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 Part A and B. You’re automatically enrolled in Part D. You must enroll in a plan through a private insurance company like UnitedHealthcare or another company 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 and may help millions save on their prescription medications.

When to enroll.
You can enroll or switch your Part D plan:
- When you turn 65
- 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 enroll at the month of your birthday or later, coverage starts on the first day of the month following your enrollment date.

This coverage begins on January 1.

If something changes.
This requires a Special Election Period (SEP), and may happen for various reasons. For example, when you move and are Medicare-eligible, or if you lose your part D plan. Contact UnitedHealthcare to learn more about these and other SEPs.

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 is entitled to Medicare benefits under Part A or Medicare Part B and resides in the service area of the Medicare prescription drug plan.

You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another Medicare secondary payer. If you are enrolled in a Private Fee-For-Service plan (PFFS) or an MSA plan that includes Medicare prescription drug coverage, you may enroll in any Medicare prescription drug plan. If you are in a Private Fee-For-Service plan (PFFS) that does not provide Medicare prescription drug coverage, or an MSA 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 go to 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 area Medicaid office. The plan’s contract with the Center 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 issued by UnitedHealthCare Insurance Company or UnitedHealthcare Insurance Company of New York, together called “UnitedHealthcare”. AARP® MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a royalty fee to AARP for use of the AARP name. 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, and/or co-payments/co-insurance may change on January 1, 2012. Please contact UnitedHealthcare for details.
The four drug payment stages of Medicare Part D.

Ways to Save

1. Make a list of your current drugs and pharmacies.
   - 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 your drug list to tell you what you would pay.
   3. Choose the plan that best fits your drug needs.

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 your drug list to tell you what you would pay.

Here are a few ways you could save:

- Pay the lowest possible price. Our plans are accepted at more than 45,000 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 Plan drug list have relatively 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 more.

Two plans — one may be right for you.

AARP MedicareRx Preferred (POP) and AARP MedicareRx Enhanced (POP)

Definitions:
- Coverage: The amount you pay (or others pay on your behalf) for prescription drug services.
- True Out-of-Pocket Costs: The total amount you and the plan pay for prescription drug services starting January 1, 2011, not including premiums.
- Deductible: A preset, fixed amount you pay before Medicare or other insurance starts to pay.
- Stage Costs: The amount you pay for prescription drug services starting January 1, 2011. This does not include premiums.

About Our Plans

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 (POP) and AARP MedicareRx Enhanced (POP)

We cover thousands of prescription drugs.

When choosing a Medicare Part D plan, it’s important to know 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 your drug list to tell you what you would pay.
3. Choose the plan that best fits your drug needs.

You may qualify for extra help.

You may be able to get Extra Help from Medicare to pay for your prescription drug deductibles, premiums and copays. You may qualify if in 2010 your income was:
- Less than $15,434 if you’re single.
- Less than $21,655 if you’re married and living with your spouse.
- Less than $30,015 for a single person or $45,025 for a married couple. Income limits for Alabama are $20,015 for a single person and $29,025 for a married couple. Income limits may change for 2011.

There’s no penalty for applying for Extra Help. You may qualify 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. On 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 millions of members already covered by the AARP MedicareRx Plans.1

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

www.AARPMedicareRxInfo.com

Un Representante Bilingüe se complacerá en contestar todas sus preguntas.

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