



2022 | Florida

AARP® Medicare Supplement Insurance Plans

insured by UnitedHealthcare
Insurance Company (UnitedHealthcare®)



Lydia Zappasodi
407-354-5987



Good News! A Medicare supplement plan helps pay out-of-pocket costs not paid by Medicare.

Licensed insurance agent contracted with UnitedHealthcare and not an employee or agent of AARP.
Authorized to offer AARP Medicare Supplement Insurance Plans.

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AARP® Medicare Supplement
from **UnitedHealthcare®**

Let's talk

1 Understand the relationship

Meet the brands behind AARP Medicare Supplement Plans.

2 Learn about your choices

Get to know the different parts of Medicare, what's covered and what you may have to pay for.

3 Upgrade your Medicare coverage

Explore your AARP Medicare Supplement Plan options and learn how to apply.

4 Take charge of your health care

Discover which AARP Medicare Supplement Plan best fits your needs and budget.

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Understand the relationship

Meet the brands behind AARP
Medicare Supplement Plans.

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The Relationship



UnitedHealthcare®

With nearly 50 years of experience and an “A” rating by A.M. Best,* UnitedHealthcare covers more people with Medicare supplement plans nationwide than any other individual insurance carrier.* *

AARP Medicare Supplement Plans

The only Medicare supplement plans to carry the AARP name.

Any product or service that carries the AARP brand has been carefully evaluated and selected as one that meets the high service and real quality standards of AARP.



Serving the needs of Americans age 50 and over, AARP cares about people and serves them with compassion. AARP tackles the issues that matter most to you, your family, and your community.

*A.M. Best affirmed UnitedHealthcare's financial strength rating of "A" (Excellent) and maintained a "Positive" outlook on December 18, 2020. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.
www.ambest.com.

**From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2020 Medigap Enrollment & Market Share," April 2021,
www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

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Learn about your choices

Get to know the different parts
of Medicare, what's covered
and what you may have to pay.

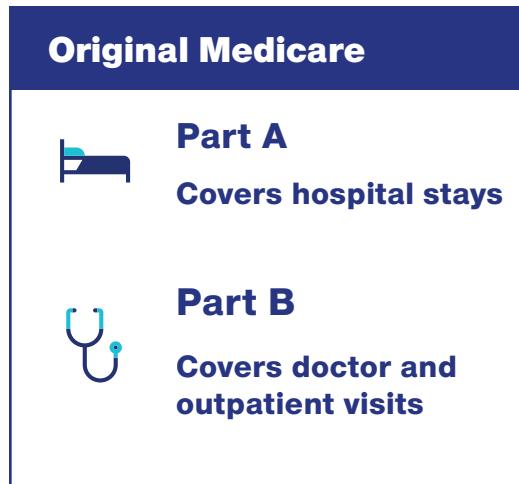
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These are your Medicare options

Step 1:

Enroll in government-provided Original Medicare when you become eligible.



Step 2:

Decide if you need additional coverage, offered by private companies. Many people do.

You have two ways to get it:

Option 1:

OR

Option 2:

Add one or both of the following:

Medicare Supplement Insurance	
	Covers the costs NOT paid by Parts A and B

And/Or

Medicare Part D	
	Covers prescription drugs

Choose a Medicare Advantage plan:

Medicare Advantage (Part C)	
	Combines Parts A and B
	May provide additional benefits
	May cover prescription drugs

What do Medicare Parts A and B cover?



Also covers:

- Hospice care
- Some blood for transfusions during inpatient care

Also covers:

- Blood
- Home health care
- Outpatient mental health
- Medically necessary durable medical equipment (wheelchairs, oxygen, etc.)
- Outpatient physical, occupational and speech-language therapy
- Some preventive care (e.g., flu and pneumonia shots)

What does Medicare Part A pay?

Service	Medicare Part A Pays	Your Cost Share
Hospitalization	Days 1–60: All but \$1,556	\$1,556
	Days 61–90: All but \$389 per day	\$389 per day
	Days 91–150: (Lifetime Reserve Days) All but \$778 per day	\$778 per day
	Nothing beyond 150 days (After using Lifetime Reserve Days)	All costs for the remainder of your stay
	First 3 pints of blood: \$0	100%
Skilled Nursing Facility Care	Days 1–20: 100% of approved amount	Nothing
	Days 21–100: All but \$194.50 per day	\$194.50 per day
	Days 100+: No benefit	All costs for the remainder of your stay

Medicare supplement plans help cover your cost share.

Information in this chart reflects cost and cost-sharing information from 2022.

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What does Medicare Part B pay?

Service	Medicare Part B Pays	Your Cost Share
Medical Expenses, Outpatient Hospital Expenses	Generally 80% of the approved amount (once the annual deductible has been met)	\$233 deductible per calendar year 20% of the approved amount

**Medicare supplement
plans help cover your
cost share.**

These costs are in addition to the monthly Medicare Part B premium, which you will need to pay.

Information in this chart reflects cost and cost-sharing information from 2022.

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Upgrade your Medicare coverage

Explore your AARP Medicare Supplement Plan options and learn how to apply.

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10

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What are Medicare supplement plans?

Plans for people on Medicare Parts A and B who want help paying some health care costs not covered by Medicare, like coinsurance, copays and deductibles.



- Medicare supplement plans are named with letters of the alphabet (A, B, C, D, F, G, K, L, M, N).
- Benefit levels vary by plan.
- Typically, the more comprehensive the coverage, the higher the monthly premium.
- Plans are regulated according to federal and state laws.

Hassle-free Medicare coverage

Remove the hassles from Medicare coverage with a Medicare supplement plan.



Any doctor. Any specialist. Any hospital.

You'll be able to visit any hospital or physician that accepts Medicare patients. And start off with a 30-day "free look" period.



Low to NO copays.

Make budgeting easier with a Medicare supplement plan, that helps you manage the out-of-pocket costs that Medicare Parts A and B don't pay.



Coverage anywhere, anytime.

Your coverage goes with you when traveling anywhere in the U.S. and is guaranteed to continue as long as you pay your premium when due.*

*And you do not make any material misrepresentation when you apply for this plan.

Are you eligible?

If you answer yes to these questions, then you are eligible to apply!



Will you be enrolled in Medicare Parts A and B at the time your coverage begins?

AND



Are you a resident of the state in which you are applying for coverage?

AND



Are you age 65 or older? Or are you under age 65 and eligible for Medicare by reason of disability or End-Stage Renal Disease?

How does MACRA affect my options?

The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 changed who can enroll in Medicare Supplement Plans C and F that cover the Part B deductible.



Did you turn 65 before January 1, 2020?

If yes, you may enroll in Plans F or C even after 2020 and may keep your plan as long as you choose.



Did you turn 65 on or after January 1, 2020?

You will only be able to purchase Medicare Supplement Plans F or C if you have a Medicare Part A effective date prior to 2020.

Complete your Medicare coverage

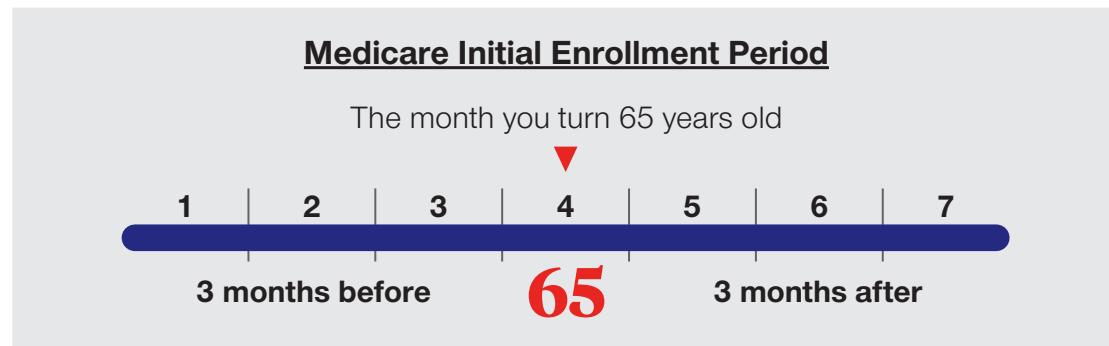
Medicare supplement plans and Medicare Part D plans work better together to help cover the costs Medicare doesn't.

Here's how Part D works.

Part D prescription drug coverage is provided by UnitedHealthcare and other Medicare-approved private insurance companies that contract with the Centers for Medicare and Medicaid Services. If you have Medicare and would like to add prescription drug coverage, you may enroll in a stand-alone Part D plan.

When do I sign up for Part D?

You may sign up for a Part D plan during your Initial Enrollment Period after you have enrolled in Medicare. If you enroll in Part D after your Initial Enrollment Period ends, you may have to pay a late-enrollment penalty.



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Take charge of your health care

Discover which AARP Medicare Supplement Plan best fits your needs and budget.

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What to expect



Stability

- America's **#1** Medicare supplement plan, with **1 in 3** Medicare supplement beneficiaries enrolled in an AARP Medicare Supplement Plan.¹
- Average annual rate changes have been **3.2%** between 2015 and 2020.³
- The **only** Medicare supplement plans endorsed by AARP.
- Offering Medicare supplement plans in all states and most U.S. territories.



Service

- **94%** of insured members are satisfied with their AARP Medicare Supplement Plan.²
- **98%** of claims are processed in 10 days or less.³
- **94%** of active insured members currently renew their AARP Medicare Supplement Plans.³

¹From a report prepared for UnitedHealthcare by Mark Farrah Associates, "December 2020 Medigap Enrollment & Market Share," April 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

²From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2021 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," May 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

³From a report prepared for UnitedHealthcare by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," July 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

What to expect



Value

- Exclusive gym memberships, discounts, and more at **no additional costs.**¹
- Affordable, **competitive rates and discounts.**²



Experience

- Trusted by **more than 4.4 million** members nationwide.²
- Backed by nearly **50 years** of experience and expertise of UnitedHealthcare.²
- **9 out of 10** plan holders would recommend their plan to a friend or family member.³

¹These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability, and may be discontinued at any time.

²From a report prepared for UnitedHealthcare by Gongos, Inc., "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," July 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

³From a report prepared for UnitedHealthcare Insurance Company by Gongos, Inc., "2021 Medicare Supplement Insurance Plan Satisfaction Posted Questionnaire," May 2021, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

Your AARP Medicare Supplement Plan options

Description of service	Plans available to all applicants							Medicare first eligible before 2020 only	
	G	N	L	K	B	A	F	C	
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	
Medicare Part A deductible	✓	✓	75%	50%	✓		✓	✓	
Medicare Part B coinsurance or copay	✓	Copay ²	75% ¹	50% ¹	✓	✓	✓	✓	
Medicare Part B deductible							✓	✓	
Medicare Part B excess charges	✓						✓		
Blood (first three pints)	✓	✓	75%	50%	✓	✓	✓	✓	
Foreign travel emergency (up to plan limits) ³	80%	80%					80%	80%	
Hospice care coinsurance or copay	✓	✓	75%	50%	✓	✓	✓	✓	
Skilled nursing facility coinsurance	✓	✓	75%	50%			✓	✓	
2022 out-of-pocket limit (Plans K and L only) ¹			\$3,310	\$6,620					

Plans G and N are also available as Medicare Select Plans.

¹ For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$233 in 2022), the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.

² Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

³ Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

Prefer to have more benefits and less out-of-pocket expense?

Description of service	Plans available to all applicants		Medicare first eligible before 2020 only
	G	C	F
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓
Medicare Part A deductible	✓	✓	✓
Medicare Part B coinsurance or copay	✓	✓	✓
Medicare Part B deductible		✓	✓
Medicare Part B excess charges	✓		✓
Blood (first three pints)	✓	✓	✓
Foreign travel emergency (up to plan limits) ¹	80%	80%	80%
Hospice care coinsurance or copay	✓	✓	✓
Skilled nursing facility coinsurance	✓	✓	✓

If yes, then plans G, C or F may be right for you. These plans typically have a higher premium, for the additional benefits.

Plan G is also available as a Medicare Select Plan.

¹ Beneficiaries must pay a separate deductible for a foreign travel emergency (\$250 per year) and a lifetime maximum benefit of \$50,000 applies.

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Prefer to have a lower monthly premium with out-of-pocket expenses based on your need?

Description of service	A	B	K ¹	L ¹	N ²
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓
Medicare Part A deductible		✓	50%	75%	✓
Medicare Part B coinsurance or copay	✓	✓	50%	75%	Copay
Medicare Part B deductible					
Medicare Part B excess charges					
Blood (first three pints)	✓	✓	50%	75%	✓
Foreign travel emergency (up to plan limits) ³					80%
Hospice care coinsurance or copay	✓	✓	50%	75%	✓
Skilled nursing facility coinsurance			50%	75%	✓
2022 Out of pocket limit (Plans K and L only) ¹			\$6,620	\$3,310	

If yes, then plans A, B, K, L or N may be right for you.

Plan N is also available as a Medicare Select Plan.

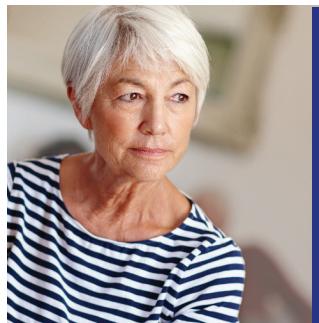
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A Medicare supplement plan in action



Meet Florence.

She has osteoporosis and broke her leg when she fell getting out of the shower. After being hospitalized for several days, she was released to a skilled nursing facility for an additional 22 covered days. During this time she also had three follow-up appointments with her doctor. This is a cost comparison of what Florence could expect to pay out of pocket under different Medicare supplement plans.

Description of service	Original Medicare (Parts A & B)	Florence's cost with Plan N	Florence's cost with Plan G
Part A deductible for hospital stay	\$1,556	\$0	\$0
Part A coinsurance for two days in a skilled nursing facility <small>(Days 1–20 are paid by Medicare. Days 21 and 22 are paid by Medicare, except for 2 coinsurance days (2 days at \$194.50/day).)</small>	\$389	\$0	\$0
Part B deductible <small>(Assumes Florence has not satisfied her Part B deductible for the year)</small>	\$233	\$233	\$233
Part B coinsurance/copay <small>(20% of the Medicare-approved amount)</small>	\$93.20	\$60	\$0
Total Florence pays	\$2,271.20	\$293	\$233

The situation above is fictitious and for illustrative purposes only.

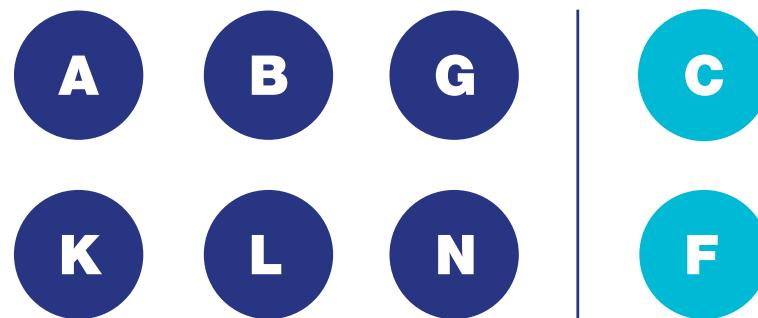
Information in this chart reflects cost and cost-sharing information from 2022. In this example, the Medicare-approved amount for each doctor visit is \$233 and the doctor accepts Medicare's assignment.

Plan Highlights



Highlights and availability

- AARP Medicare Supplement **Plans A, B, C, F, G, K, L, and N** are available in Florida if you are age 65 or older.
- Plans are also available for Medicare-eligible individuals ages 50-64.
- Plans are competitively priced.



- Select Plans G and N are available in certain areas of the state.



Discounts available for insured members

SAVE \$2

Take \$2 off the total monthly household premium if you pay your premium through an automated monthly bank withdrawal.

SAVE \$24 per year

Take \$24 off your annual household premium amount if you pay your full premium amount at once.

Gym Membership, Discounts, and More



Gym Membership

Renew Active® by UnitedHealthcare:

- A gym membership at a location near you, at no additional cost.
- Access to an extensive network of gyms and fitness locations near you.
- Connecting with others at local health and wellness events, and through the Fitbit® Community for Renew Active members.
 - As a member of the Fitbit Community for Renew Active, you'll have access to Fitbit Premium. Take your fitness to the next level with thousands of workout videos – bodyweight, yoga, meditation, and more.



Dental Discount

Receive discounts for dental services from in-network dentists through Dentegra:

- In-network discounts generally average 30-40%[†] off of contracted rates nationally for a range of dental services, including cleanings, exams, fillings and crowns.
- Access to 30K in-network general dentists and specialists at 90K locations nationwide.
- No waiting periods, deductibles, or annual maximums.

The Dentegra dental discount is not insurance.



Vision Discount

Save on eyewear purchases and routine eye exams. **AARP® Vision Discounts** provided by EyeMed includes:

- \$50 eye exams at participant providers.*
- At LensCrafters, take an additional \$50 off the AARP Vision Discount or best in-store offer on no-line progressive lenses with frame purchase.**

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time.

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Gym Membership, Discounts, and More



Hearing Discount

A discount on hearing aids and access to screenings by certified HearUSA hearing care providers.

The **Hearing Care Program** by HearUSA includes:

- The AARP member rate plus an additional \$100 discount on hearing devices in the top 5 tiers of technology and features, ranging from standard to premium.
- Extended warranties on many of HearUSA's digital hearing aids.
- Your very own hearing health support team.



24/7 Nurse line

A registered nurse is available to discuss your concerns and answer questions over the phone anytime, day or night. Interpretation services are available in Spanish, as well as in 140+ languages.

- Nurses are also available to help guide you to community resources. These resources may help provide assistance on transportation services, understanding medication cost options, and availability of meal delivery services.



Driver Safety

Refresh your driving skills with the **AARP Smart Driver™** course. The course helps participants brush up on rules of the road and reduce driver distractions.



Brain Health

AARP Staying Sharp:

Online brain health program that helps support a healthy brain lifestyle. AARP® Staying Sharp includes: a brain health assessment with personalized recommendations, interactive brain health challenges, fun games and more.

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AARP Membership Benefits*

AARP membership provides:

-  Access to exclusive discounts on everyday items like groceries, car repair and electronics.
-  Health and wellness discounts for costs such as pharmacy, health supplies and vision.
-  A subscription to the award-winning **AARP The Magazine** and **AARP Bulletin**.
-  Travel discounts, from car rentals and hotels to flights and cruises.
-  Important information on health, Medicare, Social Security and much more.



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

AARP membership is available to individuals age 50 and older and may include up to two members in one household. Please complete an AARP membership application to become an AARP member.

*These are not related to the AARP Medicare Supplement Plan benefits.

**Questions?
I'm here to help.**

Let's take charge of your health care

I'm happy to help you navigate your options and choose the plan that's right for you.

Name

Lydia Zappasodi

I am a licensed insurance agent contracted with UnitedHealthcare.

Contact Info

407-354-5987

Lydia@LTCiSi.com

MyInsuranceAndInvestments.com



Did you find this information useful?

If you know someone who might benefit from speaking with me, I'd be happy to help them too. Please give them my name and number.

Additional Information

Insured by UnitedHealthcare, Hartford, CT 06103. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

This is a solicitation of insurance. A licensed insurance agent may contact you.

These plans have eligibility requirements, exclusions and limitations. For costs and complete details (including outlines of coverage), call a licensed insurance agent at the number shown.

These offers are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare. These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographical availability and may be discontinued at any time. None of these services should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Note that certain services are provided by Affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare.

Renew Active by UnitedHealthcare

Participation in the Renew Active program is voluntary. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. Participation in the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. The Renew Active program varies by plan/area. Access to gym and fitness location network may vary by location and plan. Renew Active premium gym and fitness location network only available with certain plans.

Dentegra Dental Discount

[†]Dentegra Fee Schedules vs. Fair Health Mean Data

THIS IS NOT INSURANCE and not intended to replace insurance. All decisions about medications and dental care are between you and your dentist or health care provider. The Dentegra dental discount is not a Qualified Health Plan under the Affordable Care Act. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. The Dentegra dental discount provides discounts at certain health care providers for dental services. The range of discounts will vary depending on the type of provider, geographic region and service. The Dentegra dental discount does not make payments to the providers of dental services. Individuals who utilize the Dentegra dental discount are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with Dentegra Insurance Company. Dentegra Insurance Company, 560 Mission Street, San Francisco, CA 94105, is the Discount Plan Organization.

AARP Vision Discounts provided by EyeMed

EyeMed Vision Care LLC (EyeMed) is the network administrator of AARP Vision provided by EyeMed. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans unless noted herein. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members.

* Offer valid at participating providers. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription.

** Present offer to receive a bonus \$50 off your AARP Vision Discount or best in-store offer when you purchase a frame and progressive lenses. Complete pair required. Frame and lens purchase cannot be combined with any other offers, discounts, past purchases, readers or non-prescription sunglasses. Valid doctor's prescription required and the cost of an eye exam is not included. Eyeglasses priced from \$218.29 to \$2,423.33. Discounts are off tag price. Select brands excluded including: Varilux lenses, and Cartier frames. Void where prohibited. See associate for details. Offer expires 12/31/2022. Code 755453.



Hearing program by HearUSA

HearUSA makes available a network of hearing care providers through which AARP members may access AARP Hearing Program Discounts. All decisions about medications, medical care and hearing care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. HearUSA pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. HearUSA is not affiliated with AARP or UnitedHealthcare. AARP and UnitedHealthcare do not endorse and are not responsible for the services, products or information provided by this program. You are strongly encouraged to evaluate your own needs. Hearing aid discount from HearUSA is \$100 off already discounted AARP Member pricing for HearUSA hearing aids. Discount only applies to hearing aids in HearUSA pricing levels 1-5 (minimum purchase of \$1300 hearing aid required to receive discount). One complimentary hearing screening and other hearing discounts, services or offerings contingent upon purchase of qualifying hearing aids. Complimentary hearing screening only available from HearUSA Network providers.

Nurse line

The information provided through these services is for informational purposes only. Your health information is kept confidential in accordance with applicable law. This is not a substitute for your doctor's care. Nurses and other representatives from these services cannot diagnose problems or recommend treatment. All decisions about medications, vision care, hearing care, health and wellness care or other care is between you and your health care provider. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

AARP Driver Safety

This offer is non-transferrable and void where prohibited. Your participation in the **AARP Smart Driver™** course is completely voluntary, and participation will not impact your health coverage. Participation in this offering is subject to your acceptance of the AARP® Smart Driver™ Terms of Use and Privacy Policy.

AARP Staying Sharp

UnitedHealthcare will receive, from AARP Staying Sharp, program confirmation code information together with data regarding your usage of AARP Staying Sharp (for example, the number of times you visited their website each month). Access to this service is subject to your acceptance of Staying Sharp's Terms of Use and AARP's Privacy Policy. Existing Users who have already accepted AARP's Terms of Use and Privacy Policy will not be required to create a new AARP Online Account, but should refer to the additional Terms of Use regarding AARP Staying Sharp. AARP Staying Sharp is the registered trademark of AARP. Participation in the brain health assessment is voluntary. Your health assessment responses will be kept confidential in accordance with applicable law and will only be used to provide health and wellness recommendations within the AARP Staying Sharp program.