

## Rules and Disclosures about this Insurance

This page explains important rules governing your Medicare supplement coverage. Please read them carefully and make sure you understand them before you buy or change any Medicare supplement insurance.

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### PREMIUM INFORMATION

We, UnitedHealthcare Insurance Company of America, can only raise your premium if we raise the premium for all policies like yours in this state. If you qualify for an Enrollment Discount based upon your age and your Medicare Part B effective date, your premium may increase as your Enrollment Discount reduces or runs out when you age.

The Monthly Plan Rate may be reduced when you qualify for a discount:

- **Multi-Insured Discount**  
A 15% discount is applied if two or more AARP members are insured under an eligible AARP-branded supplemental insurance policy insured by UnitedHealthcare Insurance Company of America or an affiliate (“UnitedHealthcare”) under the same AARP membership number and share a household address. Eligibility for this discount will no longer apply if only one insured remains on the account (other than in the case of death).
- **Household Discount**  
A 10% discount is applied when another person (no more than three) in the insured member’s household is also a member of AARP. Eligibility for this discount will no longer apply if the other person(s) no longer resides with you (other than in the case of their death). **Note:** The Multi-Insured Discount and the Household Discount cannot be combined.
- **Electronic Funds Transfer (EFT) Discount**  
A \$4.00 discount is applied when your monthly payments are automatically forwarded by your bank (without payment by check).

Other Discount:

- **Annual Payer Discount**  
A \$24.00 per year discount is applied when you pay your entire 12 months of premium (June through May) in June.  
**Note:** The EFT Discount and the Annual Payer Discount cannot be combined.

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### DISCLOSURES

Use this outline to compare benefits and premiums among policies.

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### READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate’s most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

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### YOUR RIGHT TO RETURN THE CERTIFICATE

If you find that you are not satisfied with your coverage, you may return the certificate to:

UnitedHealthcare  
PO BOX 30607  
Salt Lake City, UT 84130-0607

If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your premium payments. However, UnitedHealthcare has the right to recover any claims paid during that period. Any premium refund otherwise due to you will be reduced by the amount of any claims paid during this period. If you have received claims payment in excess of the amount of your premium, no refund of premium will be made.

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### CERTIFICATE REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

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### NOTICE

The certificate may not fully cover all of your medical costs. Neither UnitedHealthcare nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult the Centers for Medicare & Medicaid Services (CMS) publication *Medicare & You* for more details.

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### COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the enrollment application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the enrollment application carefully before you sign it. Be certain that all information has been properly recorded.