



2019 | Florida

AARP® Medicare Supplement Insurance Plans

insured by UnitedHealthcare Insurance Company (UnitedHealthcare)

These types of plans help with some of the out-of-pocket costs not paid by Medicare.

**KEMPTON FINANCIAL GRP LLC
(813) 995-2821**

Licensed insurance agent contracted with UnitedHealthcare Insurance Company and not an employee or agent of AARP. Authorized to offer AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company.

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

Let's
talk
about...

1

Understanding the Relationship

Learn about the relationship between AARP and UnitedHealthcare Insurance Company.

2

Learning About Your Medicare-Related Choices

Get to know the different parts of Medicare, what's covered and what you may have to pay for.

3

Getting Coverage in Addition to Medicare

Explore your AARP Medicare Supplement Insurance Plan options and learn how to apply.

4

Choosing the Right Plan for You

Discover which AARP Medicare Supplement Insurance Plan best fits your needs and budget.



1

Understanding the Relationship

Learn about the relationship between AARP and UnitedHealthcare Insurance Company.

The Relationship Between AARP and UnitedHealthcare

UnitedHealthcare

UnitedHealthcare Insurance Company has more than 40 years of experience and is rated "A" by A.M. Best.* UnitedHealthcare Insurance Company covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.**

AARP Medicare Supplement Plans

These plans are the only Medicare supplement plans to carry the AARP name. Any product or service that carries the AARP brand has been carefully evaluated and selected as one that meets the high service and real quality standards of AARP

AARP

AARP is an organization focused on serving the needs of Americans age 50 and over. AARP cares about people and serves them with compassion. AARP tackles the issues that matter most to you, your family, and your community.

* A.M. Best affirmed UnitedHealthcare Insurance Company's financial strength rating of "A" (Excellent) and maintained a "Stable" outlook on August 3, 2017. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. www.ambest.com.

** From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates "December 2017 Medigap Enrollment & Market Share," May 2018, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

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



2

Learning About Your Medicare- Related Choices


Get to know the different parts of Medicare, what's covered and what you may have to pay for.


Medicare-Related Choices

You have options. These two easy steps may help you make a decision.

Step 1: Enroll in government-provided Original Medicare when you become eligible.

Original Medicare

PART A  Covers hospital stays

PART B  Covers doctor and outpatient visits

Step 2: Decide if you need additional coverage, offered by private companies. You have two ways to get it:

Option 1

Add one or both of the following:

Medicare Supplement Insurance



Covers some or all of the costs not paid by Parts A and B

And/Or

Medicare Part D



Covers prescription drugs

OR


Option 2

Choose a Medicare Advantage plan:

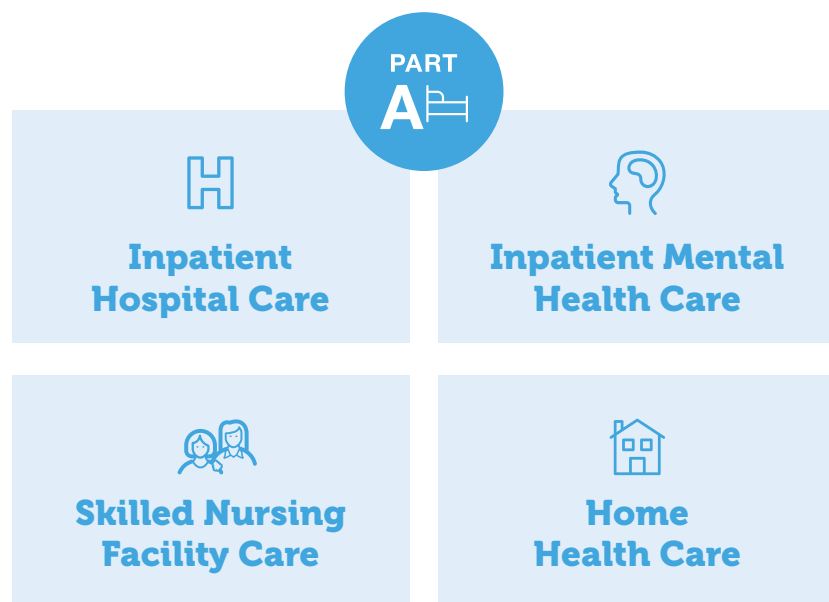
Medicare Advantage (Part C)

PART C  Combines Parts A and B

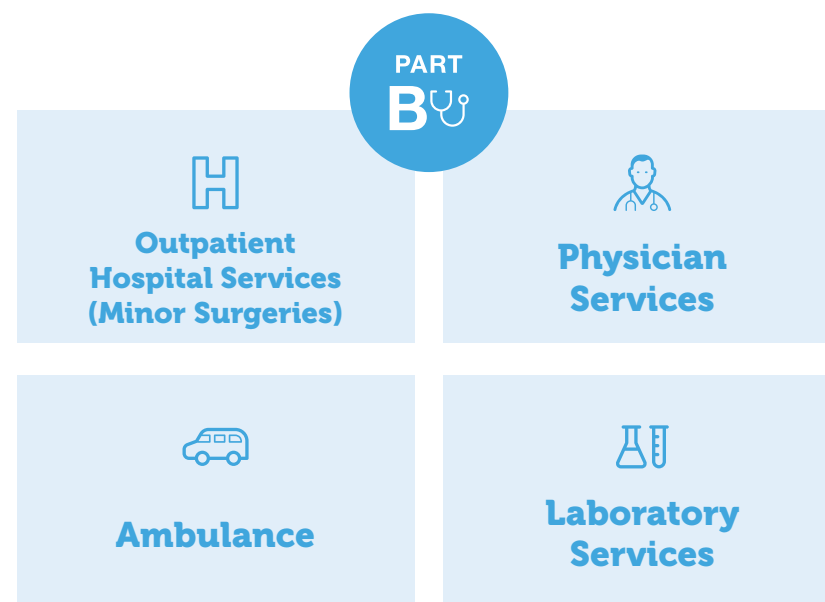
 Provides additional benefits

PART D  Most plans cover prescription drugs

What Medicare Parts A and B Cover



Also covers: Hospice care; some blood for transfusions during inpatient care



Also covers: Blood; home health care; outpatient mental health; durable medical equipment (wheelchairs, oxygen, etc.)*; outpatient physical, occupational and speech-language therapy; some preventive care (e.g., flu and pneumonia shots)

*Services and supplies must be medically necessary.

What Medicare Part A Pays

Service	Medicare Part A Pays	Your Cost Share
Hospitalization	Days 1–60: All but \$1,364	\$1,364
	Days 61–90: All but \$341 per day	\$341 per day
	Days 91–150: (Lifetime Reserve Days) All but \$682 per day	\$682 per day
	Nothing beyond 150 days (After using Lifetime Reserve Days)	All costs for the remainder of your stay
	First 3 pints of blood: \$0	100%
Skilled Nursing Facility Care	Days 1–20: 100% of approved amount	Nothing
	Days 21–100: All but \$170.50 per day	\$170.50 per day
	Days 100+: No benefit	All costs for the remainder of your stay

A Medicare supplement plan may help cover some or all of your cost share.

Information in this chart reflects cost and cost-sharing information from 2019.

What Medicare Part B Pays

Service	Medicare Part B Pays	Your Cost Share
Medical Expenses, Outpatient Hospital Expenses	Generally 80% of the approved amount (once the annual deductible has been met)	<div>\$185 deductible per calendar year</div> <div>20% of the approved amount</div>

A Medicare supplement plan may help cover some or all of your cost share.

These costs are in addition to the monthly Medicare Part B premium, which you will need to pay.

Information in this chart reflects cost and cost-sharing information from 2019.



3

Getting Coverage in Addition to Medicare

Explore your AARP
Medicare Supplement
Insurance Plan options
and learn how to apply.

Why Choose a Medicare Supplement Insurance Plan?



Flexible

Your coverage goes with you when traveling anywhere in the U.S. and is guaranteed to continue as long as you pay your premium when due.*



Budgeting

Helps you manage some of the out-of-pocket costs that Medicare Parts A and B don't pay.



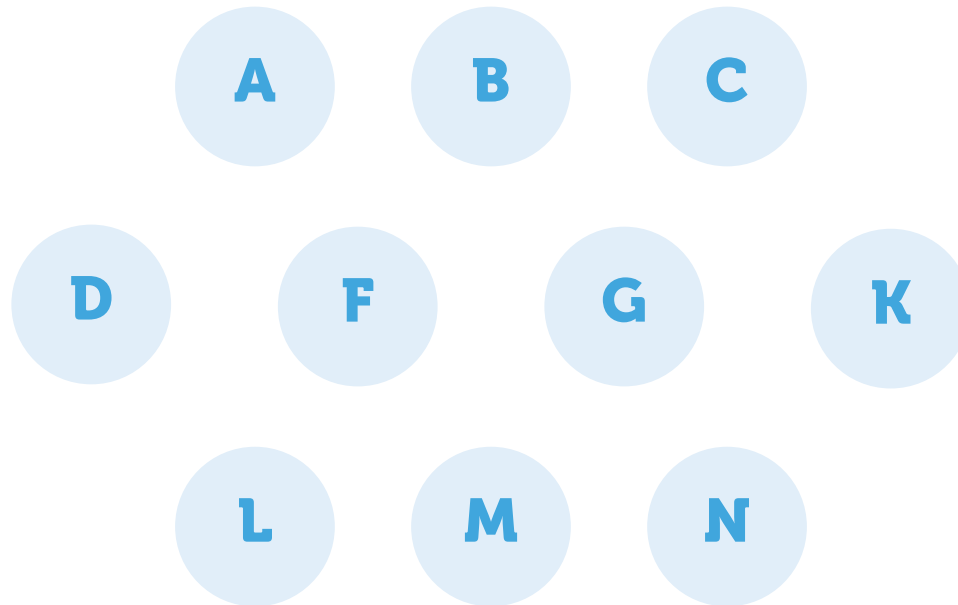
Convenient

You'll be able to visit any hospital or physician that accepts Medicare patients. And start off with a 30-day "free look" period.

*And you do not make any material misrepresentation when you apply for this plan.

Medicare Supplement Plans

Medicare supplement plans are named with letters of the alphabet. Benefit levels vary by plan. Typically, the more comprehensive the coverage, the higher the monthly premium. Plans are regulated according to federal and state laws.



Are You Eligible?



Will you be enrolled in Medicare Parts A and B at the time your coverage begins?

AND



Are you a resident of the state in which you are applying for coverage?

AND



Are you age 65 or older? Or are you under age 65 and eligible for Medicare by reason of disability or End-Stage Renal Disease?

If you answered yes to these questions, then you are eligible to apply!



4

Choosing the Right Plan for You

Discover which AARP Medicare Supplement Insurance Plan best fits your needs and budget.

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

What to Expect From an AARP Medicare Supplement Insurance Plan



Stability

- ✓ The only Medicare supplement plans backed by AARP.
- ✓ Offering Medicare supplement plans in all states and most U.S. territories.



Service

- ✓ Knowledgeable Licensed Insurance Agents available to help members.
- ✓ At this time, insured members may change plans at any time.¹
- ✓ 98% of AARP Medicare Supplement Insurance Plan claims nationwide are processed in 10 days or less.²
- ✓ 90% of plan holders surveyed nationwide cite satisfaction with the benefits and coverage provided by their plan.³

¹If you choose to change plans, you may be underwritten and may not be accepted into the plan if you are outside of Open Enrollment or Guaranteed Issue Periods or, if accepted, your rates may change.

² From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," April 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

³ From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

What to Expect From an AARP Medicare Supplement Insurance Plan



Value

- ✓ Exclusive member services available at no cost to you.
- ✓ A national average annual rate increase of only 2.6% from 2012–2016.¹



Experience

- ✓ Trusted by more than 4 million members nationwide.¹
- ✓ Backed by the experience and expertise of UnitedHealthcare.
- ✓ 9 out of 10 plan holders surveyed nationwide would recommend their plan to a friend or family member.²

¹ From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," April 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

² From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

AARP Medicare Supplement Plans

	<div> <div>Most Comprehensive</div> <div>←</div> <div>→</div> <div>Least Comprehensive</div> </div>							
Description of Service	F ¹	C ¹	G	N	L	K	B	A
Medicare Part A Co-insurance and Hospital Costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	✓	✓	✓	✓	75%	50%	✓	
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	Co-pay ³	75% ²	50% ²	✓	✓
Medicare Part B Deductible	✓	✓						
Medicare Part B Excess Charges	✓		✓					
Blood (first three pints)	✓	✓	✓	✓	75%	50%	✓	✓
Foreign Travel Emergency (up to plan limit) ⁴	80%	80%	80%	80%				
Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	75%	50%	✓	✓
Skilled Nursing Facility Co-insurance	✓	✓	✓	✓	75%	50%		
2019 Out-of-Pocket Limit (Plans K and L only) ⁵					\$2,780	\$5,560		

¹ Also available as Medicare Select Plans.

² EXCEPTION: Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

³ Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

⁴ Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁵ The plan pays 100% 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 (\$185 in 2019).

Chart reflects 2019 data.

Prefer to Have MORE Benefits for a HIGHER Monthly Premium?

Description of Service	C ¹	F ¹	G
Medicare Part A Co-insurance and Hospital Costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓
Medicare Part A Deductible	✓	✓	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓
Medicare Part B Deductible	✓	✓	
Medicare Part B Excess Charges		✓	✓
Blood (first three pints)	✓	✓	✓
Foreign Travel Emergency (up to plan limit) ²	80%	80%	80%
Hospice Care Co-insurance or Co-payment	✓	✓	✓
Skilled Nursing Facility Co-insurance	✓	✓	✓

If yes, then plans C, F or G may be right for you.

¹Also available as Medicare Select Plans.

²Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

Chart reflects 2019 data.

Prefer to Have FEWER Benefits for a LOWER Monthly Premium?

Description of Service	A	B	K	L	N
Medicare Part A Co-insurance and Hospital Costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓
Medicare Part A Deductible		✓	50%	75%	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	50% ¹	75% ¹	Co-pay ²
Medicare Part B Deductible					
Medicare Part B Excess Charges					
Blood (first three pints)	✓	✓	50%	75%	✓
Foreign Travel Emergency (up to plan limit) ³					80%
Hospice Care Co-insurance or Co-payment	✓	✓	50%	75%	✓
Skilled Nursing Facility Co-insurance			50%	75%	✓
2019 Out-of-Pocket Limit (Plans K and L only) ⁴			\$5,560	\$2,780	

If yes, then plans A, B, K, L or N may be right for you.

¹EXCEPTION: Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

² Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

³ Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

⁴ The plan pays 100% 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 (\$185 in 2019).

Chart reflects 2019 data.

A Medicare Supplement Plan in Action



Meet Allen. He has osteoporosis and broke his leg when he fell getting out of the shower. After being hospitalized for several days, he was released to a skilled nursing facility for an additional 22 covered days. During this time he also had two follow-up appointments with his doctor. This is a cost comparison of what Allen could expect to pay out of pocket under different Medicare supplement plans.

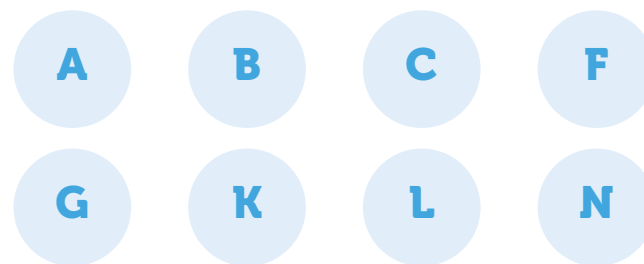
Description of Service	Medicare Parts A & B Only	Medicare Supplement Plan N	Medicare Supplement Plan F
Part A deductible for hospital stay	\$1,364	\$0	\$0
Part A co-insurance for two days in a skilled nursing facility (Days 1–20 are paid by Medicare. Days 21 and 22 are paid by Medicare, except for 2 co-insurance days (2 days at \$170.50/day).)	\$341	\$0	\$0
Part B deductible (assumes Allen has not satisfied his Part B deductible for the year)	\$185	\$185	\$0
Part B co-insurance/co-payment (20% of the Medicare-approved amount)	\$37	\$20	\$0
TOTAL ALLEN PAYS	\$1,927	\$205	\$0

The situation above is fictitious and for illustrative purposes only.

Information in this chart reflects cost and cost-sharing information from 2019. In this example, the Medicare-approved amount for each doctor visit is \$185 and the doctor accepts Medicare's assignment.

AARP Medicare Supplement Insurance Plan Highlights

AARP Medicare Supplement Insurance Plans **A, B, C, F, G, K, L** and **N** are available in Florida if you are age 65 or older. Plans are competitively priced. Plans are also available for Medicare-eligible individuals ages 50-64. AARP Medicare **Select Plans C** and **F** are also available in certain areas of the state.



Discount Available for Insured Members



¹You'll save \$2.00 off your total monthly household premium when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.

Get Value-Added Services*



24-hour Nurse HealthLine

Whether it's a question about your prescription or a health concern in the middle of the night, call toll-free and speak with a registered nurse anytime.



AARP® Vision Discounts Provided by EyeMed

As an AARP Medicare Supplement plan holder, you have access to exclusive savings on eye health services that include:

- ✓ Routine eye exams** for just \$50.
- ✓ Only at LensCrafters, take an additional \$50 off the AARP Vision Discount or best instore offer on no-line multifocal lenses with frame purchase.

***These are additional insured member services, apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.**

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Insurance Company

AARP Membership Benefits*

AARP membership provides:

- ✓ Access to exclusive discounts on everyday items like groceries, car repair and electronics.
- ✓ Health and wellness discounts for costs such as pharmacy, health supplies and vision.
- ✓ A subscription to the award-winning **AARP The Magazine** and **AARP Bulletin**.
- ✓ Travel discounts, from car rentals and hotels to flights and cruises.
- ✓ Important information on health, Medicare, Social Security and much more.

*These are not related to the AARP Medicare Supplement Plan benefits.



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

AARP membership is available to individuals age 50 and older and may include up to two members in one household.

Questions?
I'm here to help.

What's Next

Whether you already know what plan you'd like to purchase or are still looking for information, I'm happy to answer any questions you may have and help you apply.

Name

KEMPTON FINANCIAL GRP LLC

I am a licensed insurance agent contracted with UnitedHealthcare.

Phone

(813) 995-2821



Did you find this information useful?

If you know someone who might benefit from speaking with me, I'd be happy to help them too. Please give them my name and number.

Additional Information

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Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

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

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

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

EyeMed Vision Care LLC (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, Pearle Vision, 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, while in other locations and Pearle Vision, Sears Optical and Target Optical, eye exams are available from self-employed optometrists who lease space inside these locations. 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.

Additional Information (continued)

In some states, there are a limited number of eye health providers available. Valid at participating Pearle Vision locations. In Puerto Rico, the only available providers are Pearle Vision locations. Not all providers honor all discounts — employed providers at LensCrafters, Sears Optical, Pearle Vision and Target Optical locations honor the discount and some independent doctors may also honor the discount.

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.**