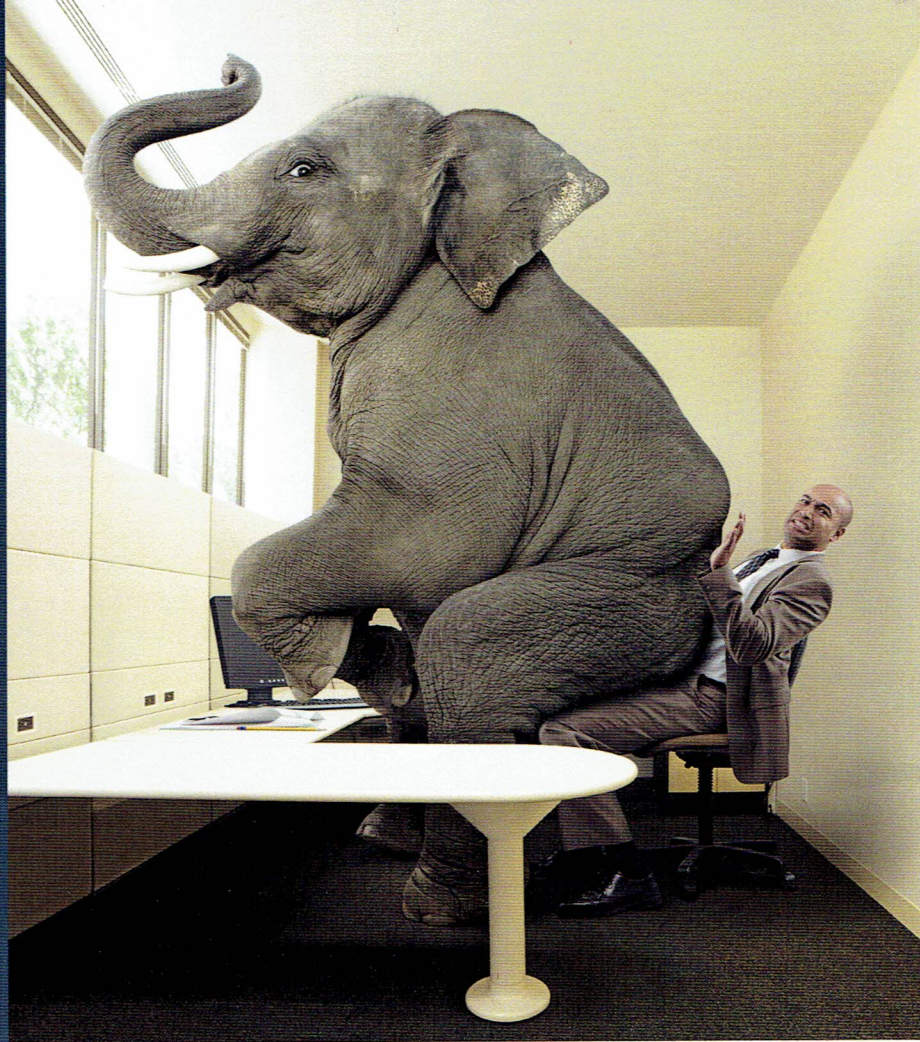


PLAN F: FACTS & FICTION

It's time to deal with the elephant in the room: rumors about Plan F. Find out why it still has a lot to offer your customers.



IS PLAN F GOING AWAY?

Do elephants fly? The answer is “no” for customers eligible for Medicare before January 1, 2020.

You may have heard about new legislation affecting Plans F and C. It's called the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) and here's what you need to know:

FACT Anyone eligible for Medicare Part A **before** January 1, 2020, can enroll in Plans F or C even after 2020 and can keep their plans as long as they choose.

FACT Anyone who becomes eligible for Medicare Part A **on or after** January 1, 2020, will not be able to purchase Medicare Supplement Insurance Plans F or C. AARP® Medicare Supplement Insurance Plan G will be available for all applicants in time for a January 1, 2020, effective date.

FACT Insureds already enrolled in Plans F and C don't need to take any action. Plans F and C will still be available for consumers eligible to purchase them in 2020 and beyond.

FACT UnitedHealthcare Insurance Company (UnitedHealthcare) has a history of low, stable rate increases. From 2011 through 2015, AARP Medicare Supplement Insurance Plan annual rate increases have been 2.9% on average nationally (varying by specific plan, state and year).¹

FACT More than 2.5 million people across the country are enrolled in AARP Medicare Supplement Insurance Plans F or C.

**TURN OVER TO SEE PLAN F FEATURES.
(AND ANOTHER ELEPHANT.)**

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