



019MEDSUPN0002001-00003-01

AZ AOT

AZ STATE

LINE AZ 85001



Annual Rate Notice

Phone 1-866-562-0923, TTY 711
English
1-866-532-7898 Para español

Membership ID 377791829-11
Date 9/8/23

Az, enclosed is your Annual Rate Notice with your new plan rates. But first, please read this important update about new Personalized Billing.

To provide you with a clearer view of your premium and discounts, we are introducing Personalized Billing. This means you'll always know exactly where your health plan billing account stands and when you need to take action. As part of this change, if you are in a household with another insured member, each of you will now be billed individually.

Personalized Billing does not impact the discounts you receive or the premium you pay. While your rates can change each year, this is unrelated to Personalized Billing.

There is nothing that you need to do now, but here are two key things you can expect:

1



You will now receive an annual rate notice (see enclosed) *for each* plan that you hold. If you pay by coupon, you will no longer receive payment coupons with the annual rate notices - instead you'll receive a tear-off coupon each month attached to your new account statement. If you pay by Electronic Funds Transfer (EFT), you will keep paying the same way.

2



Starting in mid-May, you will receive an informative new account statement. The new statement will provide information about your billing account more clearly than ever before. It will show what's been paid, what you owe, when rates change, and what payment options are available to you.

Have questions about Personalized Billing? Turn this page over to learn more. 

Important things to know about Personalized Billing

Personalized Billing begins with your June 2024 premium payment. You will receive your new account statement starting in mid-May 2024.

You can pay the same way as today. If you currently pay using EFT, your scheduled monthly withdrawals will continue. If you mail in your payment, use the tear-off coupon that's attached to each monthly account statement. You may combine two insured members' payments in one check, but please include the coupons for both insured members. You may also call or go online to pay.

If you have EFT set up to pay for both insured members of your household, you don't need to do anything. Starting in June, you will see two EFT withdrawals come out of your bank account, one for each insured member. If you prefer, you may set up each insured member's withdrawal from a separate bank account.

Here's how often you'll receive your new account statement. If you pay your premium with a check, you'll receive the account statement monthly. If you pay by EFT, pay annually, or receive a 100% employer subsidy, you will receive an account statement only when something on your account changes or an action is needed from you.

If you have more than one plan, your account statement will show them all. If you have more than one AARP® Supplemental or Personal Health Insurance plan from UnitedHealthcare, it will show you all of your plans in one convenient view. However, it will not show the plans of any other insured members in your household

nor will it show your Part D drug plan from UnitedHealthcare if you have one.

If you have a Part D drug plan from UnitedHealthcare, this change does not affect it. You'll continue to receive a separate account statement for your Part D plan, and you'll continue to pay it the same way as before.

If your employer pays part or all of your premium, you do not need to do anything differently. Your employer will continue to pay their portion, and you'll continue to pay your portion, the same way. If there is more than one insured member in your household receiving this employer contribution, it will be allocated to each insured member's individual account.

Starting in mid-May, you'll see these changes online. If you're registered for an online account, Personalized Billing changes will be reflected beginning in mid-May. If there is more than one insured member in your household, your online account will only reflect your charges. If you are not registered and would like to view information online, register at myAARPMedicare.com.

If you have more questions about Personalized Billing, please call UnitedHealthcare Customer Service at 1-866-562-0923, TTY 711.

Para español: 1-866-532-7898

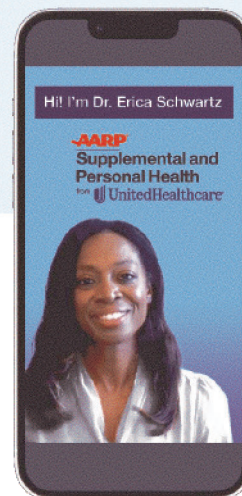
Monday - Friday, 7 a.m. - 11 p.m., ET and
Saturday, 9 a.m. - 5 p.m., ET.

Learn all about these new changes in a short video

with Erica Schwarz, MD, President of UnitedHealthcare's Medicare Supplement division.

To view the video, aim your smartphone camera at this QR code and then click on the link.

Or, visit https://cas.video.uhc.com/media/1_pjycnfd2



UnitedHealthcare

PO BOX 30607
Salt Lake City, UT 84130-0607



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IMPORTANT HEALTH INSURANCE RATE INFORMATION

Dear Az Aot:

Thank you for allowing UnitedHealthcare to bring you quality health insurance.

Plan and Payment Information:

We are writing to tell you about your upcoming monthly premium rates for:

- AARP MEDICARE SUPPLEMENT PLAN A

Your premium rate is driven by changes in the costs of health care services insured members receive. As health care costs continue to increase, UnitedHealthcare strives to keep your premium rate as low as possible and stable from year to year. We are doing all we can to keep rates affordable while making sure the coverage is there when you need it.

Your Monthly Premium (including discounts)						
Plan/Rider Codes	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024
A	\$126.12	\$126.12	\$126.12	\$126.12	\$126.12	\$126.12
Plan/Rider Codes	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025
A	\$126.12	\$126.12	\$126.12	\$126.12	\$126.12	\$126.12

Your monthly payment amount will appear on the payment coupon included on your monthly Account Statement.

Please call UnitedHealthcare Customer Service if you have questions or need more information:

- For English-speaking representatives, please call 1-866-562-0923, TTY 711.
- Para español: 1-866-532-7898.

Letter ID: ARN

AARP | Supplemental and Personal Health
from UnitedHealthcare

- Representatives are available to help:
 - Weekdays from 7 a.m. to 11 p.m., Eastern Time, and
 - Saturdays from 9 a.m. to 5 p.m., Eastern Time.

For 24/7 access to information, visit myAARPMedicare.com.

Sincerely,

UnitedHealthcare Member Services

Proof

Your health insurance plans:

This is a review of the AARP-branded plans you have with UnitedHealthcare.



Insured Member Name: Az Aot		
Coverage	Plan Code	Rate Change Date
AARP MEDICARE SUPPLEMENT PLAN	A	1/1/2025

Special messages for you:**Your Medicare Supplement Coverage Continues Automatically - No Need to Do Anything**

As an insured member covered under an AARP Medicare Supplement Plan from UnitedHealthcare, your Medicare supplement coverage automatically continues year after year as long as you continue to pay your premium. There is no need to worry about re-enrolling or taking action during the Medicare Annual Enrollment Period (AEP) which does not apply to Medicare supplement plans (only applies to Medicare Advantage plans and Medicare prescription drug coverage).

The following information provides details about discounts that apply to your total monthly payment:

- You are currently receiving a Household Discount of 10.00%.

IMPORTANT INFORMATION ABOUT YOUR PLAN

Change Requests

When you make a request that affects your health insurance coverage, such as an address change or cancellation request, the change generally will become effective the first day of the month following the date you tell us about the account change. Changes that require completion of a new application (such as enrolling in a plan that requires answers to health questions) will become effective the first day of the month following the date the enrollment is accepted.

Moving

If you are moving to another area, your AARP Supplemental or Personal Health Plan(s) moves with you. (Please note that although AARP Medicare Select Plans may not be offered in every area, AARP Medicare Supplement Plans are available. Personal Health Insurance Plans are not available if you move outside of the United States or its territories.)

Make sure to keep your plan(s) in force by paying the required monthly premium when due. Plan rates and discounts vary by location. The way premiums are determined may be different if you move to a new state.

Additional Contact for Billing Notices

If you are worried about missing a payment because of travel or illness, or for some other reason beyond your control, the solution is simple: You may name a family member or friend as your "Third-Party Designee". This additional contact will receive a duplicate copy of all billing notices, but your Third-Party Designee is not responsible for making your payments.

Privacy Information

At UnitedHealthcare, we respect your right to privacy. If you would like to allow someone such as a spouse, relative, or friend to help you with matters concerning your health insurance, you can complete a privacy authorization form. You can do this over the phone by calling UnitedHealthcare Customer Service.

Need to contact us? Keep these important telephone numbers and addresses handy.

General health insurance plan information:.....	1-866-562-0923
Questions about your rates or billing:.....	1-866-562-0923
TTY.....	711
Claim information:.....	1-800-523-5880
Para español:	1-866-532-7898
Questions regarding your employer or pension contribution:.....	1-866-408-7517
Automated customer service/material replacement line:.....	1-800-444-6544
For 24/7 access to the information you need, visit myAARPMedicare.com	

Please address all **Customer Service** or general correspondence to:
UnitedHealthcare Customer Service, PO BOX 30607, Salt Lake City, UT 84130-0607
Claim submission address:
UnitedHealthcare Claim Division, PO BOX 740819, Atlanta GA 30374-0819

INSURED MEMBER CHECKLIST

Are you benefiting from the helpful services available to insured members? UnitedHealthcare created a checklist to help you get started.



Please contact UnitedHealthcare Customer Service at **1-800-523-5800** to discuss what options might be best for you, including:

☐ **Electronic Funds Transfer (EFT)**

- EFT is a payment option that allows you to have your monthly premium payments automatically deducted from your bank account.
- You can enroll in EFT at myAARPMedicare.com/EFT

☐ **Privacy Authorization**

- UnitedHealthcare cares about your privacy. Information about your health insurance coverage can't be given out without your permission.
- If you would like to allow someone, such as a spouse, relative or friend, to help you with your health insurance, contact UnitedHealthcare Customer Service at **1-800-523-5800**.

☐ **Member Portal**

- There are a variety of online resources available to help you manage your plan. View your benefit information, review your electronic Explanation of Benefits, see payment history, and more!
- You can register for an online account at myAARPMedicare.com to start your online experience.

AARP established the AARP Insurance Plan, a trust, to hold the master group policies. The plans are insured by UnitedHealthcare Insurance Company and affiliates (collectively "UnitedHealthcare"), not by AARP or its affiliates. Please contact UnitedHealthcare if you have questions about your policy, including any limitations and exclusions.

Premiums are collected from you by the Trust. These premiums are paid to the insurance company for your insurance coverage, a percentage is used to pay expenses, benefiting the insureds, and incurred by the Trust in connection with the insurance programs. At the direction of UnitedHealthcare, a portion of the premium is paid as a royalty to AARP and used for the general purposes of AARP. Income earned from the investment of premiums while on deposit with the Trust is paid to AARP and used for the general purposes of AARP.

Participants are issued certificates of insurance by UnitedHealthcare under the master group insurance policy. The benefits of participating in an insurance program carrying the AARP name are solely the right to receive the insurance coverage and ancillary services provided by the program.

Replacement Materials

If you need to request replacement payment materials, please call the UnitedHealthcare automated system toll-free at **1-800-444-6544**. You can also order them at myAARPMedicare.com when you log in and go to the "my Plans" tab.

UnitedHealthcare Insurance Company and affiliates pay royalty fees to AARP for the use of intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. Insured by UnitedHealthcare Insurance Company or an affiliate (collectively "UnitedHealthcare"). Refer to your Certificate of Insurance for your Insurer. For New York Certificate holders: Insured by UnitedHealthcare Insurance Company of New York. For Washington Certificate holders: Insured by UnitedHealthcare Insurance Company.