

10 Things You Should Know...

about Medicare supplement insurance plans

1

They work with Medicare Parts A and B.

Once you are enrolled in Medicare Part A and Part B, you may choose to supplement your coverage with a Medicare supplement insurance plan sold by a private insurance company.

2

They help pay some of the out-of-pocket expenses that Medicare alone doesn't pay.

These out-of-pocket costs may add up. Medicare supplement insurance plans are designed to help with some of the costs associated with Medicare, like deductibles, coinsurance, and copayments.

3

Once you are enrolled in Medicare Parts A and B, you can apply for a Medicare supplement insurance plan at any time.

There is no open enrollment period to apply for a Medicare supplement insurance plan. This means you may apply at any time.

If you apply for a Medicare supplement insurance plan within 6 months of your 65th birthday and Medicare Part B enrollment, your acceptance into a Medicare supplement insurance plan will be guaranteed. In some states, your acceptance is guaranteed even if you apply outside of this time period.

4

They offer guaranteed coverage for life.

Your plan will continue year after year, regardless of age or health, as long as your premium payments are up to date and you have made no material misrepresentation on your enrollment application.

5

There is a choice of plans available.

Because everyone's situation is different, there are various standardized Medicare supplement insurance plans available. Understanding your health needs, and how you will use a Medicare supplement insurance plan, will help you choose a plan with the right cost and benefit structure for you.

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6

They are standardized across insurance companies.

The basic benefits, provided under each plan, are the same from insurer to insurer. For instance, in terms of coverage, one company's Plan A is the same as another company's Plan A. Differences may include added benefits that an insurance company may provide and the level of customer service you'll receive.

7

They allow you to choose or keep your doctors and see specialists, virtually without referrals.

Say goodbye to network restrictions. With a Medicare supplement insurance plan, you can continue to see your doctor or specialist as long they accept Medicare patients.

8

There are generally no claim forms to fill out.

To make managing your healthcare easier and more convenient for you, there are generally no claims forms to complete.

9

They travel with you wherever life takes you in the United States.

Your coverage travels with you, from Florida to Alaska, and every state in between. Some plans even offer benefits for foreign emergency medical care.

10

They work with Medicare Part D prescription drug plans.

Adding a prescription drug plan to your Medicare supplement insurance plan is optional, but enrolling in one may give you more complete coverage, depending on your health needs. Medicare Part D plans are offered through private insurance companies approved by Medicare.

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You must be an AARP member to enroll in an AARP Medicare Supplement Insurance Plan.

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Call a licensed insurance agent/producer to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.