

UnitedHealthcare is dedicated to serving the Medicare population.

At UnitedHealthcare we make it a point to be a leader in the health care industry. We feel it's important to educate all Medicare-eligible individuals so they can make the right decisions about Medicare. Your health care coverage is important to us and we want to make sure your questions get answered.

With UnitedHealthcare, you'll have access to a full range of AARP-branded Medicare plans to cover your changing health care needs – without changing UnitedHealthcare as your insurance provider.

What is Medicare Part D?

Medicare Part D is a government program that offers prescription drug insurance to everyone eligible for Medicare. Part D is different from Medicare Parts A and B. You're not automatically enrolled in Part D. **You must enroll in a plan through a private insurance company like UnitedHealthcare or other companies contracted by Medicare.**

The AARP MedicareRx Plans may help you save.

The AARP MedicareRx Plans are available to all Medicare beneficiaries. These plans are insured by UnitedHealthcare Insurance Company, which already helps millions save on their prescription medications.¹




When to enroll.

You can enroll or switch your Part D plan:

When you turn 65.	This is your Initial Enrollment Period (IEP), and it's your first chance to enroll: three months before the month of your 65th birthday, the month of your birthday and three months after. If you enroll before the month you turn 65, coverage starts on the first day of your birthday month. If you wait until the month of your birthday or later, coverage starts on the first day of the month following your enrollment date.
November 15 – December 31.	This is the Annual Election Period (AEP), and it's your chance to enroll if you missed your IEP or if you want to switch to a different prescription drug plan for the next year. When you enroll during this period, your new coverage will begin on January 1.
If something changes.	This requires a Special Election Period (SEP), and may happen for various reasons. For example, when you retire and are Medicare-eligible, or if you move out of your plan's service area. Contact UnitedHealthcare to learn more about these and other SEPs.

Call UnitedHealthcare today to start saving.

 Call: **1-800-943-1392**,
TTY **711**
8 a.m. – 8 p.m. local time,
7 days a week

 www.AARPMedicareRxInfo.com

   **Get answers. Medicare made clear.**

 **UnitedHealthcare**
Medicare Solutions

AARP MedicareRx Plans
insured through UnitedHealthcare

The benefit information provided herein is a brief summary, but not a comprehensive description of benefits. For more information contact the plan.

¹Based on the total number of UnitedHealth Group PDP enrollments received by CMS website plan data compared with the total number of Medicare beneficiaries as of January 2010.

You may contact 1-800-MEDICARE (1-800-633-4227) and TTY/TDD users should call 1-877-486-2048, 24 hours a day, 7 days a week or visit www.medicare.gov for more information about Medicare benefits and services including general information regarding the health or Part D benefit. You may enroll in a Medicare prescription drug plan only during specific times of the year. To learn more about all of the possible enrollment periods, call UnitedHealthcare at 1-800-943-1392, 8 a.m. – 8 p.m. local time, 7 days a week (TTY users 711). Or write us at AARP® MedicareRx Plans, P.O. Box 29300, Hot Springs, AR 71903-9300 or go to www.AARPMedicareRxInfo.com. To keep your costs as low as possible, you must fill your prescriptions at a network pharmacy. The AARP® MedicareRx Plans' pharmacy network includes more than 60,000 network pharmacies nationwide including retail, mail order, long-term care, home infusion and Indian Health Service, Tribes or Urban Indian (I/T/U) pharmacy services. Quantity limitations and restrictions may apply. If you need to have your prescription filled at a pharmacy that is not in our network, there are some exceptions allowed for non-routine circumstances when a member cannot reasonably use network pharmacies. If that happens, you will need to fill out a claim form and you may not get the same level of discounts as you would through a network pharmacy. For more information about how to order your prescriptions by mail or for names and addresses of network pharmacies, please call UnitedHealthcare at 1-800-943-1392, 8 a.m. – 8 p.m. local time, 7 days a week (TTY users 711), or mail to AARP® MedicareRx Plans, P.O. Box 29300, Hot Springs, AR 71903-9300.

The AARP® MedicareRx Plans are open to everyone who's eligible for Medicare in the plan service area of the United States and U.S. territories. Specifically, a person eligible for this plan: 1) Is entitled to Medicare benefits under Part A or enrolled in Medicare Part B and 2) Resides in the service area of the Medicare prescription drug plan. You may be enrolled in only one Medicare prescription drug plan (Part D) at a time.

You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party. If you are enrolled in an MA coordinated care (HMO or PPO) plan or an MA PFFS plan that includes Medicare prescription drugs, and then you enroll in a PDP, you will be automatically disenrolled from the HMO, PPO or MA PFFS plan. If you are in a Private Fee-For-Service plan (PFFS) that does not provide Medicare prescription drug coverage, or an MA Medical Savings Account (MSA) plan, or in an 1876 Cost plan, you may enroll in a PDP. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call: 1-800-MEDICARE (1-800-633-4227) (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week; or the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday (TTY users should call 1-800-325-0778); or your state Medicaid office. The plan's contract with the Centers for Medicare & Medicaid Services is renewed annually. Availability of coverage beyond the end of the current contract year is not guaranteed.

This document is available in alternative formats.

These Medicare Prescription Drug Plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York for New York residents (together called "UnitedHealthcare"). AARP® MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. AARP is not the insurer. You do not need to be an AARP member to enroll. UnitedHealthcare contracts with the Federal government as a Medicare-approved Part D sponsor. All decisions about prescription drugs are between you and your physician or other health care provider. AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1, 2012. Please contact UnitedHealthcare for details.



2011 Medicare Part D Plan Guide

Prescription drug plans to fit your needs and budget.




How Medicare Part D Works

About Our Plans

Ways to Save

When you're ready to enroll:

 Call: **1-800-943-1392**, TTY **711**
8 a.m. – 8 p.m. local time, 7 days a week

 www.AARPMedicareRxInfo.com

The four drug payment stages of Medicare Part D.

Whether you're new to Medicare Part D or not, knowing how it works can help you better understand your costs. There are four drug payment stages to every Part D plan. In each stage, the amount you pay for your prescription drugs is different. See the chart below.

Definitions.

Coinsurance: A percentage of a drug's total cost. You pay this amount instead of a copay.

Copay: A set amount you pay for each prescription you fill.

Deductible: A preset, fixed amount you pay before Medicare or other insurance starts to pay.

True Out-of-Pocket costs: The amount you pay (or others pay on your behalf) for prescription drugs starting January 1, 2011, not including premiums.

Total drug costs: The amount you and the plan and others pay for prescription drugs starting January 1, 2011. This does not include premiums.

Stage	Costs	Plan Benefit
Stage 1 Annual Deductible (starts January 1)	Deductible amount. Not all plans have a deductible.	You Pay: \$0 for AARP® MedicareRx Plans or the deductible that may be charged by other plans.
Stage 2 Initial Coverage	Up to \$2,840 in total drug costs.	You Pay: Copay or coinsurance for each covered drug. Plan Pays: The rest of the costs for each covered drug.
Stage 3 Coverage Gap	After \$2,840 in total drug costs, up to \$4,550 in True Out-of-Pocket costs.	You Pay: <ul style="list-style-type: none"> About 50% of the cost of most brand-name drugs. 93% of the cost of generic drugs. You may pay less if your plan has better coverage in the gap. Plan Pays: The rest of the costs for drugs covered by your plan during the gap. Some of these costs are also paid by drug manufacturer discounts.
Stage 4 Catastrophic Coverage	After \$4,550 in True Out-of-Pocket costs, no limit.	You Pay: A small copay or coinsurance for each covered drug. Plan Pays: The rest of the costs for each covered drug until the end of the year, no limit.

Note: People with limited incomes may qualify for Extra Help for their prescription drug costs. If you qualify, Medicare could pay for up to 100% of drug costs including monthly prescription drug premiums, annual deductibles and coinsurance. Additionally, those who qualify won't have a coverage gap or late-enrollment penalty.

Two plans — one may be right for you.

UnitedHealthcare offers two AARP MedicareRx Plans. Both have a \$0 annual deductible. See the chart below to find the plan that may be right for you.

	AARP MedicareRx Preferred (PDP)	AARP MedicareRx Enhanced (PDP)
At a Glance	Good value with robust drug coverage.	Better coverage with a more extensive drug list.
Annual Deductible	\$0	\$0
Drug List (Formulary)	Includes nearly all generic drugs covered by Medicare Part D and most commonly used brand-name drugs.	Includes all generic drugs covered by Medicare Part D and most commonly used brand-name drugs.
Coverage Gap	You would pay about 50% of the cost of most brand-name drugs and 93% of the cost of generic drugs.	The same coverage as the AARP MedicareRx Preferred plan plus additional coverage for Tier 1 drugs.
Preferred Mail Service Pharmacy	Yes	Yes

We cover thousands of prescription drugs.

When choosing a Medicare Part D plan, it's important to find out if your drugs are covered and how much they would cost. Each of our plans covers thousands of brand-name and generic prescription drugs. To make sure yours are included, and to get a personalized quote for each plan, take the following steps:

1. Make a list of your current drugs and pharmacies.
2. Go online at www.AARPMedicareRxInfo.com or call UnitedHealthcare at **1-800-943-1392, TTY 711**, 8 a.m. – 8 p.m. local time, 7 days a week. We'll use our drug finder to tell you what you would pay.
3. Choose the plan that best fits your drug needs.

Here are a few ways you could save.

Pay the lowest price possible. Our plans are accepted at more than 60,000 pharmacies nationwide. During the Initial Coverage period, you pay the plan's discounted drug costs, retail price or your plan's copay, whichever is lowest when you fill your prescription.

Use generic drugs. Lower your drug costs by choosing generic over brand-name drugs.

Get prescriptions delivered to your mailbox. You may save even more on your medications with Preferred Mail Service Pharmacy – and get them delivered right to your mailbox.

Use lower-tier drugs.

Prescription drugs are grouped into one of four **tiers**. Each tier has a different copay or coinsurance amount.

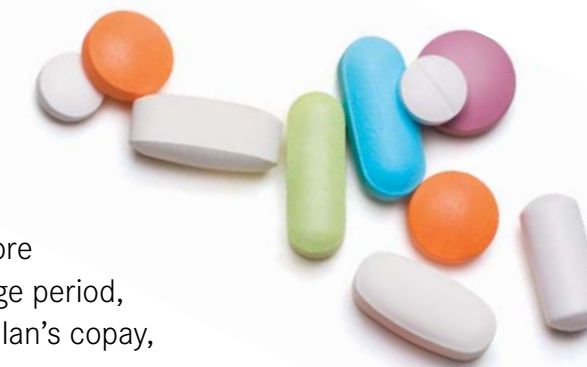
Many drugs on the AARP MedicareRx Plans' drug list have equally effective but lower-cost options in other tiers. If you're taking a Tier 2 or Tier 3 drug, ask your doctor if you could switch to a lower-tier drug and save money.

Tier 1: Lowest copay. Most generic drugs.

Tier 2: Medium copay. Many common brand-name and some higher-cost generic drugs.

Tier 3: Highest copay. Non-preferred generic and non-preferred brand-name drugs.

Tier 4 (Specialty Tier): Unique and/or very high-cost drugs.



You may qualify for extra help.

You may be able to get Extra Help from Medicare to pay for your prescription drug plan deductibles, premiums and copays. You may qualify if in 2010 your income was:

- Less than \$16,245 a year if you're single.
- Less than \$21,855 a year if you're married and living with your spouse.

Income limits for Alaska are \$20,295 for a single person and \$27,315 for a married couple, and for Hawaii are \$18,690 for a single person and \$25,140 for a married couple. Income limits may change for 2011.

There's no penalty for applying for Extra Help. You may reapply every year. If you don't qualify, you can still get Medicare Part D coverage.

To see if you qualify for Extra Help, call Medicare at 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048, 24 hours a day, 7 days a week. Or call the Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778, between 7 a.m. and 7 p.m., Monday through Friday. You can also call your state Medicaid office for more information and assistance.

Call UnitedHealthcare today to find the AARP MedicareRx Plan that may be right for you.

When you enroll, you'll join the millions of members already covered by the AARP MedicareRx Plans!



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www.AARPMedicareRxInfo.com

Un Representante Bilingüe se complacerá en contestar todas sus preguntas.