

2020 NEWS FLASH

AARP | Medicare Supplement
from UnitedHealthcare

✓ **At Your Best by UnitedHealthcare™**

AL, AZ, CA, CT, DE, FL, IA, ID, IL, IN, KY, KS, LA, MD, MI, MN, MO, MS, MT, NC, ND, NJ, NV, NY, OH, OK, OR, SD, TN, TX, UT, WA, WI, WV, WY

At Your Best by UnitedHealthcare™ gives members more than they expected as an insured member of an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company – and is available at no additional cost to them. The offering includes health and wellness resources, support services and discount programs to help them live healthier.¹

With the newly expanded services, insured members will have access to an extensive network of participating gyms and fitness locations* at no additional cost, a hearing program, 24/7 nurse support, and more.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the AARP Medicare Supplement section for more information.

*Availability of fitness program may vary by area. Fitness program network only includes participating facilities and locations.

✓ **Increased Enrollment Discount!**

AL, AZ, CA, CO, DC, DE, IA, IL, IN, KY, LA, MD, MI, MS, MT, NC, NE, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY

Did you know the Enrollment Discount for AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, for plan effective dates of January 1, 2020 and later, has improved? This new rating structure is for new enrollees only and encourages consumers to join sooner.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Underwriting and Rates section for more information.

✓ **Commission Increases**

All states - except IN, SC, VT, WA

Thank you for continued loyalty. We would like to reward you with a raise! We plan to raise commissions in your state. Please see your 2020 commission amendment for more information.

✓ **MACRA**

All states - except MA, MN, WI

It's here! What is it? It stands for The Medicare Access and CHIP Reauthorization Act of 2015. Legislation requires that newly eligible Medicare beneficiaries will no longer be able to enroll in Medicare supplement plans C and F after January 1, 2020. However, these plans are NOT going away - Medicare supplement Plans C and F will continue to be available for individuals eligible for Medicare before January 1, 2020.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Eligibility section for more information.



✓ **Guaranteed Issue Changes for AARP Medicare Supplement Plans D and G and AARP Medicare Select Plan G**

AL, AK, AZ, AR, CA, CO, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY

In order to keep premium rates for Plan D, G and Select G as competitive as possible, we are changing access to these plans. Certain previously eligible individuals enrolling in Plans D, G and Select G with plan effective dates of January 1, 2020 or later and will be underwritten.

Previously eligible applicants are individuals who turn 65 before 2020, or are enrolled in Part A before January 1, 2020, if they turn 65 after 2019.

Please refer to Your Guide in the 2020 Enrollment Kit or your 2020 state-specific Producer Handbook as they become available and look under the Eligibility section for more information.

✓ **MACRA**

MA, MN, WI

It's here! What is it? It stands for The Medicare Access and CHIP Reauthorization Act of 2015. If an individual has a current plan or rider that covers the Medicare Part B deductible, they don't need to do anything. MACRA will impact these plans and riders in 2020 and beyond, but only for people who turn 65 and first become eligible for Medicare Part A on or after January 1, 2020.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Eligibility section for more information.

✓ **2020 Enrollment Kits**

All states

New AARP Medicare Supplement Kits! The new kit will be available in early August.

NEW APPLICATION + YOUR GUIDE This enrollment kit will include a 2020 application and a new Your Guide so you'll be ready for sales effective on January 1, 2020. Look for an email in early August.

2019 RATES It's important to note that this kit will still have 2019 premium rates. As soon as the 2020 rates are approved, a new kit will be communicated through email.

✓ **Gender rating**

All states - except AR, CA, CT, HI, ID, KS, MA, ME, MN, MT, ND, NH, NY, VT and WA

Gender rating for male and female premium rates will be applied for new AARP Medicare Supplement Plan sales and will occur in all but 15 states. While gender rating will go into effect in 2020, the implementation dates may vary from January 1, 2020, May 1, 2020 or July 1, 2020.

Florida current insured modernized AARP Medicare Supplement plan holders will be gender-rated, as well as new sales.



✓ **AARP Medicare Select Plans – Same benefits as AARP Medicare Supplement Plans!**

AL, AR, AZ, FL, GA, IL, IN, KS, KY, LA, MS, NC, OH, OK, OR, TN, TX, UT and WA

AARP Medicare Select Plans, insured by UnitedHealthcare Insurance Company, have the same benefit levels as a traditional AARP Medicare Supplement Plan. The only difference is that an AARP Medicare Select Plan insured member must use a network hospital to receive full benefits for inpatient, non-emergency hospital stays. However, there is no network requirement for outpatient and physician services!

New plans! AARP Medicare Select Plans G and N have the same benefit levels as traditional AARP Medicare Supplement Plan G and N. Since Select Plans C and F will be closed to new enrollees at the end of the year, AARP Medicare Select Plan G or N is the way to go! Select Plan G is comparable to Plan F, where consumers get more comprehensive coverage at a lower price.*

AARP Medicare Select Plans are not available in all states. Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Eligibility section for more information.

*AARP Medicare Select Plan G does not provide Part B deductible benefit.

✓ **Authorized to Offer – Level Up!**

All states

The Authorized to Offer AARP Medicare Plans Agent Program differentiates agents by providing exclusive opportunities to AARP-branded marketing materials, lead program, and rewards program, depending on the agent's status; Level 1 and Level 2. The program is announcing level name changes for those who are authorized to sell AARP Medicare Supplement Plans.

Level 1 agents will now be referred to as Authorized to Offer agents. Level 2 agents will now be referred to as Authorized to Offer Elite agents. These Elite agents have demonstrated loyalty and a high knowledgebase of the AARP Medicare Supplement Plans with quality production.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Marketing section for more information.

✓ **Agent Servicing Program**

All states

Making it Easier to Service your Clients!

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, continues to strive to provide agents with a more hassle-free experience. In the effort to improve our service to you, UnitedHealthcare is implementing a new Agent Servicing Program.

How does it work?

This program, which started on July 15, 2019, will expand the level of service support that is currently available to Authorized to Offer AARP Medicare Supplement Insurance Plan agents. Expanded phone support services will allow you to act on behalf of the member (when directed by the member) without the member on the line in certain situations. Please note servicing is only available to the agent of record.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Agent Servicing section for more information.

✓ LEAN Enhancements

All states

As you may already know, UnitedHealthcare is always looking to improve our online enrollment platform LEAN™. We have implemented two new enhancements, Application Status for the applicant and Member Experience for new insured members. Application Status of approved, pending or denied will be emailed to the applicant who provided their email address on their online application in LEAN and elected to receive information electronically. Member Experience allows members who signed up to receive their documents electronically to access a version of the Member Website.

If you're not using LEAN, what are you waiting for? Start using LEAN today and give your clients the convenient access to these great new enhancements.

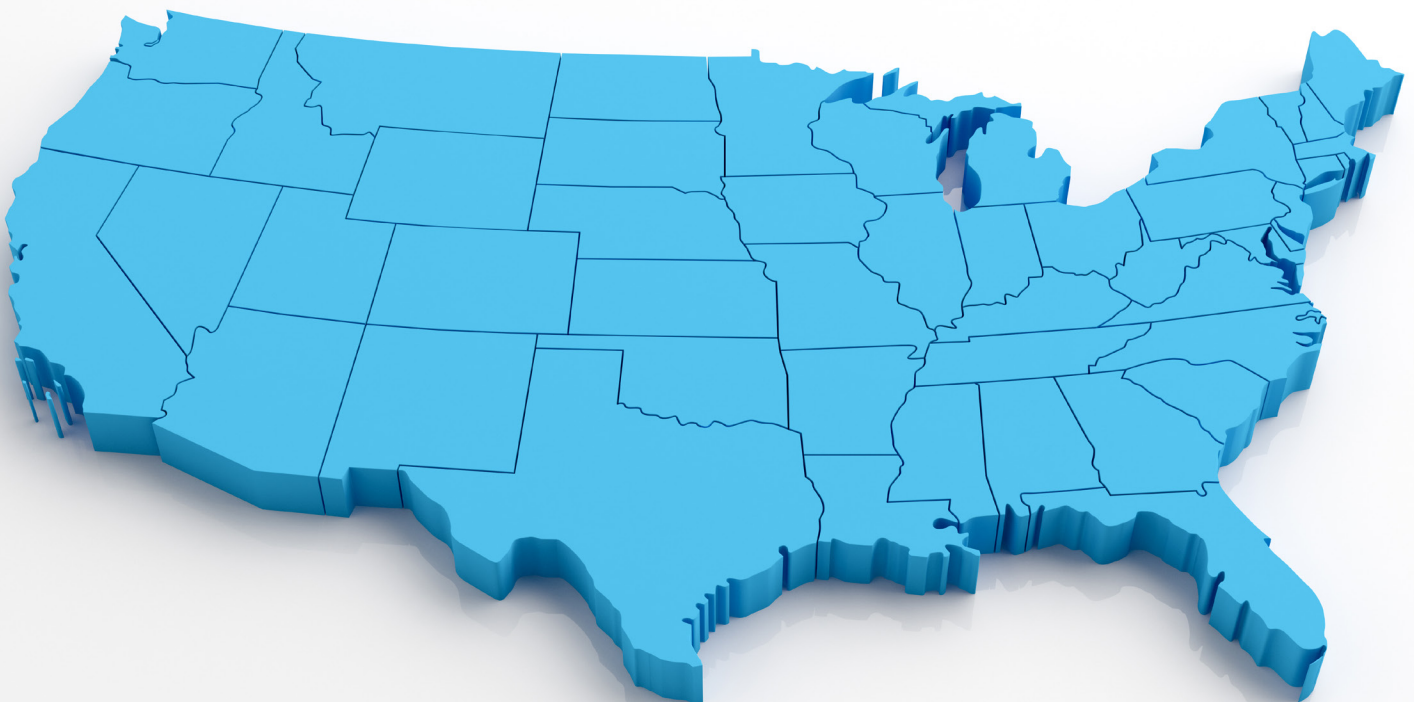
Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Application section for more information.

✓ 2020 Producer Handbooks

All states

The Producer Handbook for AARP Medicare Supplement Insurance Plans provides valuable state specific information on eligibility, guaranteed issue events, rates, underwriting, enrollment application processing information and more. This key resource helps you accomplish your goals and offer the AARP Medicare Supplement product with insight and confidence.

Agents who are certified for 2020 to offer AARP Medicare Supplement Insurance Plans will receive their resident state-specific Producer Handbook in the mail as they become available. Downloadable versions of the Producer Handbooks will be posted on Jarvis via the Sales Materials Portal as they become available. Watch out for them in your email or JarvisWrap!



✓ Underwriting improvements

All states – except CT, MA, NY, VT

We've heard your feedback! UnitedHealthcare is implementing underwriting process improvements for AARP Medicare Supplement Plans aimed at reducing expected turnaround times with faster rate up or denial decisions based on specific drugs that indicate the applicant has a ratable/deniable medical condition. In addition to a quicker and more efficient process we have made changes to more accurately identify where your client's application is in the underwriting process if you contact the PHD for status.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Underwriting and Rates section as well as the Appendix for the list of conditions and related prescription drug list for more information.

✓ New and Improved Member Annual Billing Letters

All states

Members will see enhanced annual billing letters which feature prominent, easy to read premium rates and discounts, clearer language and more simplistic formatting!

✓ California and Oregon – Discretionary Upgrades for Competitors

During the annual one-month Open Enrollment Period, consumers in California and Oregon who wish to switch into an AARP Medicare Supplement Plan with greater benefits than the Medicare Supplement Plan they hold with a competitor, will be underwritten. Consumers will not be underwritten when switching from a competitor's Medicare Supplement Plan into an AARP Medicare Supplement Plan with equal or lesser benefits.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the California and Oregon Discretionary Upgrades section for more information.

✓ Updated Agent Forms

All states /FL Mover Form- FL, NY Mover Form - NY

New! Agent Servicing Forms are enhanced to include information for upcoming 2020 changes, provide clearer instructions, and are formatted for easier and quicker completion. Mover forms for Florida and New York also feature improved direction and structuring making it easier for agents to engage the insured, capture their decision and complete the form.

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the Insured Member Servicing section for more information.

✓ Certification improvements

All states

Great news! The AARP Medicare supplement certification content is now in the Medicare Basics certification module. We also continue to accept AHIP in lieu of the Medicare Basics course and will accept it for the AARP Medicare Supplement certification requirement. Go to Jarvis today to complete your 2020 certifications today!

✓ Soaring New Sales Incentive

AR, AL, AZ, CA, FL, GA, MD, MI, MO, NC, NE, NH, NJ, PA, SC, TX

Earn up to \$150 from UnitedHealthcare on eligible applications for AARP Medicare Supplement Insurance Plans! All you need are 3 eligible applications to start earning more today! Look for eligibility and other details in your inbox.

DE, OK, OR

Earn up to \$125 from UnitedHealthcare on eligible applications for AARP Medicare Supplement Insurance Plans! All you need are 3 eligible applications to start earning more today! Look for eligibility and other details in your inbox.



✓ Health and Wellness

AK, AR, CO, DC, GA, HI, MA, ME, NE, NH, NM, PA, RI, SC, VA, VT

We're adding more member extras! Introducing AARP® Staying Sharp² and Hearing Care Program by HearUSA³ for insured members of the AARP Medicare Supplement Plan.

AARP Staying Sharp is an online brain health program that helps support a healthy brain lifestyle. AARP Staying Sharp includes: a brain health assessment, articles, brain exercises, activities, recipes, and brain games.

Hearing Care Program by HearUSA includes a discount on hearing aids and access to screenings by certified HearUSA hearing care providers. The Hearing Care Program by HearUSA includes:

- The AARP member rate plus an additional \$100 discount on hearing devices in the top 5 tiers of technology and features, ranging from standard to premium
- Extended warranties on many of HearUSA's digital hearing aids
- A hearing health support team

Please refer to your 2020 state-specific Producer Handbook as they become available and look under the AARP Medicare Supplement section for more information.

¹These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time. Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

²AARP will share only non-identifiable, aggregate information with UnitedHealthcare that is collected through the use of the AARP Staying Sharp Platform. This information may be used by UnitedHealthcare to potentially help develop future programs and services for its insured members.

This program offering is not an insurance program, is only offered in certain jurisdictions and may be discontinued at any time. Links are made available so that you will have an opportunity to obtain information from the third party on its website. Links are provided solely as a convenience and not as an endorsement of the content of the third-party site or any products or services offered on that site. UnitedHealthcare Insurance Company is not responsible for the content on any linked site or any link contained in a linked site. UnitedHealthcare does not make any representations regarding the content or accuracy of the materials on such sites.

Participation in the brain health assessment is voluntary. Access to this service is subject to your acceptance of Staying Sharp's Terms of Use and AARP's Privacy Policy. Existing Users who have already accepted AARP's Terms of Use and Privacy Policy will not be required to create a new AARP Online Account, but should refer to the additional Terms of Use regarding AARP Staying Sharp. Your health assessment responses will be kept confidential in accordance with applicable law and will only be used to provide health and wellness recommendations within the AARP Staying Sharp program.

³HearUSA makes available a network of hearing care providers through which AARP members may access AARP Hearing Program Discounts. All decisions about medications, medical care and hearing 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. HearUSA 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. HearUSA is not affiliated with AARP or UnitedHealthcare. AARP and UnitedHealthcare do not endorse and are not responsible for the services, products or information provided by this program. You are strongly encouraged to evaluate your own needs.

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Any Other Questions? Here to Help

For additional information, please send an email to the Producer Help Desk at phd@uhc.com (include agent writing number in email subject line), or contact your UnitedHealthcare Regional Sales Director for AARP Medicare Select Insurance Plans.