

United Healthcare/AARP – Discount Program

1. Age 65 and Older Only:

- a. Beneficiaries who are **WITHIN** 3 years of their 65th birthday (or within 3 years of their Medicare Part B start date, if later) will pay the Base Rate reduced by the ***Early Enrollment Discount**.

***The Early Enrollment Discount** - The discount will be 30% at age 65, 27% at age 66, reducing by 3% after each 12 month period until the discount decreases to 0% when they will pay the Base Rate thereafter (e.g. 67-24%, 68-21%, 69-18%, 70-15%, 71-12%, 72-9%, 73-6%, 74-3%, 75-0%).

- b. Rates for members who enroll **MORE** than 3 years **AFTER** their 65th birthday (or more than 3 years after their Medicare Part B start date, if later) will be based on their responses to underwriting questions.
- 1) Applicants who **DO NOT** have a serious health condition will receive the ***Early Enrollment Discount** as long as they enroll **WITHIN** 6 years after their 65th birthday (or within 6 years of their Medicare Part B start date, if later.)
 - 2) Applicants who **DO NOT** have a serious health condition and enroll **MORE** than 6 years after their 65th birthday (or more than 6 years after their Medicare Part B start date, if later) will pay the Tier 1 rates, (which are 10% higher than the Base Rates.)
 - 3) Applicants who are enrolling **MORE** than 3 years after their 65th birthday (or more than 3 years after their Medicare Part B start date, if later) whose responses indicate they **HAVE** a serious health condition will pay Tier 2 rates, (which are 50% higher than the Base Rates.)

2. **Guaranteed Issue Provisions** - Companies cannot medically underwrite (turn you down for coverage because of poor health) for Plans A, B, C, F, K or L in a Guaranteed Issue Situation (See Medicare publication *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* – CMS Publication No. 02110 for a complete listing of your Guaranteed Issue Rights). In these situations, an insurance company must cover all of your pre-existing conditions and can't charge you more for the policy because of past or present health problems.

Contact company directly for “YOUR” premium amount