

Prospects in unlikely places.

The insurance marketplace is evolving. Get ahead of the curve. Aging Baby Boomers are driving increased demand for retiree solutions. This creates a seller's market and a sweet spot for brokers who can offer solutions to retiree healthcare needs.

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



Questions?
1-877-571-9866

Not for distribution to retirees/beneficiaries.

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Hidden Prospects:

Additional opportunities to offer AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company*

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*UnitedHealthcare Insurance Company of New York for New York residents (UnitedHealthcare)

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What's in it for brokers and agents...

An opportunity to offer AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare, to employers/plan sponsors as retiree healthcare benefit options. The requirements are simple, and the opportunity is significant.

Your clients will appreciate you for offering a plan with easy administration and group billing.

What's in it for employers...

Employers/plan sponsors want the best for their retirees. The AARP Medicare Supplement account management team will provide the assurance that the retiree's health insurance will be taken care of:

- "Worry-free" administration – they set it up and UnitedHealthcare handles the rest
- Customized contribution levels with group billing
- Personalized transition planning and implementation
- Competitive rates
- Stable, predictable program
- Streamlined enrollment

What's in it for retirees...

- Guaranteed issue with no pre-existing condition exclusions for most retirees/groups
- Guaranteed renewable
- No networks or referrals needed
- Free to change plans at any time – no annual enrollment period
- An option to add prescription drug coverage in addition to a Medicare supplement plan, to help lower prescription drug costs

Here is a simple, step-by-step guide to identifying the opportunities and turning them into sales.

STEP ONE:

Who qualifies?

To offer AARP Medicare Supplement Plans on a group basis, the following criteria need to be met:

- Minimum group size of five retirees for group billing
- Retirees must be 65 years old or older
- Retirees must be enrolled in Medicare Parts A and B
- Retirees must be AARP members (UnitedHealthcare pays first year membership dues; this offer not available to NY residents)

STEPTWO:

Explain the value.

Employers can choose the setup that offers the most value, including:

- Group billing with customizable contribution levels
- Easy administration
- A streamlined, personalized enrollment process

AARP Medicare Supplement Plans, insured by UnitedHealthcare, are the only Medicare supplement insurance plans endorsed by AARP. It's a name that retirees trust.

STEP THREE:

Finishing touches.

Employers want a process that is smooth and hassle-free – and so do you. No problem! UnitedHealthcare will take care of nearly everything, making the transition simple.

There are just two simple tasks for you to do:

- Help the employer craft an announcement for the new benefit in a communication to retirees
- Make sure that employers provide UnitedHealthcare with a roster file

UnitedHealthcare then distributes enrollment packages to retirees who can enroll in their plan of choice.

