days
- Within the past two years a medical professional has recommended or discussed as a treatment option any of the following that has not been completed: hospital admittance as an inpatient; organ transplant; back or spine surgery; joint replacement; and cancer, heart or vascular surgery

Note regarding hospital and skilled nursing facility stays:

- To receive benefits for an inpatient hospital stay, the stay must start on or after the Medicare supplement

plan effective date. This requirement does not apply if the Medicare supplement plan effective date is 6 months or less after the date the insured first enrolled in Part B of Medicare. However, no benefits will be paid for any period of a hospital stay that occurs prior to the Medicare supplement plan effective date.

- To receive benefits for a skilled nursing facility stay, the stay must follow a covered hospital stay. Both the hospital stay and the skilled nursing facility stay must start on or after the Medicare supplement plan effective date. The requirement that the hospital stay must start on or after the Medicare supplement plan effective date does not apply if the Medicare supplement plan effective date is 6 months or less after the date the insured first enrolled in Part B of Medicare. However, the skilled nursing facility stay must still begin on or after the Medicare supplement plan effective date.

Please reference the “Your Guide” in the eligibility and benefits section of the AARP Medicare Supplement Enrollment Kit for more detailed information.

Medical Underwriting & Pre-Existing Conditions

Medical Underwriting

Applicants who do not qualify for Open Enrollment or Guaranteed Issue (see pages 10 and 11) **will be underwritten**.

Pre-existing Conditions

- An applicant has a pre-existing condition if any of the following happened within three months before the applicant's plan effective date.
 1. A *Physician* gave medical advice for the condition.
 2. A *Physician* recommended or gave treatment for the condition.
 3. A *Physician* recommended or prescribed a prescription drug for the condition.

Medical Underwriting & Pre-Existing Conditions

(continued)

Pre-existing conditions will be covered as of the AARP Medicare Supplement Plan effective date for applicants who qualify for Open Enrollment or Guaranteed Issue (**see pages 10 and 11**) or who are replacing a Medicare supplement plan or creditable coverage.* For all others, there is a 3-month waiting period after the plan effective date before pre-existing conditions are covered.

Applicants replacing Medicare supplement or creditable coverage will be medically underwritten unless they qualify for Open Enrollment or Guaranteed Issue.

All decisions to cover pre-existing conditions will be made when the application is processed.

***Note:** Some common examples of creditable coverage include: Employer group or individual health plan, Medicare Advantage plan and Medicaid. Medicare Parts A and B are creditable coverage. However, individuals who buy Medicare supplement insurance are *keeping*, not *replacing*, Medicare Parts A and B.

Open Enrollment – Colorado

Remember, rules and criteria **vary by state**. If you are licensed in more than one state, please refer to the appropriate state-specific handbook for information specific to that state.

Applicants qualify for Open Enrollment during the first six months they are enrolled in Medicare Part B. (If their initial enrollment in Part B is before age 65, they have a second six-month Open Enrollment period beginning the month they turn 65.) Enrollment applications may be submitted up to three months prior to the start of Open Enrollment.

Example 1: John is 70 years old and is retiring at the end of June. He has been notified by Social Security that Medicare Part B will start on July 1. John is in his Open

Enrollment period from July 1 through December 31. John's application can be submitted during the three months prior to July 1 or any time between July 1 and December 31.

Example 2: Bob's 60th Birthday is June 15th. He has been notified by Social Security that Medicare Part B will start on June 1. Bob is in his Open Enrollment period from June 1 through November 30. Bob's application can be submitted during the three months prior to June 1 or any time between June 1 and November 30. Bob will have a second Open Enrollment period from June 1 through November 30 the year he turns 65.

Open Enrollment – Other Information

Plan Availability	Plans A, B, C, F, K, L, and N
Pre-Existing Conditions Exclusion	None
Underwriting	None

Guaranteed Issue - Colorado

The following information outlines the situations under which applicants would qualify for Guaranteed Issue and the application requirements. Remember, rules and criteria **vary by state**. If you are licensed in more than one state, please refer to the appropriate state-specific handbook for information specific to that state.

Note: See page 20 for rules regarding plan changes for those who currently have AARP Medicare Supplement or Select Plans.

Qualifying Event

1. Applicants lose, learn they have lost, or drop employer coverage.
2. Applicants are enrolled in a Medicare Advantage (MA), PACE or Medicare Select plan and:
 - The plan stops coverage in the area,
 - The plan sends notice it will stop coverage, or
 - Applicants move out of the service area
3. Applicants are enrolled in a MA, PACE or Medicare supplement (including Select) and the plan:
 - Violates the insurance contract (for example, by failing to provide necessary medical care), or
 - Was misrepresented in marketing to the individual
4. Applicants are enrolled in a Medicare supplement plan (including Select) that is involuntarily terminated (for example, company bankruptcy).
5. Applicants dropped their Medicare supplement coverage to enroll in a MA, PACE, or Select plan, and dropped that plan within two years.
6. On first enrolling in Medicare Part A, applicants enrolled in a MA or PACE plan, and dropped that plan within two years.

Application Requirements

Completed applications must be received **within 6 months after the qualifying event**.

Applications must include “notice of creditable coverage” (employer plans) or “notification of rights” (Medicare Advantage plans).

See the Application Guide on the agent portal for further reference and detailed information about the enrollment application.

Important note regarding Medicare Advantage (MA): By law, MA applicants cannot be accepted unless MA coverage terminates on or before the AARP Medicare Supplement Insurance Plan’s effective date. Applicants must have a valid MA election or enrollment period to leave an MA plan. **Having a valid election or enrollment period does not automatically qualify an applicant for Guaranteed Issue. Only the specific qualifying events listed above qualify an applicant for Guaranteed Issue.**

Guaranteed Issue – Other Information

Plan Availability	Plans A, B, C, F, K, L, and N
Pre-Existing Conditions Exclusion	None
Underwriting	None

Plan Availability – Colorado

Medicare Beneficiaries Age 65 and Older

The following chart shows the plans available to eligible Medicare beneficiaries age 65 and older residing in Colorado.

What Plans Are Available?	A, B, C, F, K, L, and N
When Are Plans Available?	Year round
Are Plans Underwritten?	Yes, unless the beneficiary qualifies for Open Enrollment or Guaranteed Issue

Medicare Beneficiaries Age 50-64

The following chart shows the plans available to eligible Medicare beneficiaries age 50–64 residing in Colorado.

What Plans Are Available?	A, B, C, F, K, L, and N
When Are Plans Available?	When the individual qualifies for Open Enrollment or Guaranteed Issue
Are Plans Underwritten?	No, because they are only available to beneficiaries who qualify for Open Enrollment or Guaranteed Issue

Note: Plans vary by state. If you are licensed in more than one state, please refer to the appropriate state-specific handbook for information specific to that state.

Underwriting and Rate Information

2016 New Sales in Colorado

The following section applies to Colorado. Rates and Underwriting **vary by state**. Please refer to the appropriate state-specific handbook for information specific to a beneficiary's residence state.

Medicare Beneficiaries Age 65 and Older				
Underwriting and Rate Summary				
Time since 65th birthday or Medicare Part B Effective Date, if later				
	0 to < 7 months	7 months to < 3 years	3 years to < 6 years	
Underwriting ¹	No Underwriting <i>Open Enrollment Period</i>	Eligibility Underwriting ²	Eligibility Underwriting ²	
			Underwriting to set rates ³	
Rate ⁴	Standard Rate with Enrollment Discount ⁵		Standard Rate with Enrollment Discount ^{5,6}	
			Level 1 Rate ⁶	
Rate Group (see Appendix III)	Group 1		Level 2 Rate ⁷	
			Group 2	
			Group 3	

¹ Does not apply to applicants who meet guaranteed issue requirements.

² Applicants must answer the two eligibility questions in Section 5 on the application. Applicants who answer "yes" to either question are not eligible for coverage.

³ Applicants must complete Section 6 on the application. This information is needed to determine their rate.

⁴ Refer to Appendix III for rates and Appendix IV for lists of ZIP Codes applicable to each area. Members who respond "yes" to the tobacco use question on the application will pay the tobacco use version of the rate shown in the chart.

⁵ For details about the Enrollment Discount program, refer to the next section entitled "Enrollment Discount." **Note: applicants age 75 and older are not eligible for the Enrollment Discount and will pay the standard rate.**

⁶ Applies to applicants who **do not** have any of the medical conditions listed in Section 6 of the application.

⁷ Applies to applicants who have any of the medical conditions listed in Section 6 of the application.

Refer to the appendix for:

- Appendix I – Underwriting conditions glossary
- Appendix II – Preliminary quote
- Appendix III - Rate page
- Appendix IV – Area rating ZIP Code listing

Enrollment Discount*

The Enrollment Discount is available to applicants age 65 and over only.

Eligibility

Applicants are eligible for the Enrollment Discount if their age on their plan effective date is:

- 65 to 67, **OR**
- 68 to 74 **AND** their plan effective date is within 3 years of their Medicare Part B effective date, **OR**
- 68 to 74 **AND** their plan effective date is 3 or more years but less than 6 years from their Medicare Part B effective date
AND they do not have any medical condition that qualifies for the Level 2 Rate

Applicants age 75 and over are not eligible for the Enrollment Discount.

Discount Percentage and Duration

- If applicants are eligible for the Enrollment Discount, the discount percentage is applied to the Standard Rate.
- The first-year discount percentage and the duration of the discount program will vary based on applicant's age as of the plan effective date (see table below).
- The discount percentage reduces 3% each year on the anniversary date of the applicant's plan until the discount runs out.*
- After the eligible discount duration expires, applicants will pay the Standard Rate.

Enrollment Discount – Discount Percentages and Duration

Discount Year	Age as of Plan Effective Date										
	65	66	67	68	69	70	71	72	73	74	75+
1	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
2	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%	
3	24%	21%	18%	15%	12%	9%	6%	3%	0%		
4	21%	18%	15%	12%	9%	6%	3%	0%			
5	18%	15%	12%	9%	6%	3%	0%				
6	15%	12%	9%	6%	3%	0%					
7	12%	9%	6%	3%	0%						
8	9%	6%	3%	0%							
9	6%	3%	0%								
10	3%	0%									
11	0%										

*Note: Rates generally change annually. If the Standard Rate changes, the discounted monthly premium will be adjusted accordingly.

Other Rate Discounts

Electronic Funds Transfer (EFT) Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

NOTE: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.

Rating Information

Community Rating with Areas

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges).

Refer to Appendix IV for lists of ZIP Codes applicable to each area.

Tobacco Use

Members who have smoked tobacco cigarettes or used any tobacco product at any time within the past 12 months will pay the tobacco use version of the rate for which they qualify.

E-Cigarettes/Vapor Cigarettes

Tobacco rates will not apply to members who use e-cigarettes/vapor cigarettes only. Tobacco rates will only apply if the e-cigarette user has also used a tobacco product within the past 12 months.

Rate Guarantee

New members receive a 6-month rate guarantee from their initial plan effective date. Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another.

Rate Changes

UnitedHealthcare's monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- the Enrollment Discount changing on their policy anniversary
- rate guarantee ending, or
- moving into a different area or state

Underwriting Information

General Information

- **Who needs to be underwritten?** Applicants outside of their open enrollment period and who do not qualify for guaranteed issue are underwritten to determine eligibility and rate (depending on the time since their 65th birthday or Medicare Part B effective date, if later).
- **How long will it take to process the application if underwriting is needed?** Generally, up to 10 business days. It may take longer if additional information is needed and the underwriter is unable to reach the applicant.
- **What applications will be reviewed by an underwriter?** All applications that need to be underwritten are subject to an underwriter's review.
- **Does underwriting vary for different AARP Medicare Supplement Plans?** No.
- **What will happen if an applicant's health status changes after the enrollment application has been submitted and before it has been approved?**
All information discovered during the underwriting process will be used in making the final underwriting decision. This includes:
 - responses to the health questions on the enrollment application, and
 - any additional information that is obtained by the underwriter

Underwriters will consider all health history up to the date of their review when making the acceptance and rate decision. This includes changes that have occurred in the applicant's health history since the date they signed the application.

Eligibility Underwriting (Section 5 of the Enrollment Application)

- **Can applicants be denied coverage?** If applicants need to be underwritten, the only medical reasons for denial are:
 - End-Stage Renal Disease (ESRD)
 - Dialysis is required
 - Diagnosed with a kidney disease that may require dialysis
 - Admitted to a hospital within the past 90 days
 - Within the past two years a medical professional recommended or discussed as a treatment option any of the following that has not been completed:
 - Hospital admittance as an inpatient
 - Organ transplant
 - Back or spine surgery
 - Joint replacement
 - Surgery for cancer
 - Heart surgery
 - Vascular surgery

Everyone has the right to apply. Applicants can continue the application process even if they may not qualify.

- **If an applicant was in the hospital overnight for "observation," is this considered "inpatient"?** The applicant should contact the hospital and ask if they were admitted as an inpatient.
- **If a doctor recommended or discussed one of the surgeries listed on the application and the surgery hasn't been completed, does it matter where the surgery will be done?** No. The application does not ask where the surgery will be done. If a doctor recommended or discussed one of the surgeries in the two years prior to applying, the applicant is ineligible for coverage.

Note that Appendix I includes a glossary with short definitions of the medical conditions listed on the application. This may assist you if applicants are unsure about a listed medical condition.

Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to re-evaluation of their rate or loss of coverage.

Underwriting Information

Underwriting to Set Rates (Section 6 of the Enrollment Application)

- When do applicants need to complete other medical questions in Section 6 of the application?** If their effective date is 3 or more years since their 65th birthday (or Medicare Part B effective date, if it is later) and they do not qualify for guaranteed issue, applicants must complete the other medical questions on the application. This information is necessary to determine their rate.
- What about applicant's health history more than two years ago?** The application asks if the applicant had, was diagnosed or treated for the medical conditions listed during the past two years only.
- What if the applicant's medical condition isn't listed on the application?** A limited number of medical conditions (not all medical conditions) are listed on the application. Only medical conditions listed on the application are used to determine the applicant's rate. If the applicant is unsure if their condition relates to a condition on the application, they should check with their doctor.
- What if applicants are unsure about their medical conditions?** If applicants are unsure about their medical conditions, their uncertainty should be noted on the application and submitted to underwriting for review along with available information.

Note that Appendix I includes a glossary with short definitions of the medical conditions listed on the application. This may assist you if applicants are unsure about a listed medical condition.

Additional Information Required

- What if additional medical information is needed?**
 - The underwriter may contact applicants or their physician to clarify the information before reaching a decision.
 - In some cases, the underwriter may send a Medical Status Verification Request (MSVR) form to the applicant to take to their doctor to complete.

Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to re-evaluation of their rate or loss of coverage.

Underwriting Information

How Agents Can Help

- **What can agents do to ensure that underwriters have all the information they need to make a decision?**

Agents can help to ensure that the underwriting process is completed efficiently and quickly by:

- In advance of their appointment, advising clients to be prepared to answer health questions in the event that their acceptance is not guaranteed. Applicants should:
 - understand the specific medical conditions for which they are taking medications
 - have information available about their medical conditions during the two years prior to applying and any pending treatment
 - contact their doctor to clarify any questions about their medical conditions or treatment
- Ensure that the information provided on the application is accurate and complete. If the applicant is not sure they should check with their doctor.
- Following up with the applicant if the underwriter needs additional information by ensuring that the applicant promptly returns phone calls or contacts their doctor when requested.

- **Is there any other information that agents can provide to assist in the underwriting review?**

Any additional medical documentation (for example, medication list or other treatment information) that the applicant provides to the agent should be submitted with the application.

Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to re-evaluation of their rate or loss of coverage.

Medicare Beneficiaries Age 50 to 64

Underwriting and Rate Summary

The following chart provides a summary of the underwriting requirements and applicable rate:

	Time since Medicare Part B Effective Date	
	0 to < 7 months	7 months or more
Underwriting	No Underwriting <i>Open Enrollment Period</i>	No Underwriting <i>(Plans are only available to applicants who meet Guaranteed Issue requirements)</i>
Rate*	Disabled Rate	
Rate Group (see Appendix III)	Group 4	

*Refer to Appendix IV for lists of ZIP Codes applicable to each area and rate amounts. Members who respond "yes" to the tobacco use question on the application will pay the tobacco use version of the rate shown in the chart.

Rate Discounts

Electronic Funds Transfer (EFT) Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

NOTE: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.

Rating Information

Community Rating with Areas

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges).

Refer to Appendix IV for lists of ZIP Codes applicable to each area.

Tobacco Use

Members who have smoked tobacco cigarettes or used any tobacco product at any time within the past 12 months will pay the tobacco use version of the rate for which they qualify.

E-Cigarettes/Vapor Cigarettes

Tobacco rates will not apply to members who use e-cigarettes/vapor cigarettes only. Tobacco rates will only apply if the e-cigarette user has also used a tobacco product within the past 12 months.

Rate Guarantee

New insureds receive a 6-month rate guarantee from their initial plan effective date. Insureds will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another.

Rate Changes

UnitedHealthcare's monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- rate guarantee ending, or
- moving into a different area or state

Underwriting Information

There is no underwriting for beneficiaries age 50 to 64. Plans are only available to beneficiaries age 50 to 64 if they meet open enrollment or guaranteed issue requirements.

Plan Change Situations

The following charts outline the rating and underwriting requirements for insured members who want to change from one AARP Medicare Supplement Plan to another AARP Medicare Supplement Plan.

Insured members age 50 and over who are currently enrolled in an AARP Medicare Select Plan can change to any AARP non-select Medicare supplement plan without underwriting, regardless of the Select plan's effective date.

Insured Members Age 65 and Older

Rating and underwriting requirements vary based on the effective date of the insured member's current AARP Medicare Supplement Plan:

Current AARP Medicare Supplement Plan Effective Date	Underwriting Requirements	Rating Requirements	Submit New Paper Application?
5/1/2010 or prior	Same as new sales (refer to Underwriting and Rate Summary Chart) ¹	Same as new sales (refer to Underwriting and Rate Summary Chart)	A new paper application is required for all insured members who want to change to a new plan.
6/1/2010 or later	None ²	Same rate level as current plan ^{3,4}	A new paper application may be submitted but it is not required. Insured members may call customer service to request a plan change over the phone.

¹If the current plan held is a Medicare Select Plan, no underwriting is required. Insured members do not need to answer health questions in Sections 5 or 6 on the enrollment application.

²Insured members do not need to answer health questions in Sections 5 or 6 on the enrollment application.

³Discounts for which the insured member is currently eligible will continue to apply, assuming no other changes have occurred that affect eligibility for the discount.

⁴If insured members are receiving an Enrollment Discount, advise them that they will continue to receive the balance of the discount program from the time they enrolled in the original plan.

Insured Members Age 50 to 64¹

Plans Available	Underwriting Requirements	Rating Requirements	Submit New Paper Application?
All ²	None	Disabled Rate	A new paper application may be submitted but it is not required. Insured members may call customer service to request a plan change over the phone.

¹Insured members ages 50 to 64 can change plans only if they meet open enrollment or guaranteed issue criteria or if they are currently enrolled in an AARP Medicare Select Plan.

²When an insured member turns age 65, they may plan change to any available plan during their Medicare Open Enrollment Period (that begins at age 65) without underwriting.

Note: Insured members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another.

UnitedHealthcare reserves the right to deny a plan change request. If insured members are denied a plan change request, they can remain with their current plan, with no effect to their current rates.

Sales and Marketing Materials

A variety of AARP Medicare Supplement marketing materials are available to use for offering the product.

Access



You can access the following materials through the **agent portal**. Agents can access the portal using one of the following addresses: www.unitedhealthproducers.com (for External agents) or www.unitedhealthadvisors.com (for Internal agents). Simply log in and from the menu select “Product Information and Materials,” then “Sales Materials.”

To access the **agent toolkit** after logging into the agent portal, select the “Product Information and Materials” tab, then select “Agent Toolkit” and the link will be listed at the top of the page.

Enrollment Kits and Sales Materials

You can order and download state-specific enrollment kits, guides, additional enrollment resources and marketing materials on the agent portal. Once logged into the agent portal click on “Product Information and Materials,” then “Sales Materials.” Select the “click here” link to be directed to the Agent Materials Portal.

You can now personalize your enrollment kits to include your name, phone number and e-mail address which will be pre-printed on the back cover of your enrollment kits in the quantity you specify for each state in which they are ordered. All you have to do is select “Do you want to personalize this kit?” within your shopping cart prior to completing your checkout process.

This great new feature is designed to help you better serve consumers, increase your exposure in the market, and grow your book of business.

Important: Enrollment kits are revised periodically to comply with state requirements and may change during the year. Therefore, we recommend that you order only a small quantity (e.g., a 2-month supply) of material at a time. It is your responsibility to ensure that you and your applicants are only using current materials. Agents may order a maximum of 50 enrollment kits per state, per week. Higher quantities must receive approval.

There are also numerous resources on the Agent Materials Portal, including occasional free material offers.

Sales Presentations

The state-specific sales presentations are designed for agents to use at events such as formal sales events, seminars and during at-home appointments. Agents may personalize the sales presentation with their name and phone number on the cover slide and closing slide.

Sales Presentations are available on the agent toolkit in PDF format and are located at the following path: English Material > AARP Medicare Supplement > Sales Presentation.

Lead Generation Materials

AARP Medicare Supplement approved marketing pieces can be used to:

- Generate leads
- Promote formal sales events
- Educate individuals about AARP Medicare Supplement Insurance Plans
- Create awareness of the services you provide as an agent

The **agent toolkit** is your online source for sales and marketing lead generation materials you can customize with targeted messages, then download for immediate use.

Lead Generation Materials

(continued)

A variety of materials are available, including ads, flyers and postcards, letters and brochures with an assortment of pre-approved options to choose from. Materials are categorized by language, then by product or theme and event. Many approved materials are available in both meeting and non-meeting formats.

You can customize these pieces with your own contact information and will have the option of ordering printed materials directly through the agent toolkit or downloading a high-resolution file and taking it to a print vendor of your choosing or print using your office printer.

Ordering materials from the agent toolkit is easy, simply:

1. Select Material: Select a folder based on which product you want to promote.
2. Customize and Preview: Information will be pre-populated based on your personal profile, including your name, address, phone, meeting information and picture. You can preview your proof and meeting information you provide prior to ordering.
3. Order: For most materials, you will be prompted to either order printed materials or download an electronic version. Downloaded versions are free. For printed items, 8.5 x 11 and 6 x 9 pieces are the most cost-effective.

All marketing materials are reviewed and updated on an annual basis throughout the year. Agents should check periodically throughout the year and download or print the newer version of the marketing piece when available.

Promotional Items

AARP Medicare Supplement-branded promotional items are great to use as giveaways at in-home appointments, seminars and other events.



You may purchase branded items, such as pens and note pads, on the UnitedHealth Group online e-store. You can find a link to the e-store on the agent portal under “Product Information and Materials,” then “Sales Materials” and click the link “Go to Promotional Items.” Once in the e-store, simply hover over UnitedHealthcare listed on the top navigation bar, then select AARP Medicare Supplement from the drop down menu. All major credit cards are accepted. Additional items are added to the store throughout the year so check back frequently!

Distribution of gifts and promotional merchandise is subject to applicable state and federal laws and regulations. Please check the regulations issued by your state department of insurance, as laws and regulations can vary by state.

Agency names cannot be imprinted on AARP Medicare Supplement-branded promotional items.

Sales and Marketing Materials Rules

Producers are prohibited from creating new or altering existing marketing materials for AARP Medicare Supplement Insurance Plans. Any material that states the product name or uses the AARP logo or name in any piece must be approved by UnitedHealthcare (UHC) and AARP Services, Inc. (AARP's wholly owned subsidiary), and in most cases, filed with each state. Therefore, you must only use sales and marketing materials provided by UnitedHealthcare to promote the AARP Medicare Supplement product. **You must not create your own pieces with the AARP Medicare Supplement name or logo.**

The availability of sales and marketing materials varies by state. Materials are filed with each state and may take time to get approval. If no items are available, please check back frequently for approved materials on the agent portal and toolkit.

The following guidelines apply when using AARP Medicare Supplement marketing pieces:

- Use only approved pieces.
- Verify that the piece has been approved in the state(s) you would like to market in. If you do not see a state listed in the toolkit or materials area of the portal, the piece is not approved for use in that state. Check back frequently, as states are added when approvals are received.
- Altering the pieces is prohibited (excluding the editable fields). You must not remove, edit, move or add information to the pieces. You may not make pieces smaller because each state's Department of Insurance requires a minimum font size.
- Common marketing materials may not be used in an e-mail campaign or posted to your website. Exception: E-mail campaigns are permissible with agent recruitment efforts. See approved material on the toolkit.
- You may not make cold calls as highlighted in the Branded Products Addendum (Exhibit B) in your contract. And you cannot follow up with your mail recipients to see if they received your mailing or flyer.
- Attaching business cards or labels of any sort with your contact information or other messaging to approved materials is prohibited. You may add your personalized contact information only where indicated on approved marketing pieces prior to downloading or printing material.

Please note that you only have access to materials for products in which you are fully trained and certified.

Distribution of materials to uncertified producers is strictly prohibited.

Producers who do not comply may face disciplinary action, including, but not limited to, termination of contract.

As a reminder, be sure to register all events, educational or marketing/sales, formal or informal, with the Centers for Medicare & Medicaid Services (CMS) in the event consumers may have questions on Prescription Drug Plans or Medicare Advantage Plans.

The Authorized to Offer (A2O) Program

Through the Authorized to Offer AARP® Medicare Plans program (A2O), UnitedHealthcare recognizes agents who have met and continue to meet all certification standards, demonstrate competency on AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company, and serve AARP members' best interests. The program differentiates A2O agents by providing exclusive access to AARP-branded marketing materials.

The A2O program is split into levels that are generally defined by the underlying requirements:

Level 0 An agent with an A2O **Level 0** status has not completed certification requirements for any AARP-branded product, therefore they are unauthorized to offer AARP Medicare Plans. A2O **Level 0** agent will not have access to marketing and enrollment materials for these products.

Level 1 Available to all agents who have completed the A2O Level 1 requirements:

- Quality Production Minimums (QPMs)*
- AARP 101 (Orientation) Training Course
- UnitedHealthcare Medicare Solutions Required Training and at least one AARP-branded product training course
- Community Service Attestation

Level 2 Available to those agents who have:

- Completed the A2O Level 1 requirements noted above with higher QPMs
- AARP 231 (Mature Markets) Training
- Completed all three AARP-branded product training requirements

*QPMs are defined on page 25. Please review those details in addition to the highlights included on the next page.

The Authorized to Offer (A2O) Program (continued)



Access to specific types of marketing materials is defined by the agent's A2O level:

Requirements	Level 1 Agents	Level 2 Agents
Has completed at least one (1) AARP-branded certification requirement.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has met the quality production minimum by submitting at least five (5) accepted and paid sales of AARP Medicare Supplement Plans.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has completed all three (3) AARP-branded certification requirements.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has met the quality production minimum of thirty (30) or more accepted and paid sales of AARP Medicare Supplement Plans.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has completed the certification course called Mature Markets.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Benefits*	Available to Level 1 Agents	Available to Level 2 Agents
Complimentary 3-year AARP membership (a \$43 value) through myAARPconnection.com.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to enrollment kits.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to product brochures/flyers.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to lead generation pieces.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Access to sales presentations.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1 AARP-branded window cling (mailed directly to individual agents).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Promotional giveaways throughout the year.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Access to personalized business cards with the name or logo of AARP-branded products.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Access to AARP-branded web banners.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Access to AARP-branded letter of introduction, personalized lead generation pieces and greeting cards.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Access to AARP-branded shirts and promotional items.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

* Many of the benefits listed are available free of charge. Visit the Agent Materials Portal and the Agent Toolkit for more information.

Quality Production Minimum Qualifications

Level 1

From April through March of each year, agents must submit at least **five (5) accepted and paid sales* of AARP Medicare Supplement Plans** to retain A2O Level 1 status. Agents who fail to attain the quality production minimum will be de-authorized from offering AARP Medicare Supplement plans for 90 days. As of 2014, active Level 1 agents with 100 or more AARP Medicare Supplement active members in their book of business at the end of the measurement period will not be de-authorized.

During the de-authorization period, submitted AARP Medicare Supplement enrollment applications will not be considered commission-eligible. De-authorization status will be displayed on the certificate page on the agent portal. Agents will be listed as Level 1 status on the agent portal during the de-authorization period.

If an agent does not meet the Level 1 quality production minimums for two consecutive years, he/she will be permanently de-authorized and will not be permitted to offer AARP Medicare Supplement Insurance Plans.

Note: You can continue to offer AARP® MedicareComplete® and AARP® MedicareRx Plans, insured by UnitedHealthcare, during the de-authorization period.

Level 2

EDC and ICA agents who submit at least **thirty (30) or more accepted and paid sales* of AARP Medicare Supplement Plans** and are certified to offer all three AARP-branded products (Medicare Supplement, Medicare Advantage and Part D Prescription Drug Plans) will be invited into A2O Level 2 status where they must complete one additional certification course to offer AARP-branded products called Mature Markets. Level 2 agents must maintain the Level 2 production minimum and certification requirements each year from April through March to continue using Level 2 materials.

ISR agents may complete the Mature Markets certification course for Level 2 status once they have

at least one AARP-branded product certification completed.

As of 2014, active Level 2 agents with 200 or more AARP Medicare Supplement active members in their book of business at the end of the measurement period will retain Level 2 status and will continue to have access to Level 2 A2O program materials.

Status

Agents can view their A2O status on the agent portal under Manage Your Account > Agent Information. See the field “A2O Level” to view your current A2O level.

Guidelines

For more information regarding marketing guidelines and A2O program rules, see the full A2O program guidelines, which can be found on the agent portal within the “Product Information and Materials” tab under “Authorized to Offer.”

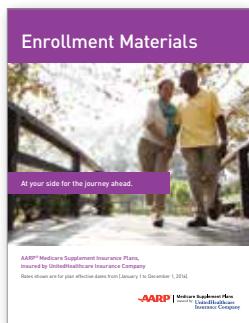
Note: Level 2 materials are for agents who have Level 2 A2O status. Qualified Level 2 agents may not share Level 2 materials with Level 0 or 1 agents. Materials must not be used to generate leads to be provided to Level 0 or 1 agents.

Program rules and quality production minimums are subject to change.

*Sale must be commission-eligible. Sales that are not paid a commission include AARP Medicare Supplement Insurance Plan members switching from one plan to another AARP Medicare Supplement Insurance Plan and sales to consumers under age 65, where applicable. These sales will not count toward your quality production minimum. See your contract for details. Sale must also be paid with at least one month's full premium paid by the consumer. Note: Electronic funds transfer (EFT) payment must be applied to the account by March 31 for the premium to be considered paid.

Enrolling Applicants

Enrollment Kits



Enrollment kits are available for all producers who are certified by UnitedHealthcare to offer AARP Medicare Supplement Insurance Plans. The enrollment kits contain all of the materials necessary to complete a sale. It is important to deliver the enrollment kit in its entirety to the applicant, including when submitting an enrollment application through the online enrollment tool, **SmartEnroll**, found on the Distribution Portal.

Please verify you have current materials. Using outdated materials may cause a paper application to be delayed or rejected, or may cause you to quote an incorrect premium rate.

You can order enrollment kits by accessing the agent portal. Simply log in and click on “Product Information and Materials,” then “Sales Materials.” If you have an urgent need for a kit, you may download it from the agent portal while you await your order.

Remember to leave all items in the enrollment kit with the applicant except for items to be submitted to UnitedHealthcare if you opt to mail or fax the paper application.

Enrollment Applications

You must use the agent version of the AARP Medicare Supplement application, which includes the code 2460720307 at the bottom of the first page of the paper application. Agent versions of the paper application are included in the enrollment kits available through the portal’s “Product Information and Materials” section. If you opt to submit the enrollment application online, please be sure to use the online enrollment tool found within the

agent portal and not the consumer-facing website (www.AARPMedicarePlans.com). For more detailed information about submitting an Online Enrollment application, please see the “Submitting an Enrollment Application” later within this section. If you do not use the agent application or you use it in combination with a direct-to-consumer application (e.g., direct mail), we will not pay commissions and the application may be denied.

Prior to filling out the application, you should:

- Confirm the applicant is or will be enrolled in Medicare Part A and Part B at the time coverage will be in effect
- Confirm the applicant is an AARP member
- Review plan options with the applicant and provide guidance to the plan that best fits his or her needs
- Indicate the applicant’s plan selection and desired effective date on the application. If the applicant has current health coverage, please note on the application in the appropriate spot.

For more detailed information and a sample application with helpful hints about enrollment applications, please reference the AARP Medicare Supplement Application Guide which can be found on the agent portal.

Simply log in and click on “Product Information and Materials,” then “Sales Materials.”

Applicants Replacing Coverage

Replacement Notice

Applicants who are replacing another Medicare supplement plan or a Medicare Advantage plan must submit the **Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage (Replacement Notice)**. Each state-specific enrollment kit and the online enrollment tool include a Replacement Notice, which must be signed by the applicant and the agent.

- If applicants are changing from one AARP Medicare Supplement Insurance Plan to another AARP Medicare Supplement Insurance Plan, the Replacement Notice is not required.

Continuous Coverage

Applicants who are replacing their existing Medicare supplement coverage should not cancel their coverage until they receive confirmation of acceptance, the new coverage's effective date, and notification of the final premium rate. When replacing an existing policy, applicants should request a plan effective date to coincide with the date existing coverage ends.

Please note: AARP Medicare Supplement Insurance Plan effective dates are always the first of a month.

For more information on effective dates, please refer to the section on effective dates under "Application Processing" of this Producer Handbook.

Replacing a Medicare Advantage Plan

Enrollment in Medicare supplement insurance does NOT automatically disenroll an applicant

from a Medicare Advantage plan. Applicants should contact their current insurer or 1-800-Medicare to see if they are eligible to disenroll, and to disenroll if they are able. They may choose to disenroll from their Medicare Advantage plan with Rx coverage by enrolling in a stand-alone prescription drug plan if they are able to do so. Medicare Advantage and Medicare supplement coverage cannot overlap, and there should be no gap in coverage, so request a plan effective date to coincide with the date existing coverage ends.

Enrollment Checklist

Please be sure to complete and submit all the necessary forms to ensure your enrollment is processed quickly and accurately:

Enrollment Application

Complete all required sections of the application, including:

- AARP membership number (if a member or another individual living in the same household is a member)
- The applicant's plan selection
- The conditions of eligibility and authorization

- Requested effective date (if left blank, the effective date will be the first day of the month after receipt of paper application)
- Health conditions (if applicable)
- Signatures and dates
- Applicant's current health coverage (if applicable)

Signatures:

- Applicant(s) must sign the "Tell us about your past and current coverage" section.
 - Applicant(s) must sign and date in two places in the "Authorization and Verification of Information" section.
 - Agent must sign and date the last page of the application.
- Note: Paper applications cannot be backdated prior to the application signed date for any reason.
- Applicant(s) and Agent must sign and date the Replacement Notice if one is needed.

Paper applications with erasures or other alterations may be delayed or rejected. **If a mistake is made, cross out the incorrect information, write the correct information nearby, and have the applicant initial the correction.**

If the application is incomplete or clarification is needed, we may contact you or the applicant by phone or letter. We encourage you to explain this to applicants and ask for their prompt cooperation.

Online enrollment electronic signatures must be captured using either a signature pad or touch device (tablet).

AARP Membership:

If an applicant is not an AARP member, they can sign up for AARP membership through one of the following methods:

- If submitting through the online enrollment tool, a consumer can join, renew or verify AARP membership through the AARP membership portal.
- Join, renew or verify AARP membership online at MyAARPConnection.com. You will need to register for MyAARPConnection.com upon first visiting the website.

Enrollment Checklist (continued)

- Call 1-866-331-1964. Representatives are available Mon. - Fri., 7am-11pm and Sat., 9am-5pm ET.
 - If submitting a paper application, complete an AARP membership form (in kit) and a separate check for dues, payable to AARP.
- Note:** One membership covers both the member and another individual living in the same household. Therefore, only one membership application is required if two individuals of a household are applying for AARP membership.
- Exception:** If two individuals in the same household want separate bank accounts for Electronic Funds Transfer (EFT), the individuals will need separate memberships, and will lose any multi-insured discount that may have applied to a single household.
- Dues are not deductible for income tax purposes.

Electronic Funds Transfer (EFT) Discount:

- Complete and submit the Automatic Payment Authorization form in its entirety if applicants want to pay future premiums by deducting their payment from their checking or savings account.
- When using the online enrollment tool, the initial premium payment is required through Electronic Funds Transfer (EFT). The initial premium payment is processed within 24 hours of the member being accepted. Subsequent monthly payments can be set up as recurring EFT payments or ongoing coupon payments via check.

Note: Electronic Funds Transfer (EFT) requests will be processed on the 5th of the month and may take one month (or more if a future effective date) to become active, depending upon date application is received and processed. If the member, who enrolled via a paper enrollment application, is accepted prior to the plan effective date, the first EFT payment will be drawn at the start of the plan effective date month.

Premium Check:

- Collect and remit for the first month's premium. (If the applicant is changing from one AARP Medicare Supplement Plan to another AARP Medicare Supplement Plan, do not send any money.)

- Make checks payable to **UnitedHealthcare Insurance Company**.
- Please print the applicant's full name on the memo line of the check.
- If submitting paper applications for two applicants in the same household, submit a separate check for each applicant.

Replacement Notice: Complete and submit, if applicable.

- Required for applicants replacing another Medicare Supplement plan or any Medicare Plan such as a Medicare Advantage plan.
 - Both the applicant and the agent must sign the Replacement Notice.
- Note:** A Replacement Notice is not required if applicants are replacing one AARP Medicare Supplement plan with another AARP Medicare Supplement plan.

Provide to Applicant

A copy of the following documents should be provided to the applicant when applying for coverage:

- Electronic Funds Transfer (EFT):** Give a copy of the Automatic Payment Authorization form to applicant.
- Replacement Notice:** Provide applicants with a copy of the Replacement Notice.
- Guide:** Provide applicants with the "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare."

Application and Commission Processing Delays

Incorrect or incomplete information can cause application processing and/or agent commissions to be delayed. Some of the most common reasons are:

Application Delays

- Missing AARP membership number (or membership application and dues)
- Missing signatures of agent and/or applicant

- Missing documents (Replacement Notice and/or documents needed to be considered for Guaranteed Issue, such as Termination Notice from prior insurer)
- Comments written outside of required areas on the paper application
- Documents submitted but not needed, such as copy of Medicare card or AARP membership card, Scope of Appointment, or Conditional Receipt.

Commission Delays

- Agent ID missing, illegible, or incorrect

Note: Commissions may not be payable for applicants under age 65, and in certain other scenarios. Please consult your contract paperwork.

If you would like to provide additional documents for pending applications, or new EFT set up, please mail or fax per below. Do not send these documents to the Producer Help Desk (PHD) as this will delay handling.

For paper enrollment documents, you may fax them to 888-836-3985, being sure to include member name, address and AARP membership number on your cover sheet. Please do not include another copy of the application, nor the first page of the previously submitted application.

You may mail documents to:

UnitedHealthcare Insurance Company
Enrollment Division
P.O. Box 105331
Atlanta, GA 30348-9484

Please allow at least 5 business days for your issue to be handled.

For EFT documents, you may mail them to:

UnitedHealthcare Insurance Company
Billing Division
P.O. Box 105332
Atlanta, GA 30348-9535

Submitting an Enrollment Application

There are three easy ways to submit an enrollment application:

1. Mail a paper enrollment application
2. Online through the online enrollment tool, **SmartEnroll**, found on the Distribution Portal
3. Fax a paper enrollment application

Mailing Paper Applications



Please mail all appropriate paper applications, checks and forms in the postage-paid business reply envelope included in the enrollment kit. If the envelope is lost or misplaced, please mail to:

UnitedHealthcare Insurance Company
Enrollment Division
P.O. Box 105331
Atlanta, GA 30348-9484

To send overnight (packages must arrive by 9:00 a.m. to be considered received for that day, packages received after 9:00 a.m. will be received the next business day.)

UnitedHealthcare Insurance Company
Enrollment Division
4868 GA Hwy. 85, Suite 100
Forest Park, GA 30297

Contact Phone: (404) 765-2116 or (404) 763-4738 (for delivery purposes only)

Note: Agents are responsible for covering the cost of overnight mail service.

For questions, please call the Producer Help Desk at 1-888-381-8581.

Multiple Application Cover Sheet

The Multiple Application Cover Sheet is for use when mailing multiple paper applications in the same package and when dues and/or a premium check have been collected. Staple each application and its related documents together, with payment(s) as the top document(s). All documents should be stapled

Submitting an Enrollment Application (continued)

separately for each applicant. Do not use paper clips, and do not make any additional notes or comments on the Multiple Application Cover Sheet.

Complete the Multiple Application Cover Sheet and keep a copy of the form for your records.

The Multiple Application Cover Sheet can be downloaded from the agent portal by logging in and clicking on “Product Information and Materials,” then “Sales Materials.”

Electronic Online Enrollment

Enrolling new members has never been so easy. **SmartEnroll**, the online enrollment tool for AARP® Medicare Supplement Insurance

Plans has been refined and improved based on feedback from agents like you. It's now easier to see potential rates immediately after entering basic member information. Plus, **SmartEnroll** is **now compatible with tablets and the latest browsers**.

The online tool is a dynamic tool that generates an enrollment application based on the applicant's zip code, date of birth and Medicare Part B effective date. Based on this information, you are given a plan selection list with estimated rates for each plan. As you advance from screen to screen, the online enrollment application displays or skips over questions based on previously provided information, as applicable.

The tool also allows you to:

- Enroll, renew or verify AARP membership for the applicant.
- Fill out ancillary forms, such as the replacement notice, if required.
- Sign up the applicant for Electronic Funds Transfer (EFT) for (either):
 - Recurring premium payments, or
 - One-time premium payment and coupon booklet.



Note: One of these options must be chosen for the applicant to enroll.

- Save/resume an AARP Medicare Supplement enrollment application (up to 90 days).
- Review submitted AARP Medicare Supplement enrollment applications (up to 90 days).

How to Access SmartEnroll Online Enrollment

To access **SmartEnroll** Online Enrollment, first log into the agent portal and select the “Electronic Enrollment” tab. Select “AARP Medicare Supplement,” then “**SmartEnroll** Online Enrollment” and click on the word “new” in the sentence, “Start a new AARP Medicare Supplement Online Enrollment Application” to launch a new online enrollment application. If you would like to resume a saved or view a submitted application, select either “saved” or “submitted” from the sentence, “Resume a saved or view a submitted AARP Medicare Supplement online enrollment application.”

SmartEnroll can be used on both tablets and computers. And it's compatible with the latest Internet browsers and is available in most states. The tool requires that the applicant sign up for a minimum of one monthly premium payment through EFT and can either continue with recurring EFT payments or choose a one-time EFT payment with ongoing coupon payments. Remind the consumer to have their checkbook available for your appointment so they can read their banking information to you when it comes to the EFT section of the tool. In addition, a signature pad will be required to capture electronic signatures when using the tool on a desktop or laptop computer.

To capture signatures, you must utilize a signature pad or touch device (tablet). Before you enter **SmartEnroll** confirm that the consumer understands and is willing to sign the forms electronically via signature pad or touch device. Note: A one-time installation of software is required prior to using **SmartEnroll**. Please review the technical requirements document on how to download.

You must provide the consumer with the full AARP Medicare Supplement enrollment kit, which includes the Centers for Medicare and Medicaid Services Guide

Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.

E-mail addresses are required for both the agent and consumer. The consumer is asked to provide consent to allow UnitedHealthcare to send important account information and product offers via email. If the consumer prefers not to consent, then you must submit a paper enrollment application and exclude the consumer's email address from the paper enrollment application.

Note: It is not necessary to fax an application taken close to the end of the month. Simply complete the Requested Effective Date on the application and be sure the application is signed and dated prior to the Requested Effective Date.

Capturing Signatures

The AARP Medicare Supplement enrollment application requires signatures to be captured from you and the applicant. If you choose to complete an online enrollment application, signatures must be captured via a signature pad or touch device (tablet).

For complete instructions on how to use the **SmartEnroll** Online Enrollment tool, as well as helpful tips, a demo video, technical specifications and FAQs, please refer to the agent portal.

Faxing Applications



You may fax your paper applications only if:

- Applicant is already a member of AARP and,
- There is no check with the application.

Although faxing is not encouraged, we can accept faxed applications for NEW applicants and documents related to recently submitted applications.

Faxed applications are handled in the same order as applications received by mail. There is no priority handling for faxed applications vs. mailed applications.

FAX Number: 1-888-836-3985

Things to remember when submitting applications:

- Use only one application submission method: If the same application is faxed and mailed, the application received second will automatically be denied.
- Create a separate fax transmission for each applicant. Do not combine multiple applications in the same fax, as this can result in a potential privacy sharing issue.
- **Fax application pages in correct numerical order.**

Application Processing

Once we receive an application, we scan it into our system. Typically, we process applications within 7 business days; however, the process could be quicker or slower depending on the completeness and accuracy of the application and the level of underwriting required.

Applicants should send their first month's premium with the application, and they must submit monthly payments to sustain coverage. If they submit an Automatic Payment Authorization form with the application, the electronic withdrawal will be set up for either the month after the application has been accepted or the effective month if later.

Effective Dates

All coverage is issued effective the first day of the month and never before the Medicare Part B effective date.

No Effective Date on Paper Application

 When no effective date is noted on a paper application, coverage is generally effective the first of the next month following the date the paper application is **received** (as long as the applicant is eligible on that date) and approved by UnitedHealthcare Insurance Company.

Example: If an application is received on 9/15, the effective date will be 10/1.

We suggest you always complete the Requested Effective Date since the application may be received after the first of the month.

Requested Effective Date

Applicants who would like to request a specific effective date should fill out the "Requested Effective Date" box on page 2 of the application. This date must be the 1st of a month.

Applicants can choose to have an effective date up to 90 days after the application is received and approved.

Example: If the application is received on 9/15, the requested effective date can be as late as 12/1.

Enrollment applications submitted to UnitedHealthcare by the last day of a month, with effective date noted for the 1st of the following month, will be given that effective date assuming the application is complete, accurate and approved.

Applicants Turning Age 65

Applicants who will become eligible for Medicare at age 65 can submit their application up to 90 days before their 65th birthday month (for the coverage to become effective in coordination with their Medicare effective date). If we receive the application more than 90 days before the 65th birthday month, we will hold it until the effective date is within 90 days. All other applicants must wait to apply within 90 days of the requested effective date.

Applicants turning 65 and enrolling in Medicare Part B are eligible for waiver of pre-existing conditions and underwriting. See Open Enrollment for more information.

Application Status

 You may check the status of submitted applications on the agent portal. Simply log in and click on the "Applications and Enrollments" tab. Search the system by filling out the applicant search form. If application is pending, use the mouse to hover over the Reason for more detail about the pended application.

Producers without Internet access can obtain application status by calling the Producer Help Desk at 1-888-381-8581, and following the telephone prompts for "status of an enrollment" and "AARP Medicare Supplement."

Billing Options

AARP Medicare Supplement plan holders have the following billing options:

1. Electronic Funds Transfer (EFT): Members may have their monthly premiums automatically deducted from their checking or savings account. This ensures that they never forget a payment.

Note: When using the online enrollment tool, the initial premium payment is required through Electronic Funds Transfer (EFT). Subsequent monthly payments can be set up as recurring EFT payments or ongoing coupon payments via check.

To put this payment method into effect, applicants need to fill out an Automatic Payment Authorization form (included in the enrollment kit) which can be submitted with the application. Applicants must keep a copy of the completed Automatic Payment Authorization form. The form can be submitted with the application and a check for the first month's premium.

Electronic Funds Transfer (EFT) processing occurs monthly on or about the **5th of each month.**

Note: For online enrollment, the first month's premium will be withdrawn the next business day.

If a paper application is submitted with an Automatic Payment Authorization form but **does not include a check** for the first month's premium, the policy will be overdue until the first month's payment is submitted.

Example: A paper application is submitted on January 31 and accepted February 6 with a requested effective date of February 1 but no payment for the first month's premium was included. Because the application was accepted on February 6, which is past the 5th of the month, the Electronic Funds Transfer (EFT) will process on March 5 for one month's premium only, meaning the policy will be paid through February only and will continue to be past due until the initial premium payment is made. On April 5, the Electronic Funds Transfer (EFT) will draw one month's premium and apply it to March's premium.

If an application is submitted with an Automatic Payment Authorization form but includes **a check with an amount greater than the first month's premium**, the difference will be applied to the next month's premium.

Example: A paper application is submitted with a requested effective date of April 1, and the first month's premium is overpaid by \$15. On May 5, the Electronic Funds Transfer (EFT) will process for the May premium less \$15. On June 5, the Electronic Funds Transfer (EFT) will process for full June premium.

2. Direct Bill/Coupon Booklet: Members may write a check each month and send it by mail using

their coupon books, which they will receive after they have enrolled. Checks must be made out to **"UnitedHealthcare Insurance Company."** Payments should be mailed to the address listed on the coupon.

Billing Procedures

Members will receive billing information for their account. Two individuals in a household who share an AARP membership number will receive one billing amount for the household.

However, if two members in a household would like to be billed separately or want separate bank accounts for Electronic Funds Transfer (EFT), they must have separate AARP membership numbers. Any multi-insured discounts* (5%) that may be applicable to the household would no longer apply if there is a request to separate accounts for billing purposes.

If two individuals in the household have individual AARP membership numbers, the accounts can be combined under one membership number for billing purposes, if requested.

Note: Prior to requesting billing to be combined, members must contact AARP to merge AARP membership accounts.

*Multi-insured discounts are not available in all states.

Member Claims Forms

Most claims are filed with Automatic Claim Filing. This means most claims should be forwarded directly to UnitedHealthcare Insurance Company.

Manual claims should include the member's name, address and AARP Membership number on all documents being filed and can be mailed to:

UnitedHealthcare Insurance Company
Claim Division
P.O. Box 740819
Atlanta, GA 30374-0819

Producer Compensation

We value our relationship with you and have developed a compensation plan to reflect your efforts in selling the AARP Medicare Supplement Insurance products. You can find detailed information on the compensation plan within the contract signed by you/your company. Payments under the compensation plan shall be made in compliance with applicable state laws and regulations.

Commission Status – EDC and ICA agents only

You can look up your commission status on the agent portal. Once logged in, click on the Commission Status tool and fill out the search fields. If you have questions, please contact the Producer Help Desk at 1-888-381-8581, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST.

The following chart will assist in understanding the internal codes:

Plan Code	Internal Code
A	A01
B	B01
C	C01
C - Select	CS1
F	F01
F - Select	FS1
K	K01
L	L01
N	N01

Additional Selling Opportunity

AARP® MedicareRx Plans, also insured by UnitedHealthcare Insurance Company, complement AARP Medicare Supplement Insurance Plans.

Beneficiaries who would like prescription drug coverage should consider an AARP MedicareRx Plan. Interested beneficiaries should be sure they are applying within an eligible enrollment period. More information can be found at <https://www.aarpmedicarerx.com/>

Co-marketing materials promoting AARP Medicare Supplement and AARP MedicareRx Plans are available on the agent toolkit.

Remember that AARP MedicareRx Plans are federally regulated and subject to CMS guidelines for marketing and sales events.

For example, if you plan to use the co-marketing materials to generate leads and/or invite Medicare beneficiaries to a seminar, please remember to use the Scope of Appointment form for all appointments and/or register your seminar.

You can find additional information on CMS guidelines on the agent portal. After logging in, go to the Resource Center and then Compliance Corner.

Don't forget: To sell AARP MedicareRx, you must be contracted and certified to offer the plans.

Member Communications

Once individuals are enrolled in an AARP Medicare Supplement Insurance Plan, they will receive various communications throughout the year. Our goal is to enhance the members' experience by providing meaningful and timely information. Here's an overview of the types of communications delivered:

- **Welcome Materials** – The Welcome package includes the Certificate of Insurance, billing information, review of Value-Added Services, and other important notices and information. For those who do not sign up for automatic bank withdrawals at the time of application, an Automatic Payment Authorization form will be included in the Welcome package. The Member ID card and the Coupon Booklet are mailed separately from the Welcome package.
- **STRIVE Newsletter** – This newsletter provides the member with articles and tips for a healthy lifestyle.
- **Annual Rate Notification** – Informs insured members of their new rates for the coming year. Generally, the annual rate notification is sent out in the fall.
- **Plan Review Kit and Communications** – A communication with product/plan specific information is sent to insured members annually in the 4th quarter. Other communications may be sent, such as legally required mailings, product changes and other retention-driven mailings.
- **AARPMedicareplans.com** – This is a member-authenticated website where the member can sign up with their Member ID once they have received their card. This online tool provides the member with information specific to their plan information, claims, payments and more.
- **Beginsat50.com** – This website is a general information website for the member, which can be accessed from a promotional code within the STRIVE Newsletter or by calling 1-866-387-7550. You may provide members who have paid their first month's premium payment with the following access code: AMEDSUP.

• **AARP Supplemental Health Insurance mobile app** – The AARP Supplemental Health Insurance Plan mobile app is available for free to iPhone® and Android® smartphone users in the Apple App Store and through Google Play. Plan members must be registered at MyAARPMedicare.com to access their account information through the app. The app enables people enrolled in an AARP® Medicare Supplement Plan insured by UnitedHealthcare to:

- Review the benefits summary of their current and past plans;
- Track when and how claims were processed;
- Confirm the amount of their next month's premium payment and see a history of past payments; and
- Contact a customer service representative with the tap of a finger.

For additional information about Value-Added Services and AARP Memberships that may benefit the member after becoming enrolled, please see the AARP Medicare Supplement section on pages 6 through 8 of this Handbook.

Contact UnitedHealthcare

Agent Customer Service

Producer Help Desk

The agent portal is available 24 hours a day, seven days a week, providing you access to Enrollment applications and commission status, plan information, marketing materials, and much more. If you are unable to locate what you need on the agent portal and need assistance with a pending enrollment application, or have a commission inquiry, the **Producer Help Desk (PHD)** is available.

E-mail: phd@uhc.com (include your Agent ID in the subject line)

You may e-mail the PHD for any non-member issue, such as commissions, certifications, etc. Do not e-mail member-specific information, questions or documents to the PHD.

Please include your full name, agent ID, contact information and a brief description of your issue.

Phone: 1-888-381-8581

Monday through Friday

8:00 a.m.–8:00 p.m. EST

Be prepared to enter your agent ID.

All agent calls should be initiated through the PHD telephone.

Inquiries Made on Behalf of an Existing Member

For member issues, you should call the above PHD phone number and follow the telephone prompts based on the issue. Please do not call the Member Customer Service phone number.

E-mail inquiries must be sent via secure e-mail. All of the following information must be available when you call or include within your e-mail:

- Your full name
- Your Agent ID
- Member's full name
- Member's AARP membership number*
- Member's date of birth.

*If AARP membership number is not available, you must provide the member's full address, including zip code.

Please note: The PHD cannot provide premium rate quotes; however, they can assist you in using the Rate Pages.

Agent On-boarding (contracting, appointment, licensing) e-mail address:

UHPCred@uhc.com

Member Customer Service

Members can call the Automated Customer Express Line: **1-800-444-6544** (24 hours a day) for:

- payment and billing information;
- claim information, like claim status and claim filing instructions;
- ordering replacement items, such as AARP Medicare supplement ID card, payment and claim envelopes, Electronic Funds Transfer forms.

Members may speak to a Customer Service Representative weekdays from 7:00 a.m. to 11:00 p.m. and Saturday 9:00 a.m. to 5:00 p.m. Eastern Time.

For Service-related questions, members may call **1-800-523-5800**.

For Claim-related questions, members may call **1-800-523-5880**.

Please note, agents should not use the above phone numbers. Agents should call the PHD and follow telephone selections based on the issue.

Appendix I

Completing the Application: Medical Terms and Conditions Glossary

- This glossary has brief descriptions for terms and medical conditions that may be helpful for the applicant in completing the application. It also includes other names that may be used for some medical conditions.
- Medical terms and conditions listed below generally appear in the order they appear on the application. Some of these medical terms or conditions don't appear on all applications.
- The applicant is responsible for making sure that all answers to application questions are accurate and completed in full.
- This glossary is provided for informational purposes ONLY. The applicant should consult his or her physician if they need help answering medical questions on the application form.

Terms found on the application	What those terms generally mean
End-Stage Renal (Kidney) Disease (ESRD)	A complete or almost complete failure of the kidneys to function, requiring dialysis or a kidney transplant to live.
Dialysis	A process of cleansing your blood by passing it through a machine (hemodialysis), or putting special fluid into the abdominal cavity and draining it out (peritoneal dialysis). This is necessary when the kidneys are not able to filter blood.
Recommended or discussed as a treatment option	You talked to a medical professional about one or more of the treatment options listed on the application which has not been completed.
Diagnosed	You have seen a medical professional who found a medical condition by its signs, symptoms, and/or results of tests or procedures.
Treated	You had tests, surgery, therapy or other medical care, or were told to take medication by a medical professional.

Terms found on the application	What those terms generally mean
Heart or Vascular Conditions	Vascular relates to blood vessels, including arteries, veins and capillaries. Blood vessels, as a group, are referred to as the vascular system.
Aneurysm	An abnormal widening or bulging in the wall of an artery or blood vessel.
Arteriosclerosis or Atherosclerosis	A hardening or narrowing of the arteries. Same as Artery or Vein Blockage.
Artery or Vein Blockage	A hardening or narrowing of the arteries. Same as Arteriosclerosis or Atherosclerosis.
Atrial Fibrillation or Atrial Flutter	A heart rhythm disorder that causes the upper chambers of the heart (atria) to beat in an abnormal or disorganized way (often rapid and irregular). <i>Also known as A-Fib.</i>
Cardiomyopathy	A weakening of the heart muscle for any reason.
Carotid Artery Disease	Main arteries in the neck become blocked or narrowed.
Congestive Heart Failure (CHF)	Weakness of the heart muscle, causing decreased blood flow and a build-up of fluid in the lungs and body tissues. <i>Also known as congestive heart disease, left heart failure, right heart failure.</i>
Coronary Artery Disease (CAD)	A narrowing of blood vessels that supply blood and oxygen to the heart. <i>Also known as coronary heart disease.</i>
Heart Attack	Occurs when the blood supply to part of the heart is interrupted, causing damage to the heart muscle. <i>Also known as myocardial infarction (MI).</i>
Peripheral Vascular Disease (PWD)	Includes all conditions involving poor blood flow to the arms, hands, legs or feet. <i>Also known as PVD and peripheral artery disease (PAD).</i>
Claudication	A cramp-like pain in the legs or arms caused by poor blood flow.
Stroke, Transient Ischemic Attack (TIA), or mini-stroke	Loss of blood flow to an area of the brain, which may result in the sudden onset of permanent (stroke) or temporary (TIA) symptoms. <i>Also known as cerebrovascular accident (CVA).</i>
Ventricular Tachycardia	A rapid or "racing" heart beat starting in one of the ventricular chambers of the heart. <i>Also known as V-Tach.</i>
Diabetes With any of the following complications:	The body does not regulate blood sugar levels properly.
Circulatory problems	A decreased blood flow to organs and/or arms, hands, legs or feet. <i>Also known as PVD.</i>
Kidney problems	Kidney is unable to filter blood efficiently.
Retinopathy	Damage to the retina of the eye. <i>Also known as wet retina or macular edema.</i>

Terms found on the application	What those terms generally mean
Lung/Respiratory Conditions	
Chronic Obstructive Pulmonary Disease (COPD)	A lung disease, including emphysema and chronic obstructive bronchitis, that makes it difficult to breathe or catch your breath. <i>Also known as COPD, chronic obstructive lung disease (COLD) and chronic obstructive airway disease (COAD).</i>
Emphysema	A lung disease usually caused by smoking or exposure to harmful chemicals.
Cancer or Tumors	
Cancer (other than skin cancer)	A malignant growth caused when cells multiply uncontrollably. <i>Some types of cancer include carcinoma, lymphoma, leukemia, myeloma, neoplasm, or sarcoma.</i>
Leukemia	A blood or bone marrow cancer causing abnormal blood cell production (usually white blood cells). <i>Also known as AML, ALL, CML or CLL.</i>
Lymphoma	An immune system cancer that often starts in the lymph nodes as a malignant tumor. <i>Also known as non-Hodgkin's lymphoma (NHL) or Hodgkin's (HL).</i>
Melanoma	A malignant tumor caused by uncontrolled growth of pigment cells, usually originating in the skin or eye(s).
Kidney Conditions	
Chronic Renal Failure (CRF) or Insufficiency (CRI)	A chronic loss of the ability of the kidneys to remove waste from the blood. <i>Also known as CRF or CRI.</i>
Polycystic Kidney Disease	An inherited disorder in which multiple cysts form in or on the kidneys, causing them to enlarge. <i>Also known as PKD or PCKD.</i>
Renal Artery Stenosis	A blockage or narrowing of the artery supplying blood to the kidney.
Liver Condition	
Cirrhosis of the Liver	Loss of liver function due to chronic inflammation and scarring.
Transplants	
Bone marrow transplant	A surgical procedure in which defective or cancerous bone marrow is replaced with healthy bone marrow, either from the patient or a donor.
Organ transplant	A surgical procedure in which a damaged or failing organ is replaced with a healthy organ, either from a donor site or the patient's own body.

Terms found on the application	What those terms generally mean
Gastrointestinal Conditions	
Chronic Pancreatitis	Recurring or ongoing inflammation of the pancreas that may lead to scarring and loss of function.
Esophageal Varices	Veins in the esophagus become wider than normal, often resulting in bleeding.
Musculoskeletal Conditions	
Amputation due to disease	When a diseased body extremity is removed by surgery.
Rheumatoid Arthritis (RA)	A disorder in which the immune system attacks the body's joints and/or organs. <i>Also known as RA.</i>
Spinal Stenosis	A narrowing of the spinal canal, putting pressure on the spinal cord and nerves.
Substance Abuse	
Alcohol Abuse or Alcoholism	Any use of alcohol which causes physical, mental, social or legal problems. <i>Also known as ETOH or alcohol dependence.</i>
Drug Abuse or use of illegal drugs	Any use of prescribed, non-prescribed or illegal drug(s) for non-therapeutic or non-medical reasons.
Brain or Spinal Cord Conditions	
Paraplegia	Inability to move the lower portion of the body and of both legs.
Quadriplegia	Inability to move both arms and both legs.
Hemiplegia	Inability to move one side of the body.
Psychological/Mental Conditions	
Bipolar or Manic Depressive	A mental disorder in which a person experiences severe mood changes from very high-energy (manic) to extreme lows of depression.
Schizophrenia	A mental disorder in which it is difficult for a person to tell the difference between real and unreal experiences, to think logically, to have normal emotional responses to others, and to behave normally in social situations.
Eye Condition	
Macular Degeneration	An eye disorder affecting the macula, which is part of the retina responsible for central vision. <i>Also known as AMD or ARMD.</i>

Terms found on the application	What those terms generally mean
Nervous System Conditions	
Amyotrophic Lateral Sclerosis (ALS)	A disorder of the nerve cells in the brain or spinal cord that control voluntary muscle movements. <i>Also known as ALS or Lou Gehrig's disease.</i>
Alzheimer's Disease	The most common form of dementia. Dementia is a brain disease that destroys memory and thinking skills beyond normal aging.
Dementia	A brain disease that destroys memory and thinking skills beyond normal aging.
Multiple Sclerosis (MS)	A disease affecting the brain and spinal cord, sometimes progressing to physical and mental disability. <i>Also known as MS.</i>
Parkinson's Disease	A chronic brain disorder that impairs body movement through rigidity, slowing of movement and/or tremors.
Systemic Lupus Erythematosus (SLE)	A disorder in which the immune system attacks the body's tissues and/or organs, causing inflammation and damage. <i>Also known as SLE.</i>
Immune System Conditions	
AIDS	The stage of HIV disease in which a person's immune system is damaged and susceptible to infections and tumors.
HIV Positive	A person diagnosed as infected with HIV (human immunodeficiency virus).

Appendix II

Providing a Preliminary Quote

New Sales in Colorado

Things to remember:

Before quoting rates , be sure to review requirements in this handbook for: <ul style="list-style-type: none">• Eligibility• Open Enrollment• Guaranteed Issue• Plan Availability• Underwriting and Rates	To determine the exact rate , remember the following: <ul style="list-style-type: none">• Use the correct page for Tobacco or non-Tobacco rates• Applicant's Area – use their ZIP code to find the area in Appendix IV• Use the tables below to find the applicant's rate group• Always quote the rate disclaimer
--	---

Rate Quote Disclaimer (must be read to all applicants):

"Rates are subject to change. Actual rate will be determined upon acceptance into the program based upon eligibility criteria and your medical conditions, if applicable."

Medicare Beneficiaries Age 50 to 64

Rate	Disabled Rate
Rate Group	Group 4 (See Appendix III)

Medicare Beneficiaries Age 65 and Older who meet Open Enrollment Criteria

Rate	Standard Rate with Enrollment Discount
Rate Group	Group 1 (See Appendix III)

Medicare Beneficiaries Age 65 and Older who meet Guaranteed Issue Criteria

Enrollment Time* :	Rate	Rate Group
Less than 3 years	Standard Rate with Enrollment Discount	1 (See Appendix III)
3 years to < 6 years	Standard Rate with Enrollment Discount	2 (See Appendix III)
6 years or more	Level 1 Rate	3 (See Appendix III)

*Time difference between the applicant's 65th birthday (or Medicare Part B effective date, if later) to the AARP Medicare Supplement Plan effective date.

Medicare Beneficiaries Age 65 and Older who are Underwritten

(Do not meet Open Enrollment or Guaranteed Issue Criteria)

Enrollment Time* :	Rate	Rate Group
Less than 3 years	Standard Rate with Enrollment Discount	1 (See Appendix III)
3 years to < 6 years	Standard Rate with Enrollment Discount ¹	2 (See Appendix III)
	Level 2 Rate ²	2 (See Appendix III)
6 years or more	Level 1 Rate ¹	3 (See Appendix III)
	Level 2 Rate ²	3 (See Appendix III)

*Time difference between the applicant's 65th birthday (or Medicare Part B effective date, if later) to the AARP Medicare Supplement Plan effective date.

1 The applicant does not have any of the medical conditions listed in Section 6 of the application.

2 The applicant has one or more of the medical conditions listed in Section 6 of the application.

Appendix III

Cover Page - Rates for Colorado - Area 1 Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$74.37	\$128.45	\$156.97	\$157.50	\$42.35	\$74.37	\$109.02
66	\$77.56	\$133.95	\$163.70	\$164.25	\$44.16	\$77.56	\$113.69
67	\$80.75	\$139.46	\$170.43	\$171.00	\$45.98	\$80.75	\$118.37
68	\$83.93	\$144.96	\$177.15	\$177.75	\$47.79	\$83.93	\$123.04
69	\$87.12	\$150.47	\$183.88	\$184.50	\$49.61	\$87.12	\$127.71
70	\$90.31	\$155.97	\$190.61	\$191.25	\$51.42	\$90.31	\$132.38
71	\$93.50	\$161.48	\$197.34	\$198.00	\$53.24	\$93.50	\$137.06
72	\$96.68	\$166.98	\$204.06	\$204.75	\$55.05	\$96.68	\$141.73
73	\$99.87	\$172.49	\$210.79	\$211.50	\$56.87	\$99.87	\$146.40
74	\$103.06	\$177.99	\$217.52	\$218.25	\$58.68	\$103.06	\$151.07
Standard Rates for ages 75 and older							
75+	\$106.25	\$183.50	\$224.25	\$225.00	\$60.50	\$106.25	\$155.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$83.93	\$144.96	\$177.15	\$177.75	\$47.79	\$83.93	\$123.04
69	\$87.12	\$150.47	\$183.88	\$184.50	\$49.61	\$87.12	\$127.71
70	\$90.31	\$155.97	\$190.61	\$191.25	\$51.42	\$90.31	\$132.38
71	\$93.50	\$161.48	\$197.34	\$198.00	\$53.24	\$93.50	\$137.06
72	\$96.68	\$166.98	\$204.06	\$204.75	\$55.05	\$96.68	\$141.73
73	\$99.87	\$172.49	\$210.79	\$211.50	\$56.87	\$99.87	\$146.40
74	\$103.06	\$177.99	\$217.52	\$218.25	\$58.68	\$103.06	\$151.07
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$106.25	\$183.50	\$224.25	\$225.00	\$60.50	\$106.25	\$155.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$159.37	\$275.25	\$336.37	\$337.50	\$90.75	\$159.37	\$233.62

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$116.87	\$201.85	\$246.67	\$247.50	\$66.55	\$116.87	\$171.32
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$159.37	\$275.25	\$336.37	\$337.50	\$90.75	\$159.37	\$233.62

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 1

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$81.80	\$141.29	\$172.66	\$173.25	\$46.58	\$81.80	\$119.92
66	\$85.31	\$147.35	\$180.06	\$180.67	\$48.58	\$85.31	\$125.06
67	\$88.82	\$153.40	\$187.46	\$188.10	\$50.57	\$88.82	\$130.20
68	\$92.32	\$159.46	\$194.86	\$195.52	\$52.57	\$92.32	\$135.34
69	\$95.83	\$165.51	\$202.26	\$202.95	\$54.57	\$95.83	\$140.48
70	\$99.33	\$171.57	\$209.66	\$210.37	\$56.56	\$99.33	\$145.62
71	\$102.84	\$177.62	\$217.06	\$217.80	\$58.56	\$102.84	\$150.76
72	\$106.35	\$183.68	\$224.46	\$225.22	\$60.56	\$106.35	\$155.90
73	\$109.85	\$189.73	\$231.86	\$232.65	\$62.55	\$109.85	\$161.04
74	\$113.36	\$195.79	\$239.26	\$240.07	\$64.55	\$113.36	\$166.18
Standard Rates for ages 75 and older							
75+	\$116.87	\$201.85	\$246.67	\$247.50	\$66.55	\$116.87	\$171.32

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$92.32	\$159.46	\$194.86	\$195.52	\$52.57	\$92.32	\$135.34
69	\$95.83	\$165.51	\$202.26	\$202.95	\$54.57	\$95.83	\$140.48
70	\$99.33	\$171.57	\$209.66	\$210.37	\$56.56	\$99.33	\$145.62
71	\$102.84	\$177.62	\$217.06	\$217.80	\$58.56	\$102.84	\$150.76
72	\$106.35	\$183.68	\$224.46	\$225.22	\$60.56	\$106.35	\$155.90
73	\$109.85	\$189.73	\$231.86	\$232.65	\$62.55	\$109.85	\$161.04
74	\$113.36	\$195.79	\$239.26	\$240.07	\$64.55	\$113.36	\$166.18
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$116.87	\$201.85	\$246.67	\$247.50	\$66.55	\$116.87	\$171.32
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$175.30	\$302.77	\$370.00	\$371.25	\$99.82	\$175.30	\$256.98

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$128.55	\$222.03	\$271.33	\$272.25	\$73.20	\$128.55	\$188.45
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$175.30	\$302.77	\$370.00	\$371.25	\$99.82	\$175.30	\$256.98

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 1 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability						
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N	
Non-Tobacco Rates								
50-64	\$191.25	\$330.25	\$403.75	\$405.00	\$109.00	\$191.25	\$280.25	
Tobacco Rates								
50-64	\$210.37	\$363.27	\$444.12	\$445.50	\$119.90	\$210.37	\$308.27	

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

1 Your age as of your plan effective date.

2 The Enrollment Discount is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 2

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$69.65	\$120.22	\$146.82	\$147.52	\$39.72	\$69.65	\$102.02
66	\$72.63	\$125.37	\$153.11	\$153.84	\$41.42	\$72.63	\$106.39
67	\$75.62	\$130.53	\$159.41	\$160.17	\$43.13	\$75.62	\$110.77
68	\$78.60	\$135.68	\$165.70	\$166.49	\$44.83	\$78.60	\$115.14
69	\$81.59	\$140.83	\$171.99	\$172.81	\$46.53	\$81.59	\$119.51
70	\$84.57	\$145.98	\$178.28	\$179.13	\$48.23	\$84.57	\$123.88
71	\$87.56	\$151.14	\$184.58	\$185.46	\$49.94	\$87.56	\$128.26
72	\$90.54	\$156.29	\$190.87	\$191.78	\$51.64	\$90.54	\$132.63
73	\$93.53	\$161.44	\$197.16	\$198.10	\$53.34	\$93.53	\$137.00
74	\$96.51	\$166.59	\$203.45	\$204.42	\$55.04	\$96.51	\$141.37
Standard Rates for ages 75 and older							
75+	\$99.50	\$171.75	\$209.75	\$210.75	\$56.75	\$99.50	\$145.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$78.60	\$135.68	\$165.70	\$166.49	\$44.83	\$78.60	\$115.14
69	\$81.59	\$140.83	\$171.99	\$172.81	\$46.53	\$81.59	\$119.51
70	\$84.57	\$145.98	\$178.28	\$179.13	\$48.23	\$84.57	\$123.88
71	\$87.56	\$151.14	\$184.58	\$185.46	\$49.94	\$87.56	\$128.26
72	\$90.54	\$156.29	\$190.87	\$191.78	\$51.64	\$90.54	\$132.63
73	\$93.53	\$161.44	\$197.16	\$198.10	\$53.34	\$93.53	\$137.00
74	\$96.51	\$166.59	\$203.45	\$204.42	\$55.04	\$96.51	\$141.37
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$99.50	\$171.75	\$209.75	\$210.75	\$56.75	\$99.50	\$145.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$149.25	\$257.62	\$314.62	\$316.12	\$85.12	\$149.25	\$218.62

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$109.45	\$188.92	\$230.72	\$231.82	\$62.42	\$109.45	\$160.32
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$149.25	\$257.62	\$314.62	\$316.12	\$85.12	\$149.25	\$218.62

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 2

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$76.61	\$132.24	\$161.50	\$162.27	\$43.69	\$76.61	\$112.22
66	\$79.89	\$137.91	\$168.42	\$169.22	\$45.56	\$79.89	\$117.03
67	\$83.18	\$143.57	\$175.34	\$176.18	\$47.43	\$83.18	\$121.84
68	\$86.46	\$149.24	\$182.26	\$183.13	\$49.31	\$86.46	\$126.65
69	\$89.74	\$154.91	\$189.19	\$190.09	\$51.18	\$89.74	\$131.46
70	\$93.03	\$160.58	\$196.11	\$197.04	\$53.05	\$93.03	\$136.27
71	\$96.31	\$166.24	\$203.03	\$204.00	\$54.92	\$96.31	\$141.08
72	\$99.59	\$171.91	\$209.95	\$210.95	\$56.80	\$99.59	\$145.89
73	\$102.88	\$177.58	\$216.87	\$217.91	\$58.67	\$102.88	\$150.70
74	\$106.16	\$183.25	\$223.79	\$224.86	\$60.54	\$106.16	\$155.51
Standard Rates for ages 75 and older							
75+	\$109.45	\$188.92	\$230.72	\$231.82	\$62.42	\$109.45	\$160.32

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$86.46	\$149.24	\$182.26	\$183.13	\$49.31	\$86.46	\$126.65
69	\$89.74	\$154.91	\$189.19	\$190.09	\$51.18	\$89.74	\$131.46
70	\$93.03	\$160.58	\$196.11	\$197.04	\$53.05	\$93.03	\$136.27
71	\$96.31	\$166.24	\$203.03	\$204.00	\$54.92	\$96.31	\$141.08
72	\$99.59	\$171.91	\$209.95	\$210.95	\$56.80	\$99.59	\$145.89
73	\$102.88	\$177.58	\$216.87	\$217.91	\$58.67	\$102.88	\$150.70
74	\$106.16	\$183.25	\$223.79	\$224.86	\$60.54	\$106.16	\$155.51
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$109.45	\$188.92	\$230.72	\$231.82	\$62.42	\$109.45	\$160.32
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$164.17	\$283.38	\$346.08	\$347.73	\$93.63	\$164.17	\$240.48

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$120.39	\$207.81	\$253.79	\$255.00	\$68.66	\$120.39	\$176.35
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$164.17	\$283.38	\$346.08	\$347.73	\$93.63	\$164.17	\$240.48

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

MRP0003

COB 1-16

Cover Page - Rates for Colorado - Area 2 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability						
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N	
Non-Tobacco Rates								
50-64	\$179.00	\$309.25	\$377.50	\$379.25	\$102.25	\$179.00	\$262.25	
Tobacco Rates								
50-64	\$196.90	\$340.17	\$415.25	\$417.17	\$112.47	196.90	\$288.47	

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

1 Your age as of your plan effective date.

2 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 3

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$66.15	\$114.45	\$139.82	\$140.35	\$37.80	\$66.15	\$97.12
66	\$68.98	\$119.35	\$145.81	\$146.36	\$39.42	\$68.98	\$101.28
67	\$71.82	\$124.26	\$151.81	\$152.38	\$41.04	\$71.82	\$105.45
68	\$74.65	\$129.16	\$157.80	\$158.39	\$42.66	\$74.65	\$109.61
69	\$77.49	\$134.07	\$163.79	\$164.41	\$44.28	\$77.49	\$113.77
70	\$80.32	\$138.97	\$169.78	\$170.42	\$45.90	\$80.32	\$117.93
71	\$83.16	\$143.88	\$175.78	\$176.44	\$47.52	\$83.16	\$122.10
72	\$85.99	\$148.78	\$181.77	\$182.45	\$49.14	\$85.99	\$126.26
73	\$88.83	\$153.69	\$187.76	\$188.47	\$50.76	\$88.83	\$130.42
74	\$91.66	\$158.59	\$193.75	\$194.48	\$52.38	\$91.66	\$134.58
Standard Rates for ages 75 and older							
75+	\$94.50	\$163.50	\$199.75	\$200.50	\$54.00	\$94.50	\$138.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$74.65	\$129.16	\$157.80	\$158.39	\$42.66	\$74.65	\$109.61
69	\$77.49	\$134.07	\$163.79	\$164.41	\$44.28	\$77.49	\$113.77
70	\$80.32	\$138.97	\$169.78	\$170.42	\$45.90	\$80.32	\$117.93
71	\$83.16	\$143.88	\$175.78	\$176.44	\$47.52	\$83.16	\$122.10
72	\$85.99	\$148.78	\$181.77	\$182.45	\$49.14	\$85.99	\$126.26
73	\$88.83	\$153.69	\$187.76	\$188.47	\$50.76	\$88.83	\$130.42
74	\$91.66	\$158.59	\$193.75	\$194.48	\$52.38	\$91.66	\$134.58
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$94.50	\$163.50	\$199.75	\$200.50	\$54.00	\$94.50	\$138.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$141.75	\$245.25	\$299.62	\$300.75	\$81.00	\$141.75	\$208.12

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$103.95	\$179.85	\$219.72	\$220.55	\$59.40	\$103.95	\$152.62
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$141.75	\$245.25	\$299.62	\$300.75	\$81.00	\$141.75	\$208.12

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 3

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$72.76	\$125.89	\$153.80	\$154.38	\$41.58	\$72.76	\$106.83
66	\$75.88	\$131.29	\$160.39	\$161.00	\$43.36	\$75.88	\$111.41
67	\$79.00	\$136.68	\$166.98	\$167.61	\$45.14	\$79.00	\$115.99
68	\$82.12	\$142.08	\$173.57	\$174.23	\$46.92	\$82.12	\$120.56
69	\$85.23	\$147.47	\$180.17	\$180.85	\$48.70	\$85.23	\$125.14
70	\$88.35	\$152.87	\$186.76	\$187.46	\$50.49	\$88.35	\$129.72
71	\$91.47	\$158.26	\$193.35	\$194.08	\$52.27	\$91.47	\$134.30
72	\$94.59	\$163.66	\$199.94	\$200.70	\$54.05	\$94.59	\$138.88
73	\$97.71	\$169.05	\$206.53	\$207.31	\$55.83	\$97.71	\$143.46
74	\$100.83	\$174.45	\$213.12	\$213.93	\$57.61	\$100.83	\$148.04
Standard Rates for ages 75 and older							
75+	\$103.95	\$179.85	\$219.72	\$220.55	\$59.40	\$103.95	\$152.62

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$82.12	\$142.08	\$173.57	\$174.23	\$46.92	\$82.12	\$120.56
69	\$85.23	\$147.47	\$180.17	\$180.85	\$48.70	\$85.23	\$125.14
70	\$88.35	\$152.87	\$186.76	\$187.46	\$50.49	\$88.35	\$129.72
71	\$91.47	\$158.26	\$193.35	\$194.08	\$52.27	\$91.47	\$134.30
72	\$94.59	\$163.66	\$199.94	\$200.70	\$54.05	\$94.59	\$138.88
73	\$97.71	\$169.05	\$206.53	\$207.31	\$55.83	\$97.71	\$143.46
74	\$100.83	\$174.45	\$213.12	\$213.93	\$57.61	\$100.83	\$148.04
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$103.95	\$179.85	\$219.72	\$220.55	\$59.40	\$103.95	\$152.62
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$155.92	\$269.77	\$329.58	\$330.82	\$89.10	\$155.92	\$228.93

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$114.34	\$197.83	\$241.69	\$242.60	\$65.34	\$114.34	\$167.88
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$155.92	\$269.77	\$329.58	\$330.82	\$89.10	\$155.92	\$228.93

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 3 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$170.00	\$294.25	\$359.50	\$361.00	\$97.25	\$170.00	\$249.75
Tobacco Rates							
50-64	\$187.00	\$323.67	\$395.45	\$397.10	\$106.97	\$187.00	\$274.72

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

1 Your age as of your plan effective date.

2 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Cover Page - Rates for Colorado - Area 4

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$61.42	\$106.22	\$129.85	\$130.20	\$35.00	\$61.42	\$90.12
66	\$64.05	\$110.77	\$135.41	\$135.78	\$36.50	\$64.05	\$93.98
67	\$66.69	\$115.33	\$140.98	\$141.36	\$38.00	\$66.69	\$97.85
68	\$69.32	\$119.88	\$146.54	\$146.94	\$39.50	\$69.32	\$101.71
69	\$71.95	\$124.43	\$152.11	\$152.52	\$41.00	\$71.95	\$105.57
70	\$74.58	\$128.98	\$157.67	\$158.10	\$42.50	\$74.58	\$109.43
71	\$77.22	\$133.54	\$163.24	\$163.68	\$44.00	\$77.22	\$113.30
72	\$79.85	\$138.09	\$168.80	\$169.26	\$45.50	\$79.85	\$117.16
73	\$82.48	\$142.64	\$174.37	\$174.84	\$47.00	\$82.48	\$121.02
74	\$85.11	\$147.19	\$179.93	\$180.42	\$48.50	\$85.11	\$124.88
Standard Rates for ages 75 and older							
75+	\$87.75	\$151.75	\$185.50	\$186.00	\$50.00	\$87.75	\$128.75

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$69.32	\$119.88	\$146.54	\$146.94	\$39.50	\$69.32	\$101.71
69	\$71.95	\$124.43	\$152.11	\$152.52	\$41.00	\$71.95	\$105.57
70	\$74.58	\$128.98	\$157.67	\$158.10	\$42.50	\$74.58	\$109.43
71	\$77.22	\$133.54	\$163.24	\$163.68	\$44.00	\$77.22	\$113.30
72	\$79.85	\$138.09	\$168.80	\$169.26	\$45.50	\$79.85	\$117.16
73	\$82.48	\$142.64	\$174.37	\$174.84	\$47.00	\$82.48	\$121.02
74	\$85.11	\$147.19	\$179.93	\$180.42	\$48.50	\$85.11	\$124.88
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$87.75	\$151.75	\$185.50	\$186.00	\$50.00	\$87.75	\$128.75
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$131.62	\$227.62	\$278.25	\$279.00	\$75.00	\$131.62	\$193.12

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$96.52	\$166.92	\$204.05	\$204.60	\$55.00	\$96.52	\$141.62
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$131.62	\$227.62	\$278.25	\$279.00	\$75.00	\$131.62	\$193.12

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 4

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$67.56	\$116.84	\$142.83	\$143.22	\$38.50	\$67.56	\$99.13
66	\$70.45	\$121.85	\$148.95	\$149.35	\$40.15	\$70.45	\$103.38
67	\$73.35	\$126.85	\$155.07	\$155.49	\$41.80	\$73.35	\$107.63
68	\$76.25	\$131.86	\$161.19	\$161.63	\$43.45	\$76.25	\$111.87
69	\$79.14	\$136.87	\$167.32	\$167.77	\$45.10	\$79.14	\$116.12
70	\$82.04	\$141.88	\$173.44	\$173.91	\$46.75	\$82.04	\$120.37
71	\$84.93	\$146.88	\$179.56	\$180.04	\$48.40	\$84.93	\$124.62
72	\$87.83	\$151.89	\$185.68	\$186.18	\$50.05	\$87.83	\$128.87
73	\$90.72	\$156.90	\$191.80	\$192.32	\$51.70	\$90.72	\$133.12
74	\$93.62	\$161.91	\$197.92	\$198.46	\$53.35	\$93.62	\$137.37
Standard Rates for ages 75 and older							
75+	\$96.52	\$166.92	\$204.05	\$204.60	\$55.00	\$96.52	\$141.62

Group 2		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$76.25	\$131.86	\$161.19	\$161.63	\$43.45	\$76.25	\$111.87
69	\$79.14	\$136.87	\$167.32	\$167.77	\$45.10	\$79.14	\$116.12
70	\$82.04	\$141.88	\$173.44	\$173.91	\$46.75	\$82.04	\$120.37
71	\$84.93	\$146.88	\$179.56	\$180.04	\$48.40	\$84.93	\$124.62
72	\$87.83	\$151.89	\$185.68	\$186.18	\$50.05	\$87.83	\$128.87
73	\$90.72	\$156.90	\$191.80	\$192.32	\$51.70	\$90.72	\$133.12
74	\$93.62	\$161.91	\$197.92	\$198.46	\$53.35	\$93.62	\$137.37
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$96.52	\$166.92	\$204.05	\$204.60	\$55.00	\$96.52	\$141.62
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$144.78	\$250.38	\$306.07	\$306.90	\$82.50	\$144.78	\$212.43

Group 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$106.17	\$183.61	\$224.45	\$225.06	\$60.50	\$106.17	\$155.78
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$144.78	\$250.38	\$306.07	\$306.90	\$82.50	\$144.78	\$212.43

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

Cover Page - Rates for Colorado - Area 4 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability						
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N	
Non-Tobacco Rates								
50-64	\$158.00	\$273.25	\$334.00	\$334.75	\$90.00	\$158.00	\$231.75	
Tobacco Rates								
50-64	\$173.80	\$300.57	\$367.40	\$368.22	\$99.00	\$173.80	\$254.92	

The rates above are for plan effective dates from January 2016 - December 2016 and may change.

1 Your age as of your plan effective date.

2 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

3 Refer to Section 6 of the application.

Appendix IV

Colorado - ZIP Code Directory for Area Rating

COLORADO Area 1 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80011	80217	80251
80019	80218	80252
80022	80219	80256
80024	80220	80257
80030	80221	80259
80035	80222	80260
80036	80223	80261
80037	80224	80262
80040	80227	80263
80042	80229	80264
80045	80230	80265
80102	80231	80266
80136	80233	80271
80137	80234	80273
80201	80235	80274
80202	80236	80281
80203	80237	80290
80204	80238	80291
80205	80239	80293
80206	80241	80294
80207	80243	80299
80208	80244	80601
80209	80246	80602
80210	80247	80603
80211	80248	80614
80212	80249	80640
80216	80250	

The following zip code is no longer recognized by the U.S. Post Office: 80295

COLORADO Area 2 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80001 80120 80437
80002 80121 80438
80003 80122 80439
80004 80123 80444
80005 80127 80452
80006 80128 80453
80007 80150 80454
80010 80151 80457
80012 80155 80465
80013 80160 80470
80014 80161 80474
80015 80162 80476
80016 80165
80017 80166
80018 80214
80021 80215
80031 80225
80033 80226
80034 80228
80041 80232
80044 80401
80046 80402
80047 80403
80103 80419
80105 80422
80110 80425
80111 80427
80112 80433
80113 80436

COLORADO Area 3 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80020	80306	80904	80932	81008
80023	80307	80905	80933	81009
80025	80308	80906	80934	81010
80026	80309	80907	80935	81011
80027	80310	80908	80936	81012
80038	80314	80909	80937	81013
80104	80455	80910	80938	81014
80108	80466	80911	80939	81015
80109	80471	80912	80941	81019
80116	80481	80913	80942	81022
80118	80501	80914	80944	81023
80124	80502	80915	80946	81025
80125	80503	80916	80947	81069
80126	80510	80917	80949	
80129	80533	80918	80950	
80130	80544	80919	80951	
80131	80808	80920	80960	
80132	80809	80921	80962	
80133	80817	80922	80970	
80134	80819	80923	80977	
80135	80829	80924	80995	
80138	80831	80925	81001	
80163	80840	80926	81002	
80301	80841	80927	81003	
80302	80864	80928	81004	
80303	80901	80929	81005	
80304	80902	80930	81006	
80305	80903	80931	81007	

The following zip code is no longer recognized by the U.S. Post Office: 80943 and 80945

COLORADO Area 4 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

80101	80482	80546	80721	80812	81038	81121	81222	81329	81505	81645
80106	80483	80547	80722	80813	81039	81122	81223	81330	81506	81646
80107	80487	80549	80723	80814	81040	81123	81224	81331	81507	81647
80117	80488	80550	80726	80815	81041	81124	81225	81332	81520	81648
80420	80497	80551	80727	80816	81043	81125	81226	81334	81521	81649
80421	80498	80553	80728	80818	81044	81126	81227	81335	81522	81650
80423	80504	80610	80729	80820	81045	81128	81228	81401	81523	81652
80424	80511	80611	80731	80821	81046	81129	81230	81402	81524	81653
80426	80512	80612	80732	80822	81047	81130	81231	81403	81525	81654
80428	80513	80615	80733	80823	81049	81131	81232	81410	81526	81655
80429	80514	80620	80734	80824	81050	81132	81233	81411	81527	81656
80430	80515	80621	80735	80825	81052	81133	81235	81413	81601	81657
80432	80516	80622	80736	80826	81054	81135	81236	81414	81602	81658
80434	80517	80623	80737	80827	81055	81136	81237	81415	81610	
80435	80520	80624	80740	80828	81057	81137	81239	81416	81611	
80440	80521	80631	80741	80830	81058	81138	81240	81418	81612	
80442	80522	80632	80742	80832	81059	81140	81241	81419	81615	
80443	80523	80633	80743	80833	81062	81141	81242	81420	81620	
80446	80524	80634	80744	80834	81063	81143	81243	81422	81621	
80447	80525	80638	80745	80835	81064	81144	81244	81423	81623	
80448	80526	80639	80746	80836	81067	81146	81248	81424	81624	
80449	80527	80642	80747	80860	81071	81147	81251	81425	81625	
80451	80528	80643	80749	80861	81073	81148	81252	81426	81626	
80456	80530	80644	80750	80862	81076	81149	81253	81427	81630	
80459	80532	80645	80751	80863	81077	81151	81290	81428	81631	
80461	80534	80646	80754	80866	81081	81152	81301	81429	81632	
80463	80535	80648	80755	80997	81082	81154	81302	81430	81633	
80467	80536	80649	80757	81020	81084	81155	81303	81431	81635	
80468	80537	80650	80758	81021	81087	81157	81320	81432	81636	
80469	80538	80651	80759	81024	81089	81201	81321	81433	81637	
80473	80539	80652	80801	81027	81090	81210	81323	81434	81638	
80475	80540	80653	80802	81029	81091	81211	81324	81435	81639	
80477	80541	80654	80804	81030	81092	81212	81325	81501	81640	
80478	80542	80701	80805	81033	81101	81215	81326	81502	81641	
80479	80543	80705	80807	81034	81102	81220	81327	81503	81642	
80480	80545	80720	80810	81036	81120	81221	81328	81504	81643	

The following zip code is no longer recognized by the U.S. Post Office: 81247

Notes

Notes

Notes

Questions? Contact the Producer Help Desk (PHD)

Email: phd@uhc.com

Phone: 1-888-381-8581, Monday – Friday, 8 a.m. – 8 p.m. EST



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.