

2026 Agent Quick Reference Guide

AARP® Medicare Supplement Insurance Plans from UnitedHealthcare®

Your clients can experience peace of mind with an AARP Medicare Supplement Insurance Plan. These plans are designed to help bridge the gaps in Original Medicare.

With a range of plan options to suit your clients' needs, they have the freedom to choose a plan that best fits their lifestyle.



Features of a Medicare Supplement Plan:



No networks or referrals. Your clients can have the freedom to choose or continue seeing providers and specialists they trust, as long as the provider accepts Original Medicare patients.



More Predictable Costs. Rather than worrying about possible financial burdens if an unexpected health emergency arises, a Medicare Supplement plan will work with Original Medicare to pay some out-of-pocket medical costs not paid by Medicare, such as deductibles, coinsurance and co-pays.



Coverage anywhere in the US. This is a plus if your clients enjoy traveling, visiting family or have a second home in a different state. The added layer of security can give your clients the freedom to travel without worrying about unexpected medical costs.



Continuous Coverage. Medicare Supplement plans are guaranteed renewable as long as premiums are paid when due and there is no material misrepresentation when applying for the plan.

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Why AARP Medicare Supplement Plans?

AARP Medicare Supplement Plans are the only Medicare Supplement plans to carry the AARP name. These plans stand for quality, value and customer service. Here's what makes an AARP Medicare Supplement Plan stand out.



Wellness Extras: Available in most states, Wellness Extras¹ are offered at no additional cost to members and may include Renew Active® by UnitedHealthcare® featuring a gym membership, 24/7 nurse line plus dental, vision and hearing discounts.



High recommendation: 91% of plan holders surveyed would recommend their AARP Medicare Supplement plan to a friend or family member².



Plan Variety: Plans are available nationwide including some that come with Wellness Extras. However, in certain states you can find plans without these extras, which may have lower premiums.



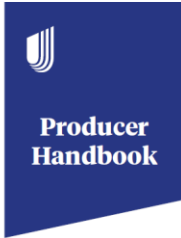


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AARP Medicare Supplement Plans

Medicare Supplement Plan Information

There are several different Medicare Supplement Plans, each labeled with a letter³ (A, B, C, D, F, G, K, L, M, N). Each lettered plan provides different levels of coverage, and the plans are standardized by the federal government. This means that every plan of the same letter provides the same basic coverage, regardless of the insurance company that offers it. To learn more about plan benefits, check out your state-specific Producer Handbook on the [Sales Materials Portal](#), by going to Jarvis > Sales Tools > Sales Materials > Go to Sales Material Portal.



Producer Handbook

Medicare Supplement Plans	A	B	D	G	K	L	M	N	F ⁴	C ⁴
Medicare Part A										
Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deductible	—	✓	✓	✓	50%	75%	50%	✓	✓	✓
Coinsurance	✓	✓	✓	✓	50%	75%	✓	Copay ¹	✓	✓
Deductible	—	—	—	—	—	—	—	—	✓	✓
Excess	—	—	—	✓	—	—	—	—	✓	—
Out-of-Pocket (Pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Emergency	—	—	✓	✓	—	—	—	—	✓	✓
Insurance or	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Facility	—	—	✓	✓	50%	75%	✓	✓	✓	✓
Out-of-Pocket Limit (per year) ²					\$7,220	\$3,610				

1. Coinsurance or copayment except for an insured copay of up to \$20 for each doctor's office visit and \$50 for each emergency room visit (emergency room copay waived if admitted as inpatient).
2. After the \$250 annual deductible with a \$50,000 lifetime maximum for Foreign Emergency Care during the first 60 days of a trip period.
3. 80 percent of covered services for the rest of the calendar year once beneficiaries have paid the annual limit and annual Part B deductible (\$257 in 2025).
4. Only available to eligible applicants. Applicants (a) with a 65th birthday prior to 1/1/2020 or (b) 65 or older on or after 1/1/2020 with a Medicare Part A effective date prior to 1/1/2020.
5. Not available in all states or offered as AARP Medicare Supplement Insurance Plans.

Example

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company

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AARP Medicare Supplement
from **UnitedHealthcare**

Enrolling in an AARP Medicare Supplement plan

To enroll in an AARP Medicare Supplement Plan, clients must be 65 or older⁴, enrolled in both Medicare Part A and Part B and a resident of the state in which they are applying for coverage. Applicants must also be AARP members or live in the same household as someone with whom they share an AARP membership number.

While your clients can enroll in an AARP Medicare Supplement Plan at any time during the year, the best time to enroll may be during their Medicare Supplement Open Enrollment Period which lasts for 6 months beginning with the first day of the month your client is both age 65 or older and enrolled in Medicare Part B⁵.



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AARP Medicare Supplement Plans

What are some of the differences between Medicare Supplement and Medicare Advantage plans?

Below are some of the differences between the coverage of a Medicare Supplement plan and Medicare Advantage plan. Visit the [Medicare Made Clear guide](#) website to learn more.

Medicare Supplement

With Medicare Supplement plan coverage, there are no networks, no plan-required referrals or prior authorizations. Insured members can see any provider who accepts Medicare patients even while they travel throughout the United States.

Additionally, Medicare Supplement plans offer lifetime coverage⁶. Once a consumer is enrolled, the plan features won't change, and they don't need to re-enroll each year.

Medicare Advantage

With Medicare Advantage plans, there may be a network from which to choose providers. A member may choose out-of-network providers, but the plan may not provide coverage, or the member may pay more for the services. Depending on the plan, referrals may be needed to see specialists.

Medicare Advantage plans combine Medicare Part A & B coverage. Some plans may offer additional benefits like coverage for dental, vision and hearing care. However, Medicare Advantage plans may change their benefits, as well as copay amounts, each year. This may include dental, vision and hearing coverage changes. Networks can change at any point during the year, too.

Where do I find AARP Medicare Supplement Plan information such as rates and discounts?

Check out Medicare Supplement [JarvisEnroll](#) accessible via Jarvis for the most up-to-date rates. State-specific Enrollment Kits feature rate pages and information about available discounts.

State-specific Producer Handbooks provide information about our plans and discounts as well. You can locate Enrollment Kits and Producer Handbooks on the [Sales Materials Portal](#).

Will my client who enrolls in a Medicare Supplement plan need to change their healthcare provider?

If your client prefers to keep their healthcare provider, not to worry. With a Medicare Supplement plan, clients can continue to see their provider, as long as the provider accepts Medicare patients. Plus, with no networks and no referrals needed, clients can choose where to receive care anywhere in the United States.



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AARP Medicare Supplement Plans

How do I know what's asked during underwriting?

The application contains the medical questions used when an individual is underwritten and can be found in your state-specific Enrollment Kit, accessible via the [Sales Materials Portal](#) on Jarvis.

What needs to be submitted to enroll a client in an AARP Medicare Supplement Plan?

Please see your state-specific Producer Handbook and Enrollment Checklist in the Enrollment Kit located on the [Sales Materials Portal](#) to find out what your client needs to submit to enroll in an AARP Medicare Supplement Plan.

Why is my client's AARP Medicare Supplement Plan application pending?

- There are various reasons an application may pend, including:
 - **Guaranteed Issue**—If there is an application that requires proof or documentation, you may submit it through the Member Service Request Tool or the AARP Medicare Supplement Pending Applications-Form 4.
 - **Underwriting**—If your client's application is going through underwriting, UnitedHealthcare may be waiting on providers or the client to provide additional information.
 - **Missing Information**—General information such as birth date or gender may be missing from the application. You may submit missing information through the Member Service Request Tool or by using the AARP Medicare Supplement Pending Applications-Form 4.
- Check your client's application status by going to the Applications page on [Jarvis](#). Search for your client and click on "see details" and hover over status reason for more information.
 - The Member Service Request Tool and AARP Medicare Supplement Pending Applications-Form 4 are located on the Applications page on Jarvis. The tool will display after you search for your client. For more information on the Member Service Request Tool, please check out the Medicare Supplement Ease of Business job aid on Learning Lab under the Medicare Supplement Course > Additional References tab.

Where can I find more information about Guaranteed Issue?

Agents can find information about Guaranteed Issue events, such as switching from a Medicare Advantage plan to an AARP Medicare Supplement Plan, within the state-specific Producer Handbook. To order or download the Producer Handbook, please go to the [Sales Materials Portal](#) and select State, Plan Type "Med Supp" and Doc Type "Handbook". Guaranteed Issue rules and criteria vary by state.



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Does my client have to be an AARP member to enroll in an AARP Medicare Supplement Plan?

- Yes, in order for your client to enroll in an AARP Medicare Supplement Plan, they must be an AARP member. You can help your client become a member⁷ with one of the following:
 - Enroll clients online at <https://aarp.org/savetoday>
 - Clients can call 1-866-331-1964 to enroll over the phone
 - If submitting an application via Medicare Supplement JarvisEnroll, use the AARP membership portal link to help your client join, renew or verify their membership.
 - If submitting a paper application, complete an AARP membership form (in kit) and include a separate consumer's check payable to AARP for dues.

What are Wellness Extras and where do I find more information on them?

- Wellness extras¹ are discounts and services that may be available to members of an AARP Medicare Supplement Plan. Wellness extras are offered at no additional cost to members and may include:
 - Renew Active[®] by UnitedHealthcare[®]
 - 24/7 nurse line
 - Dental, vision, and hearing discounts
- To learn more, register for an upcoming Wellness Extras training on the [National Webinar Schedule](#) on Jarvis or check out the [Wellness Extras job aids](#) available on [Learning Lab](#) under the Medicare Supplement course. You can also download the state-specific Producer Handbook on the [Sales Materials Portal](#) by selecting State, Plan Type "Med Supp" and Doc Type "Handbook" to learn more.

What is the EZ Claim Pay service and how does it work?

EZ Claim Pay is a convenient service, available nationally for members enrolled in an AARP Medicare Supplement Plan G⁸, designed to simplify paying expenses. EZ Claim Pay offers members the confidence to “set it and forget it” regarding their Medicare Part B deductible expenses. Members can choose to have UnitedHealthcare automatically pay their Medicare Part B deductible out-of-pocket expenses on their behalf via Electronic Funds Transfer (EFT) from their checking or savings account at no additional cost. Upon receiving a claim, UnitedHealthcare withdraws funds for the deductible amount from the member’s account and automatically pays the provider on the member’s behalf. Please note that you may not call or submit the enrollment form on your client’s behalf.



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AARP Medicare Supplement Plans

Can I offer AARP Medicare Supplement Plans year-round?

Yes! It's always a great time of year to offer Medicare Supplement plans, like AARP Medicare Supplement Plans, to your clients and prospects. Instead of being dictated by enrollment periods that only occur at certain times of the year, consumers can enroll or change Medicare Supplement plans any time during the year.⁹ However, the **best** time to enroll may be during your client's Medicare Supplement Open Enrollment Period, which lasts for 6 months beginning with the first day of the month your client is both age 65 or older and enrolled in Medicare Part B⁵.

What are the advantages of selling AARP Medicare Supplement Plans?

- **Premier Producers, through Medicare Supplement Cash Rewards**, have the opportunity to earn cash rewards from UnitedHealthcare, on top of commissions, when they sell eligible AARP® Medicare Supplement Insurance Plans and/or Medicare Select Plans insured by UnitedHealthcare® Insurance Company during the program measurement period of January 1 through December 31.¹⁰
- View more information about the Premier Producer Program and view the Medicare Supplement Cash Rewards guidelines by going to [Jarvis > Knowledge Center > Ready to Sell > Premier Producer](#).



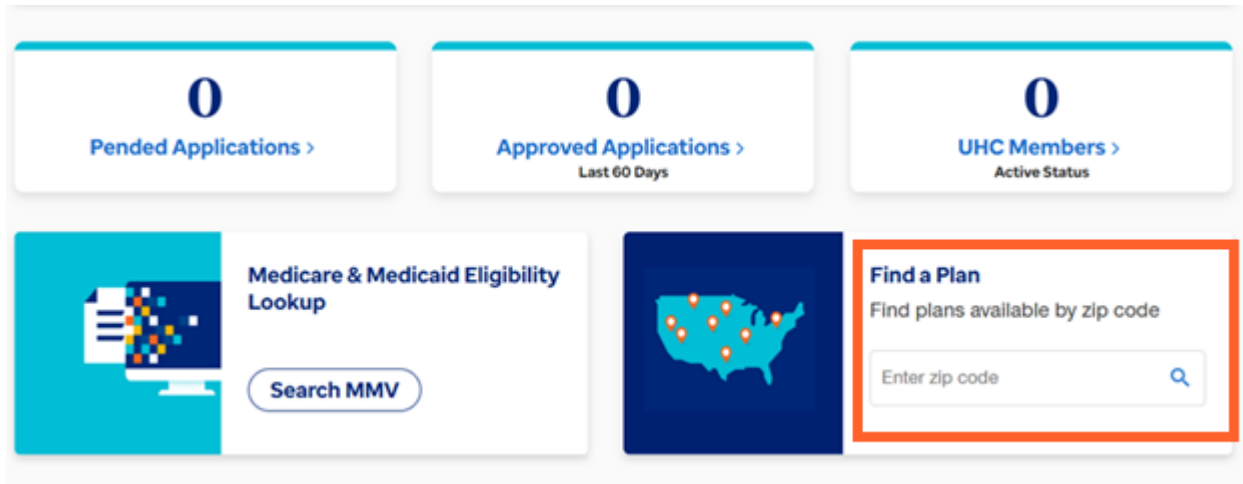


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AARP Medicare Supplement Plans

To find out more information about AARP Medicare Supplement Plans in your client's area:

- From the homepage of Jarvis, enter your client's zip code in the "Find a Plan" tool and select search.



- Select the Medicare Supplement tab to explore the plans in your client's area.

Explore Medicare options in your area

Medicare Advantage plans	Medicare Supplement insurance plans	Medicare Advantage Special Needs plans	Medicare prescription drug plans
8 plans	15 plans	1 plans	2 plans
These plans include all the same benefits of Original Medicare, plus many include additional coverage for dental, vision and hearing and an over-the-counter (OTC) credit. Most plans also include prescription drug coverage.	Also called Medigap, these plans help you pay for some of the out-of-pocket health care costs that Original Medicare doesn't pay for.	Special Needs plans are Medicare Advantage plans that help meet the needs of people who have specific severe and chronic diseases, certain health care needs, or who also have Medicaid coverage. These include Dual Special Needs plans, Chronic Special Needs plans and Institutional Special Needs plans.	These plans help pay for prescription drugs and can be used with Original Medicare or Medicare Supplement plans.
<ul style="list-style-type: none"> \$0 or low monthly premiums Credit for OTC products Dental benefits Vision benefits 	<ul style="list-style-type: none"> More comprehensive coverage for a higher premium See any doctor who accepts Medicare patients No referrals and no networks More predictable out-of-pocket costs 	<ul style="list-style-type: none"> \$0 or low monthly premiums Credit for OTC, healthy food & utilities Dental benefits Routine transportation 	<ul style="list-style-type: none"> Higher premiums for more extensive drug coverage Low deductibles Broad pharmacy network \$0 copay for most vaccines
View 8 plans	View 15 plans	View 1 plans	View 2 plans



Jarvis: Your go-to resource

Jarvis is an essential tool for agents offering UnitedHealthcare Medicare Plans. Its user-friendly interface and helpful customer management features may make your workflow smoother, assisting you in building better relationships with your clients. You'll find the latest industry and enterprise information, application status and commission details, client data and product information, training resources and more!

Visit Jarvis at <http://www.uhcjarvis.com> or download the mobile app via the App Store/Google Play Store.

Here's what you will find on Jarvis:

Sales Materials Portal

- The [Sales Materials Portal](#) offers access to state-specific materials like Enrollment Kits, Producer Handbooks, Leave Behind Materials and Plan Change Rate Pages.
- Access via [Jarvis](#) > Sales Tools > Sales Materials > click Go to Sales Material Portal.

UHC Agent Toolkit

- The [UHC Agent Toolkit](#) provides state-specific marketing materials, including brochures, fact sheets, social media posts, member retention materials and more. To access Toolkit, go to Jarvis > Sales Tools > Sales Materials > Launch UHC Agent Toolkit Now.

Medicare Supplement JarvisEnroll

- JarvisEnroll is UnitedHealthcare's electronic enrollment application tool designed to help simplify the enrollment process for both agents and clients. Please note, your client must be turning age 65 or older at the time of the requested effective date in order to enroll your client using JarvisEnroll.
- Access via [Jarvis](#) > Sales Tools > JarvisEnroll (Med Supp) or under the Quick Access links on the homepage.

Medicare Supplement Member Service Request Tool (continued on next page)

The Member Service Request Tool can help you assist your clients. You'll experience a simplified process to update your clients' details on their behalf directly in Jarvis. Please continue reading on the next page or more details.



Medicare Supplement Member Service Request Tool continued

Service Request Overview

Submit service requests on behalf of your clients with a pending AARP Medicare Supplement plan application. A pending application is an application that is still being reviewed by UnitedHealthcare. These service requests can be found in two locations in Jarvis:

- Application Status - Service requests for **pending** applications
- Book of Business - Service requests for **existing** members

Application Status for Pending Applications

This section is for submitting service requests on behalf of your clients with a pending AARP Medicare Supplement plan application, an application that is still being reviewed by UnitedHealthcare.

Examples of service requests for clients with a pending application include the ability to provide a missing date of birth, missing phone number or missing Guaranteed Issue documents.

Book of Business for Existing Members

Submit service requests on behalf of your clients who are approved and active AARP Medicare Supplement plan members. Service requests can be submitted for approved and active members if their plan effective date is in the future.

Examples of service requests include an address, phone number or date of birth update.

For more information, please refer to the Medicare Supplement Ease of Business job aid on Learning Lab under the Medicare Supplement Course > Additional References tab.

Contact information (continued next page):

The Producer Help Desk (PHD)

- For questions, contact the [Producer Help Desk \(PHD\) via Chat on Jarvis](#) or call 1-888-381-8581. Espanol Presione la opcion 2

Agent email communication information:

- Email is UnitedHealthcare's primary method of communicating with agents. Please ensure your email address is correct by going to Jarvis > ID > Manage Account Info. Look for emails from:
 - uhc_med_sup_no_reply@uhc-info.com (AARP Medicare Supplement information)
 - no_reply@mr.uhc.com (Medicare and Retirement, JarvisWrap)
- Refer to the Insured Member and Agent Servicing section of your state-specific Producer Handbook for additional helpful phone numbers and websites



Phone and web resources for your clients:

Member Services phone numbers and websites:

- 1-800-523-5800 (for service and claim related questions)

AARP Member Website:

- <http://aarp.org>

UnitedHealthcare's Insured Member Website (Members can view their benefits)

<http://member.uhc.com/aarp>

Submitting applications via direct mail:

How to submit paper applications via direct mail:

- Paper Application by Mail:
 - Please mail paper applications, checks and forms in the postage-paid business reply envelope included in the Enrollment Kit. If the envelope is lost or misplaced, mail to:

UnitedHealthcare Insurance Company
Enrollment Division
P.O. Box 105331
Atlanta, GA 30348-5331

- Overnight-must arrive by 9am ET to be considered "received" for that day:

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

You may fax your paper applications ONLY if: Applicant is already a member of AARP and there is no check with the application. How to submit applications via fax:

- **Fax for application submission:**
1-888-836-3985 *Emailed applications are not accepted
- **Fax supporting documentation after submitting a Medicare Supplement JarvisEnroll application:** 1-248-524-5747. Use the fax coversheet provided upon application submission.
- **Fax supporting documentation after submitting a Paper application:**
1-248-524-5763. Use a HIPAA compliant fax coversheet.



Submitting Applications continued

- Fax or email supporting documents by using the Agent Change Request Form- AARP Med Supp Pending Apps (Form 4) available in the Important Documents section of the Application status tab or submit using the Medicare Supplement Member Service Request Tool.

Claims Mailing Address:

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

UnitedHealthcare Insurance Company
Claim Division
P.O. Box 1878
Southampton, PA 18966-9998

Electronic Funds Transfer (EFT) Enrollment form Mailing Address:

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

Disclaimers

¹**These offers are only available to insured members covered under an AARP Medicare Supplement Plan insured by UnitedHealthcare Insurance Company, or UnitedHealthcare Insurance Company of America in North Dakota, or UnitedHealthcare Insurance Company of New York in New York. These 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 (except in New York and Oregon).** Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

²From a report prepared for UnitedHealthcare by Human8, “2025 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire,” May 2025, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.



Disclaimers continued

³Plans vary in MA, MN and WI. Medicare supplement Plans C and F are only available to individuals eligible for Medicare prior to January 1, 2020, including those who turned 65 before January 1, 2020.

⁴In some states, individuals under the age of 65 with certain qualifying disabilities enrolled in Original Medicare may be eligible for a Medicare Supplement plan.

⁵In some states, individuals under the age of 65 who enroll in Original Medicare may be eligible for a Medicare Supplement Plan during their Medicare Supplement Open Enrollment Period. These individuals will have a second Medicare Supplement Open Enrollment Period beginning the month they turn 65.

⁶Medicare Supplement plans are guaranteed renewable as long as premiums are paid when due and there wasn't any material misrepresentation when applying for the plan.

⁷Agents cannot purchase an AARP membership for consumers, nor should they accept money and send a personal payment for membership on their behalf.

⁸EZ Claim Pay is also available to members enrolled in an AARP Medicare Select Plan G, AARP Medicare Supplement Plan 1A, AARP Medicare Supplement Basic Plan (TW) with Rider 1 (XW), AARP Medicare Supplement Extended Basic Plan (RW), AARP Medicare Supplement Basic Plan (MW) with Rider 1 (OW) or with Rider 1 (OW) and Rider 4 (SW).

⁹Consumers applying for Medicare Supplement coverage outside of their Medicare Supplement Open Enrollment Period or a guaranteed issue event, including some plan change scenarios, may be underwritten. Consumers leaving a Medicare Advantage plan must disenroll during a valid election period. Consumers must have a valid election period to enroll in a standalone prescription drug plan.

¹⁰For Premier Producers only. Certain conditions, limitations and exclusion apply. UnitedHealthcare reserves the right to revise the Medicare Supplement Cash Rewards rules or terminate the program at any time without notice.

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